

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	119,972.17	130,439.97	135,930.94	144,803.58	151,564.45	158,276.11	164,397.68	165,694.30	173,864.22
ACTIVOS LIQUIDOS	17,329.77	20,579.92	21,685.46	22,831.73	23,555.62	21,660.79	23,790.35	20,080.84	25,381.28
TOTAL DE PRESTAMOS	67,080.32	72,252.69	74,955.55	78,231.80	80,415.56	87,102.32	92,802.36	97,782.98	100,061.25
LOCALES	67,080.32	72,252.69	74,955.55	78,231.80	80,415.56	87,102.32	92,802.36	97,782.98	100,061.25
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	22,686.84	22,992.36	23,497.76	27,433.01	30,251.00	32,755.97	29,377.93	29,019.36	28,714.90
TOTAL DE DEPOSITOS	67,873.51	74,313.97	83,276.28	93,977.85	95,463.15	96,943.72	101,810.40	104,263.25	109,128.53
LOCALES	64,295.00	71,328.14	80,455.85	90,474.11	92,066.26	93,241.40	94,266.97	96,702.10	98,409.45
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	60,976.25	68,009.39	77,121.16	87,139.43	88,731.58	89,906.71	93,266.97	95,701.90	97,409.27
DEPOSITOS DE BANCOS	3,318.75	3,318.75	3,334.69	3,334.69	3,334.69	3,334.69	1,000.00	1,000.20	1,000.18
EXTRANJEROS	3,578.52	2,985.83	2,820.43	3,503.74	3,396.89	3,702.32	7,543.43	7,561.15	10,719.08
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	3,578.52	2,985.83	2,820.43	3,503.74	3,396.89	3,702.32	7,543.43	7,561.15	10,719.08
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	15,318.57	15,946.57	16,949.36	17,285.48	18,473.30	20,187.81	20,670.26	21,388.31	21,663.76
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	117,425.91	122,995.09	125,775.44	129,819.85	135,768.31	144,358.04	150,164.31	155,248.94	162,714.34
ACTIVOS GENERADORES DE INGRESOS	81,609.11	87,992.79	89,934.63	95,065.33	100,216.86	107,551.67	110,316.80	116,233.58	119,721.36
TOTAL DE PRESTAMOS	66,972.61	69,327.31	69,610.75	71,109.33	73,747.94	79,677.51	83,878.95	88,007.39	90,238.41
TOTAL DE INVERSIONES	14,636.49	18,665.48	20,323.88	23,956.00	26,468.92	27,874.16	26,437.84	28,226.19	29,482.95
PATRIMONIO TOTAL	14,330.09	14,623.74	15,428.45	15,806.58	16,895.93	18,067.19	18,809.81	19,336.89	20,068.53
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	11,518.09	3,165.97	7,167.55	10,756.55	14,423.03	4,049.82	8,168.82	12,559.71	17,090.87
EGRESOS DE OPERACIONES	6,113.31	1,541.53	3,194.86	4,908.18	6,656.24	1,764.46	3,557.15	5,412.76	7,389.09
INGRESO NETO DE INTERESES	5,404.78	1,624.44	3,972.69	5,848.37	7,766.79	2,285.36	4,611.68	7,146.94	9,701.78

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OTROS INGRESOS	3,518.35	1,014.94	2,036.16	3,198.28	4,290.31	1,141.12	2,400.20	4,133.25	5,954.11
INGRESO DE OPERACIONES	8,923.13	2,639.37	6,008.85	9,046.65	12,057.10	3,426.47	7,011.88	11,280.19	15,655.89
EGRESOS GENERALES	7,495.80	2,125.56	4,293.20	6,635.18	9,037.27	2,290.40	5,259.00	8,339.68	11,531.80
UTILIDAD ANTES DE PROVISIONES	1,427.33	513.81	1,715.65	2,411.47	3,019.82	1,136.07	1,752.88	2,940.51	4,124.10
UTILIDAD DEL PERIODO	310.77	73.33	732.52	827.70	1,012.28	493.96	598.28	1,168.89	1,397.75
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	872.81	729.31	902.13	1,035.14	1,111.52	808.80	1,081.41	1,140.46	1,194.88
TOTAL PROVISIONES PARA PRESTAMOS	1,178.59	1,290.97	1,493.48	1,708.96	1,857.31	1,848.10	2,095.86	2,474.33	2,753.07
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.30	1.01	1.20	1.32	1.38	0.93	1.17	1.17	1.19
PROVISIONES / PRESTAMOS VENCIDOS (%)	135.03	177.01	165.55	165.09	167.10	228.50	193.81	216.96	230.41
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.76	1.79	1.99	2.18	2.31	2.12	2.26	2.53	2.75
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	12.77	12.23	12.47	11.94	12.19	12.75	12.57	12.91	12.46
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.06	16.74	17.22	16.36	16.69	16.84	16.92	16.87	16.82
PATRIMONIO / PRESTAMOS TOTALES (%)	22.84	22.07	22.61	22.10	22.97	23.18	22.27	21.87	21.65
INDICE DE ADECUACION DE CAPITAL	12.73	0.00	13.49	13.18	13.51	14.45	14.36	14.11	13.90
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	25.53	27.69	26.04	24.29	24.68	22.34	23.37	19.26	23.26
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	14.44	15.78	15.95	15.77	15.54	13.69	14.47	12.12	14.60
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	58.96	58.63	54.26	53.49	56.36	56.13	52.22	47.09	49.57
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.38	0.33	1.63	1.16	1.01	1.84	1.08	1.34	1.17
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.26	0.24	1.16	0.85	0.75	1.37	0.80	1.00	0.86
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.17	2.01	9.50	6.98	5.99	10.94	6.36	8.06	6.96
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.11	14.39	15.94	15.09	14.39	15.06	14.81	14.41	14.28
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.49	7.01	7.10	6.88	6.64	6.56	6.45	6.21	6.17
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	6.62	7.38	8.83	8.20	7.75	8.50	8.36	8.20	8.10



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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	26.63	28.36	27.44	27.77	28.01	24.36	26.72	25.96	22.64
AL POR MENOR	0.00	0.00	28.46	28.46	28.34	26.29	28.37	28.62	26.54
CONSUMO									
VIVIENDA HIPOTECARIA	12.62	12.53	12.10	12.08	12.08	12.20	10.89	10.57	11.00
PRESTAMO PERSONAL AUTO	13.17	12.97	13.02	12.78	13.15	12.76	12.68	12.41	12.66
PRESTAMO PERSONAL	9.70	9.64	9.52	9.68	9.88	9.83	9.73	10.21	10.40
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	4.50	4.48	4.69	4.90	4.76	4.76	4.78	5.46	4.81
PERSONA JURIDICA	4.19	3.95	3.88	3.85	3.48	3.81	3.11	4.81	5.34