

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	151,564.45	158,276.11	164,397.68	165,694.30	173,864.22	182,421.51	189,755.08	0.00	0.00
ACTIVOS LIQUIDOS	23,555.62	21,660.79	23,790.35	20,080.84	25,381.28	28,155.16	24,733.67	0.00	0.00
TOTAL DE PRESTAMOS	80,415.56	87,102.32	92,802.36	97,782.98	100,061.25	103,785.56	108,911.71	0.00	0.00
LOCALES	80,415.56	87,102.32	92,802.36	97,782.98	100,061.25	103,785.56	108,911.71	0.00	0.00
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	30,251.00	32,755.97	29,377.93	29,019.36	28,714.90	30,357.18	35,266.35	0.00	0.00
TOTAL DE DEPOSITOS	95,463.15	96,943.72	101,810.40	104,263.25	109,128.53	115,232.95	122,084.32	0.00	0.00
LOCALES	92,066.26	93,241.40	94,266.97	96,702.10	98,409.45	104,282.94	111,279.67	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	88,731.58	89,906.71	93,266.97	95,701.90	97,409.27	103,282.94	110,279.59	0.00	0.00
DEPOSITOS DE BANCOS	3,334.69	3,334.69	1,000.00	1,000.20	1,000.18	1,000.00	1,000.08	0.00	0.00
EXTRANJEROS	3,396.89	3,702.32	7,543.43	7,561.15	10,719.08	10,950.01	10,804.65	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	3,396.89	3,702.32	7,543.43	7,561.15	10,719.08	10,950.01	10,804.65	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	18,473.30	20,187.81	20,670.26	21,388.31	21,663.76	22,422.22	24,371.96	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	135,768.31	144,358.04	150,164.31	155,248.94	162,714.34	170,348.81	177,076.38	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	100,216.86	107,551.67	110,316.80	116,233.58	119,721.36	127,000.52	133,179.18	0.00	0.00
TOTAL DE PRESTAMOS	73,747.94	79,677.51	83,878.95	88,007.39	90,238.41	95,443.94	100,857.03	0.00	0.00
TOTAL DE INVERSIONES	26,468.92	27,874.16	26,437.84	28,226.19	29,482.95	31,556.58	32,322.14	0.00	0.00
PATRIMONIO TOTAL	16,895.93	18,067.19	18,809.81	19,336.89	20,068.53	21,305.01	22,521.11	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	14,423.03	4,049.82	8,168.82	12,559.71	17,090.87	4,355.42	9,153.96	0.00	0.00
EGRESOS DE OPERACIONES	6,656.24	1,764.46	3,557.15	5,412.76	7,389.09	2,006.72	4,085.87	0.00	0.00
INGRESO NETO DE INTERESES	7,766.79	2,285.36	4,611.68	7,146.94	9,701.78	2,348.70	5,068.10	0.00	0.00

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
OTROS INGRESOS	4,290.31	1,141.12	2,400.20	4,133.25	5,954.11	1,862.05	3,729.81	0.00	0.00
INGRESO DE OPERACIONES	12,057.10	3,426.47	7,011.88	11,280.19	15,655.89	4,210.75	8,797.91	0.00	0.00
EGRESOS GENERALES	9,037.27	2,290.40	5,259.00	8,339.68	11,531.80	2,842.75	6,115.90	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	3,019.82	1,136.07	1,752.88	2,940.51	4,124.10	1,368.00	2,682.01	0.00	0.00
UTILIDAD DEL PERIODO	1,012.28	493.96	598.28	1,168.89	1,397.75	702.43	1,227.80	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,111.52	808.80	1,081.41	1,140.46	1,194.88	1,352.80	1,414.19	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,857.31	1,848.10	2,095.86	2,474.33	2,753.07	2,885.14	2,990.19	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.38	0.93	1.17	1.17	1.19	1.30	1.30	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	167.10	228.50	193.81	216.96	230.41	213.27	211.44	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.31	2.12	2.26	2.53	2.75	2.78	2.75	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.19	12.75	12.57	12.91	12.46	12.29	12.84	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.69	16.84	16.92	16.87	16.82	16.72	16.90	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	22.97	23.18	22.27	21.87	21.65	21.60	22.38	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.51	14.45	14.36	14.11	13.90	14.57	14.38	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.68	22.34	23.37	19.26	23.26	24.43	20.26	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.54	13.69	14.47	12.12	14.60	15.43	13.03	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	56.36	56.13	52.22	47.09	49.57	50.78	49.15	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.01	1.84	1.08	1.34	1.17	2.21	1.84	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.75	1.37	0.80	1.00	0.86	1.65	1.39	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	5.99	10.94	6.36	8.06	6.96	13.19	10.90	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	14.39	15.06	14.81	14.41	14.28	13.72	13.75	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.64	6.56	6.45	6.21	6.17	6.32	6.14	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	7.75	8.50	8.36	8.20	8.10	7.40	7.61	0.00	0.00

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ZONA LIBRE	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
RESTO DEL PAIS	28.01	24.36	26.72	25.96	22.64	21.28	19.85	0.00	0.00
AL POR MENOR	28.34	26.29	28.37	28.62	26.54	27.08	28.14	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	12.08	12.20	10.89	10.57	11.00	11.00	11.00	0.00	0.00
PRESTAMO PERSONAL AUTO	13.15	12.76	12.68	12.41	12.66	12.91	12.16	0.00	0.00
PRESTAMO PERSONAL	9.88	9.83	9.73	10.21	10.40	9.98	10.05	0.00	0.00
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	4.76	4.76	4.78	5.46	4.81	5.40	5.58	0.00	0.00
PERSONA JURIDICA	3.48	3.81	3.11	4.81	5.34	5.42	5.44	0.00	0.00