



Banco Delta, S.A. (BMF)
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	53,260.92	63,452.77	67,385.09	77,743.04	87,859.57	92,098.11	108,377.03	112,639.58	114,879.65	
Activos Líquidos	6,102.59	11,559.21	10,076.50	11,860.07	11,800.90	9,093.41	24,189.13	21,837.27	24,492.01	
Total de Préstamos	37,958.86	42,464.28	46,174.89	53,533.02	61,599.12	65,785.69	66,489.10	67,281.55	66,864.90	
Locales	37,958.86	42,464.28	46,174.89	53,533.02	61,599.12	65,785.69	66,489.10	67,281.55	66,864.90	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	4,751.19	4,751.19	5,537.41	5,537.41	5,484.66	2,670.48	3,581.66	6,336.15	6,586.15	
Total de Depósitos	15,942.05	21,252.58	25,558.67	30,073.02	36,904.10	42,154.74	49,957.21	57,288.32	57,889.93	
Locales	13,668.99	17,791.85	22,546.01	26,725.62	33,491.71	37,262.00	46,170.19	54,344.56	54,669.15	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	13,518.99	17,281.10	21,334.48	25,398.31	30,715.50	34,880.60	43,659.31	52,544.56	52,869.15	
Depósitos de Bancos	150.00	510.75	1,211.52	1,327.31	2,776.21	2,381.40	2,510.88	1,800.00	1,800.00	
Extranjeros	2,273.06	3,460.73	3,012.66	3,347.41	3,412.39	4,892.75	3,787.01	2,943.75	3,220.78	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	2,273.06	3,460.73	3,012.66	3,347.41	3,412.39	4,892.75	3,787.01	2,943.75	3,220.78	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	6,105.17	6,195.84	7,080.28	7,916.55	8,836.96	9,778.50	11,393.40	12,759.99	13,341.62	
PROMEDIO (12 MESES)										
Total de Activos	44,150.52	50,886.36	54,653.14	62,751.53	70,560.24	77,775.44	87,881.06	95,191.31	101,369.61	
Activos Generadores de Ingresos	35,731.76	39,359.76	42,913.35	48,769.66	54,896.91	57,835.82	60,891.52	66,344.06	70,267.41	
Total de Prestamos	31,080.21	34,708.21	37,769.05	43,625.36	49,778.99	54,124.98	56,331.99	60,407.28	64,232.01	
Total de Inversiones	4,651.55	4,651.55	5,144.30	5,144.30	5,117.92	3,710.83	4,559.53	5,936.78	6,035.40	
Patrimonio Total	5,323.41	5,462.37	5,990.05	6,445.26	7,471.07	7,987.17	9,236.84	10,338.27	11,089.29	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	4,932.82	1,651.62	3,451.69	5,476.78	8,176.88	2,744.71	5,514.94	8,199.04	10,921.82	
Egreso de Operaciones	2,812.93	905.86	1,946.55	3,006.85	4,149.36	1,203.02	2,541.31	4,125.67	5,750.16	



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Ingreso Neto de Intereses	2,119.89	745.75	1,505.14	2,469.94	4,027.52	1,541.69	2,973.63	4,073.37	5,171.66
Otros Ingresos	2,755.52	731.60	1,592.03	2,611.68	3,683.34	959.86	1,898.09	2,697.08	3,573.59
Ingreso de Operaciones	4,875.41	1,477.36	3,097.17	5,081.62	7,710.86	2,501.54	4,871.72	6,770.45	8,745.26
Egresos Generales	5,705.37	1,343.04	2,903.70	4,735.09	6,822.60	2,117.71	4,546.20	6,552.61	8,451.34
Utilidad Antes de Provisiones	-829.96	134.32	193.47	346.53	888.26	383.83	325.52	217.84	293.91
Utilidad del Periodo	-1,313.97	4.23	-130.89	-174.28	28.16	47.43	-336.96	-470.37	-641.42
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	553.44	565.73	674.80	918.40	1,313.98	1,495.67	1,145.08	1,547.16	2,151.34
Total Provisiones Para Préstamos	481.20	520.46	496.56	583.37	847.36	989.79	1,180.33	1,091.45	1,171.98
Préstamos Vencidos / Préstamos Totales (%)	1.46	1.33	1.46	1.72	2.13	2.27	1.72	2.30	3.22
Provisiones / Préstamos Vencidos (%)	86.95	92.00	73.59	63.52	64.49	66.18	103.08	70.55	54.48
Provisiones para Préstamos / Préstamos Totales (%)	1.27	1.23	1.08	1.09	1.38	1.50	1.78	1.62	1.75
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	11.46	9.76	10.51	10.18	10.06	10.62	10.51	11.33	11.61
Patrimonio / Activos Generadores de Ing. (%)	14.29	13.12	13.69	13.40	13.17	14.28	16.26	17.33	18.16
Patrimonio / Préstamos Totales (%)	16.08	14.59	15.33	14.79	14.35	14.86	17.14	18.97	19.95
Indice de Adecuacion de Capital	0.00	12.08	12.78	12.60	0.00	12.90	14.40	12.81	13.56
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	38.28	54.39	39.42	39.44	31.98	21.57	48.42	38.12	42.31
Activos Líquidos / Activos Totales (%)	11.46	18.22	14.95	15.26	13.43	9.87	22.32	19.39	21.32
Activos Líquidos + Inversiones / Depósitos Totales (%)	68.08	76.75	61.09	57.85	46.84	27.91	55.59	49.18	53.68
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	-3.68	0.04	-0.61	-0.48	0.05	0.33	-1.11	-0.95	-0.91
Utilidad Neta / Total de Activos (Promedio) (%)	-2.98	0.03	-0.48	-0.37	0.04	0.24	-0.77	-0.66	-0.63
Utilidad Neta / Patrimonio Total (Promedio) (%)	-24.68	0.31	-4.37	-3.61	0.38	2.38	-7.30	-6.07	-5.78
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	13.81	16.78	16.09	14.97	14.89	18.98	18.11	16.48	15.54
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	7.87	9.21	9.07	8.22	7.56	8.32	8.35	8.29	8.18



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.93	7.58	7.01	6.75	7.34	10.66	9.77	8.19	7.36
Egresos Generales / Ingresos de Operaciones (%)	117.02	90.91	93.75	93.18	88.48	84.66	93.32	96.78	96.64
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	7.71	7.44	7.42	7.14	6.71	6.64	6.23	5.42	5.09
PRODUCTIVIDAD									
Número de Empleados	124.00	142.00	166.00	179.00	209.00	213.00	209.00	206.00	215.00
Número de Sucursales	2.00	2.00	3.00	4.00	4.00	0.00	4.00	0.00	0.00
Préstamos / Empleados	306.12	299.04	278.16	299.07	294.73	308.85	318.13	326.61	311.00
Depósitos Totales / Empleados	128.56	149.67	153.97	168.01	176.57	197.91	239.03	278.10	269.26
Utilidad Neta / Empleados	-10.60	0.03	-0.79	-0.97	0.13	0.22	-1.61	-2.28	-2.98
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	52.00	65.59	60.74	62.78	64.96	45.14	60.83	44.89	30.75
Préstamos (%)	56.84	57.55	57.25	58.77	62.28	54.92	43.99	25.68	8.55
Locales (%)	56.84	57.55	57.25	58.77	62.28	54.92	43.99	25.68	8.55
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	192.48	194.90	170.05	119.55	131.49	98.35	95.46	90.50	56.87
Locales (%)	179.22	168.11	169.23	119.55	145.02	109.43	104.78	103.34	63.23
Extranjeros (%)	309.44	506.27	176.35	119.53	50.12	41.38	25.70	-12.06	-5.62
Patrimonio (%)	34.43	31.02	44.50	59.16	44.75	57.82	60.92	61.18	50.98
Utilidad Neta (%)	0.00	-106.74	-89.91	-87.88	-102.14	1,021.29	157.44	169.89	-2,377.94
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	35,524.07	39,308.74	43,374.78	49,563.18	57,337.97	61,852.30	63,517.53	62,567.18	62,490.81
Mención Especial	2,066.73	2,385.54	2,196.22	2,878.65	2,878.81	2,996.61	2,506.07	3,580.02	2,816.37
Subnormal	413.39	692.21	400.80	735.10	835.69	350.86	479.72	637.53	658.95
Dudoso	168.51	276.54	326.34	592.84	911.41	1,069.16	893.50	1,251.79	1,550.22
Irrecuperable	267.37	321.71	373.30	346.61	482.61	506.55	272.61	336.48	520.54
TASA DE INTERES ACTIVA									
Comercio									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Zona Libre	14.00	16.40	15.67	15.00	0.00	11.00	0.00	0.00	0.00
Resto del País	16.80	18.43	17.25	14.12	12.80	15.00	21.17	26.50	25.62
Al por Menor	14.00	13.00	13.00	18.85	20.50	31.83	38.00	38.00	38.50
Consumo									
Vivienda Hipotecaria	0.00	0.00	0.00	0.00	0.00	12.00	12.00	0.00	0.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	16.03	14.00	13.37	13.28	13.50
Prestamo Personal	0.00	0.00	0.00	8.00	13.69	8.50	9.89	8.90	9.61
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	6.44	6.42	6.16	5.91	5.91	6.11	6.10	5.76	5.69
Persona Juridica	7.34	7.24	6.82	6.54	6.52	6.53	6.15	5.05	5.79