

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	114,879.65	115,550.21	115,619.94	114,836.11	119,972.17	130,439.97	135,930.94	144,803.58	151,564.45
ACTIVOS LIQUIDOS	24,492.01	20,839.07	21,207.28	17,822.92	17,329.77	20,579.92	21,685.46	22,831.73	23,555.62
TOTAL DE PRESTAMOS	66,864.90	66,401.92	64,265.95	63,986.86	67,080.32	72,252.69	74,955.55	78,231.80	80,415.56
LOCALES	66,864.90	66,401.92	64,265.95	63,986.86	67,080.32	72,252.69	74,955.55	78,231.80	80,415.56
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	6,586.15	14,338.61	17,150.00	20,478.99	22,686.84	22,992.36	23,497.76	27,433.01	30,251.00
TOTAL DE DEPOSITOS	57,889.93	63,539.47	66,203.29	65,991.27	67,873.51	74,313.97	83,276.28	93,977.85	95,463.15
LOCALES	54,669.15	59,998.08	62,637.07	62,690.84	64,295.00	71,328.14	80,455.85	90,474.11	92,066.26
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	52,869.15	56,698.08	59,318.32	59,372.09	60,976.25	68,009.39	77,121.16	87,139.43	88,731.58
DEPOSITOS DE BANCOS	1,800.00	3,300.00	3,318.75	3,318.75	3,318.75	3,318.75	3,334.69	3,334.69	3,334.69
EXTRANJEROS	3,220.78	3,541.38	3,566.21	3,300.44	3,578.52	2,985.83	2,820.43	3,503.74	3,396.89
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	3,220.78	3,541.38	3,566.21	3,300.44	3,578.52	2,985.83	2,820.43	3,503.74	3,396.89
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	13,341.62	13,300.90	13,907.55	14,327.67	15,318.57	15,946.57	16,949.36	17,285.48	18,473.30
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	101,369.61	103,824.16	111,998.48	113,737.85	117,425.91	122,995.09	125,775.44	129,819.85	135,768.31
ACTIVOS GENERADORES DE INGRESOS	70,267.41	74,598.35	75,743.35	79,041.77	81,609.11	87,992.79	89,934.63	95,065.33	100,216.86
TOTAL DE PRESTAMOS	64,232.01	66,093.81	65,377.52	65,634.20	66,972.61	69,327.31	69,610.75	71,109.33	73,747.94
TOTAL DE INVERSIONES	6,035.40	8,504.55	10,365.83	13,407.57	14,636.49	18,665.48	20,323.88	23,956.00	26,468.92
PATRIMONIO TOTAL	11,089.29	11,539.70	12,650.47	13,543.83	14,330.09	14,623.74	15,428.45	15,806.58	16,895.93
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	10,921.82	2,789.38	5,568.21	8,428.03	11,518.09	3,165.97	7,167.55	10,756.55	14,423.03
EGRESOS DE OPERACIONES	5,750.16	1,592.43	3,116.89	4,622.10	6,113.31	1,541.53	3,194.86	4,908.18	6,656.24
INGRESO NETO DE INTERESES	5,171.66	1,196.95	2,451.32	3,805.94	5,404.78	1,624.44	3,972.69	5,848.37	7,766.79

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OTROS INGRESOS	3,573.59	706.32	1,629.84	2,460.95	3,518.35	1,014.94	2,036.16	3,198.28	4,290.31
INGRESO DE OPERACIONES	8,745.26	1,903.28	4,081.16	6,266.88	8,923.13	2,639.37	6,008.85	9,046.65	12,057.10
EGRESOS GENERALES	8,451.34	1,638.98	3,476.85	5,383.33	7,495.80	2,125.56	4,293.20	6,635.18	9,037.27
UTILIDAD ANTES DE PROVISIONES	293.91	264.30	604.31	883.55	1,427.33	513.81	1,715.65	2,411.47	3,019.82
UTILIDAD DEL PERIODO	(641.42)	(54.45)	189.32	192.87	310.77	73.33	732.52	827.70	1,012.28
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	2,151.34	2,646.55	993.08	1,288.58	872.81	729.31	902.13	1,035.14	1,111.52
TOTAL PROVISIONES PARA PRESTAMOS	1,171.98	1,312.22	1,257.69	1,422.41	1,178.59	1,290.97	1,493.48	1,708.96	1,857.31
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.22	3.99	1.55	2.01	1.30	1.01	1.20	1.32	1.38
PROVISIONES / PRESTAMOS VENCIDOS (%)	54.48	49.58	126.65	110.39	135.03	177.01	165.55	165.09	167.10
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.75	1.98	1.96	2.22	1.76	1.79	1.99	2.18	2.31
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.61	11.51	12.03	12.48	12.77	12.23	12.47	11.94	12.19
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	18.16	16.47	17.08	16.96	17.06	16.74	17.22	16.36	16.69
PATRIMONIO / PRESTAMOS TOTALES (%)	19.95	20.03	21.64	22.39	22.84	22.07	22.61	22.10	22.97
INDICE DE ADECUACION DE CAPITAL	13.56	13.28	14.05	14.29	12.73	0.00	13.49	13.18	13.51
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	42.31	32.80	32.03	27.01	25.53	27.69	26.04	24.29	24.68
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.32	18.03	18.34	15.52	14.44	15.78	15.95	15.77	15.54
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	53.68	55.36	57.94	58.04	58.96	58.63	54.26	53.49	56.36
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	(0.91)	(0.29)	0.50	0.33	0.38	0.33	1.63	1.16	1.01
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	(0.63)	(0.21)	0.34	0.23	0.26	0.24	1.16	0.85	0.75
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	(5.78)	(1.89)	2.99	1.90	2.17	2.01	9.50	6.98	5.99
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	15.54	14.96	14.70	14.22	14.11	14.39	15.94	15.09	14.39
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.18	8.54	8.23	7.80	7.49	7.01	7.10	6.88	6.64
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	7.36	6.42	6.47	6.42	6.62	7.38	8.83	8.20	7.75



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ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	26.21	26.27	27.81	28.01	26.63	28.36	27.44	27.77	28.01
AL POR MENOR	38.50	38.00	39.00	0.00	0.00	0.00	28.46	28.46	28.34
CONSUMO									
VIVIENDA HIPOTECARIA	0.00	12.67	12.67	12.62	12.62	12.53	12.10	12.08	12.08
PRESTAMO PERSONAL AUTO	13.53	13.30	13.20	13.29	13.17	12.97	13.02	12.78	13.15
PRESTAMO PERSONAL	9.54	9.36	9.65	9.87	9.70	9.64	9.52	9.68	9.88
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	4.87	4.73	4.72	4.32	4.50	4.48	4.69	4.90	4.76
PERSONA JURIDICA	3.83	3.65	3.55	4.21	4.19	3.95	3.88	3.85	3.48