

**BANCO DELTA, S.A. (BMF)**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	87,859.57	92,098.11	108,377.03	112,639.58	114,879.65	115,550.21	115,619.94	114,836.11	119,972.17
ACTIVOS LIQUIDOS	11,800.90	9,093.41	24,189.13	21,837.27	24,492.01	20,839.07	21,207.28	17,822.92	17,329.77
TOTAL DE PRESTAMOS	61,599.12	65,785.69	66,489.10	67,281.55	66,864.90	66,401.92	64,265.95	63,986.86	67,080.32
LOCALES	61,599.12	65,785.69	66,489.10	67,281.55	66,864.90	66,401.92	64,265.95	63,986.86	67,080.32
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	5,484.66	2,670.48	3,581.66	6,336.15	6,586.15	14,338.61	17,150.00	20,478.99	22,686.84
TOTAL DE DEPOSITOS	36,904.10	42,154.74	49,957.21	57,288.32	57,889.93	63,539.47	66,203.29	65,991.27	67,873.51
LOCALES	33,491.71	37,262.00	46,170.19	54,344.56	54,669.15	59,998.08	62,637.07	62,690.84	64,295.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	30,715.50	34,880.60	43,659.31	52,544.56	52,869.15	56,698.08	59,318.32	59,372.09	60,976.25
DEPOSITOS DE BANCOS	2,776.21	2,381.40	2,510.88	1,800.00	1,800.00	3,300.00	3,318.75	3,318.75	3,318.75
EXTRANJEROS	3,412.39	4,892.75	3,787.01	2,943.75	3,220.78	3,541.38	3,566.21	3,300.44	3,578.52
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	3,412.39	4,892.75	3,787.01	2,943.75	3,220.78	3,541.38	3,566.21	3,300.44	3,578.52
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	8,836.96	9,778.50	11,393.40	12,759.99	13,341.62	13,300.90	13,907.55	14,327.67	15,318.57
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	70,560.24	77,775.44	87,881.06	95,191.31	101,369.61	103,824.16	111,998.48	113,737.85	117,425.91
ACTIVOS GENERADORES DE INGRESOS	54,896.91	57,835.82	60,891.52	66,344.06	70,267.41	74,598.35	75,743.35	79,041.77	81,609.11
TOTAL DE PRESTAMOS	49,778.99	54,124.98	56,331.99	60,407.28	64,232.01	66,093.81	65,377.52	65,634.20	66,972.61
TOTAL DE INVERSIONES	5,117.92	3,710.83	4,559.53	5,936.78	6,035.40	8,504.55	10,365.83	13,407.57	14,636.49
PATRIMONIO TOTAL	7,471.07	7,987.17	9,236.84	10,338.27	11,089.29	11,539.70	12,650.47	13,543.83	14,330.09
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	8,176.88	2,744.71	5,514.94	8,199.04	10,921.82	2,789.38	5,568.21	8,428.03	11,518.09
EGRESOS DE OPERACIONES	4,149.36	1,203.02	2,541.31	4,125.67	5,750.16	1,592.43	3,116.89	4,622.10	6,113.31
INGRESO NETO DE INTERESES	4,027.52	1,541.69	2,973.63	4,073.37	5,171.66	1,196.95	2,451.32	3,805.94	5,404.78

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OTROS INGRESOS	3,683.34	959.86	1,898.09	2,697.08	3,573.59	706.32	1,629.84	2,460.95	3,518.35
INGRESO DE OPERACIONES	7,710.86	2,501.54	4,871.72	6,770.45	8,745.26	1,903.28	4,081.16	6,266.88	8,923.13
EGRESOS GENERALES	6,822.60	2,117.71	4,546.20	6,552.61	8,451.34	1,638.98	3,476.85	5,383.33	7,495.80
UTILIDAD ANTES DE PROVISIONES	888.26	383.83	325.52	217.84	293.91	264.30	604.31	883.55	1,427.33
UTILIDAD DEL PERIODO	28.16	47.43	(336.96)	(470.37)	(641.42)	(54.45)	189.32	192.87	310.77
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,313.98	1,495.67	1,145.08	1,547.16	2,151.34	2,646.55	993.08	1,288.58	872.81
TOTAL PROVISIONES PARA PRESTAMOS	847.36	989.79	1,180.33	1,091.45	1,171.98	1,312.22	1,257.69	1,422.41	1,178.59
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	2.13	2.27	1.72	2.30	3.22	3.99	1.55	2.01	1.30
PROVISIONES / PRESTAMOS VENCIDOS (%)	64.49	66.18	103.08	70.55	54.48	49.58	126.65	110.39	135.03
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.38	1.50	1.78	1.62	1.75	1.98	1.96	2.22	1.76
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	10.06	10.62	10.51	11.33	11.61	11.51	12.03	12.48	12.77
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.17	14.28	16.26	17.33	18.16	16.47	17.08	16.96	17.06
PATRIMONIO / PRESTAMOS TOTALES (%)	14.35	14.86	17.14	18.97	19.95	20.03	21.64	22.39	22.84
INDICE DE ADECUACION DE CAPITAL	12.13	12.86	14.41	12.81	13.56	13.28	14.05	14.29	12.73
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	31.98	21.57	48.42	38.12	42.31	32.80	32.03	27.01	25.53
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	13.43	9.87	22.32	19.39	21.32	18.03	18.34	15.52	14.44
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	46.84	27.91	55.59	49.18	53.68	55.36	57.94	58.04	58.96
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.05	0.33	(1.11)	(0.95)	(0.91)	(0.29)	0.50	0.33	0.38
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.04	0.24	(0.77)	(0.66)	(0.63)	(0.21)	0.34	0.23	0.26
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	0.38	2.38	(7.30)	(6.07)	(5.78)	(1.89)	2.99	1.90	2.17
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.89	18.98	18.11	16.48	15.54	14.96	14.70	14.22	14.11
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.56	8.32	8.35	8.29	8.18	8.54	8.23	7.80	7.49
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	7.34	10.66	9.77	8.19	7.36	6.42	6.47	6.42	6.62



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ZONA LIBRE	0.00	10.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	12.65	14.70	21.15	27.31	26.21	26.27	27.81	28.01	26.63
AL POR MENOR	21.76	33.68	38.20	38.20	38.50	38.00	39.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	11.50	11.50	0.00	0.00	12.67	12.67	12.62	12.62
PRESTAMO PERSONAL AUTO	16.83	14.14	13.45	13.33	13.53	13.30	13.20	13.29	13.17
PRESTAMO PERSONAL	13.71	8.41	10.06	8.99	9.54	9.36	9.65	9.87	9.70
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	5.91	6.09	5.58	5.01	4.87	4.73	4.72	4.32	4.50
PERSONA JURIDICA	5.60	5.66	5.16	4.33	3.83	3.65	3.55	4.21	4.19