

BANCO DELTA, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2016
(En Miles de Balboas)

	2014	2015				2016			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	225,346.34	233,245.92	239,543.13	236,458.96	245,736.48	248,397.00	249,270.77	255,111.69	266,736.20
ACTIVOS LIQUIDOS	23,604.02	21,157.82	22,138.70	24,272.37	25,010.65	21,396.52	24,444.73	21,098.74	27,353.34
TOTAL DE PRESTAMOS	129,617.87	133,543.33	138,077.66	138,151.51	143,208.93	148,325.92	157,929.76	166,379.17	174,700.77
LOCALES	129,617.87	133,543.33	138,077.66	138,151.51	143,208.93	148,325.92	157,929.76	166,379.17	174,700.77
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	46,394.59	52,312.79	53,743.99	49,623.54	50,030.85	52,518.09	44,343.26	45,866.76	42,700.90
TOTAL DE DEPOSITOS	147,587.71	152,705.59	156,778.90	158,411.80	163,084.97	163,676.06	168,179.59	170,169.38	174,216.75
LOCALES	133,893.25	139,509.15	144,041.51	145,488.88	150,491.41	150,946.59	156,080.86	156,536.15	155,931.02
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	130,893.25	136,509.15	140,041.51	139,813.88	145,491.41	147,446.59	149,580.86	150,036.15	149,431.02
DEPOSITOS DE BANCOS	3,000.00	3,000.00	4,000.00	5,675.00	5,000.00	3,500.00	6,500.00	6,500.00	6,500.00
EXTRANJEROS	13,694.47	13,196.44	12,737.38	12,922.92	12,593.56	12,729.46	12,098.72	13,633.23	18,285.73
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	13,694.47	13,196.44	12,737.38	12,922.92	12,593.56	12,729.46	12,098.72	13,633.23	18,285.73
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	30,815.52	31,222.71	31,430.68	31,865.71	32,174.52	32,978.60	33,993.82	34,036.52	34,928.35
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	212,742.47	221,708.95	335,827.91	231,528.33	235,541.41	240,821.46	244,406.95	245,785.33	256,236.34
ACTIVOS GENERADORES DE INGRESOS	164,480.96	173,460.88	261,730.63	181,201.87	184,626.12	193,350.07	197,047.33	200,010.49	205,320.73
TOTAL DE PRESTAMOS	122,707.17	126,276.84	190,904.56	131,933.76	136,413.40	140,934.63	148,003.71	152,265.34	158,954.85
TOTAL DE INVERSIONES	41,773.79	47,184.04	70,826.07	49,268.11	48,212.72	52,415.44	49,043.62	47,745.15	46,365.88
PATRIMONIO TOTAL	28,336.96	28,922.41	43,359.72	31,018.70	31,495.02	32,100.65	32,712.25	32,951.11	33,551.43
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	24,673.66	5,883.70	12,150.82	18,446.34	24,761.46	6,273.33	12,870.76	19,734.73	26,963.26
EGRESOS DE OPERACIONES	10,930.72	2,557.57	5,216.92	7,917.55	10,614.22	2,735.88	5,651.29	8,416.50	11,274.49

INGRESO NETO DE INTERESES	13,742.94	3,326.13	6,933.90	10,528.79	14,147.24	3,537.45	7,219.47	11,318.23	15,688.77
OTROS INGRESOS	10,005.63	2,609.12	5,001.06	7,035.94	9,352.48	2,314.57	5,113.19	7,572.07	10,369.41
INGRESO DE OPERACIONES	23,748.57	5,935.25	11,934.96	17,564.74	23,499.73	5,852.02	12,332.65	18,890.30	26,058.18
EGRESOS GENERALES	16,986.31	4,022.64	8,180.18	12,399.04	16,613.55	4,078.62	9,115.81	13,907.40	18,556.90
UTILIDAD ANTES DE PROVISIONES	6,762.26	1,912.61	3,754.78	5,165.70	6,886.17	1,773.40	3,216.84	4,982.90	7,501.27
UTILIDAD DEL PERIODO	2,618.46	545.83	1,827.32	2,598.40	3,309.60	767.85	1,598.99	2,190.13	2,802.38
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,652.75	2,325.50	1,177.96	1,699.18	1,821.09	1,859.94	1,797.45	2,159.02	2,066.26
TOTAL PROVISIONES PARA PRESTAMOS	1,594.61	1,738.97	1,001.00	1,214.07	1,618.62	1,658.44	1,730.60	1,302.04	1,469.23
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.28	1.74	0.85	1.23	1.27	1.25	1.14	1.30	1.18
PROVISIONES / PRESTAMOS VENCIDOS (%)	96.48	74.78	84.98	71.45	88.88	89.17	96.28	60.31	71.11
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.23	1.30	0.72	0.88	1.13	1.12	1.10	0.78	0.84
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.67	13.39	13.12	13.48	13.09	13.28	13.64	13.34	13.09
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	17.51	16.80	16.39	16.97	16.65	16.42	16.81	16.04	16.07
PATRIMONIO / PRESTAMOS TOTALES (%)	23.77	23.38	22.76	23.07	22.47	22.23	21.52	20.46	19.99
INDICE DE ADECUACION DE CAPITAL	15.73	15.55	15.15	15.37	15.40	15.34	15.66	14.47	14.82
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.99	13.86	14.12	15.32	15.34	13.07	14.53	12.40	15.70
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.47	9.07	9.24	10.26	10.18	8.61	9.81	8.27	10.25
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	47.43	48.11	48.40	46.65	46.01	45.16	40.90	39.35	40.21
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.82	1.26	1.40	1.91	1.79	1.59	1.62	1.46	1.36
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.64	0.98	1.09	1.50	1.41	1.28	1.31	1.19	1.09
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.78	7.55	8.43	11.17	10.51	9.57	9.78	8.86	8.35
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	8.26	13.57	9.28	13.57	13.41	12.98	13.06	13.16	13.13
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.66	5.90	3.99	5.83	5.75	5.66	5.74	5.61	5.49
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.60	7.67	5.30	7.75	7.66	7.32	7.33	7.55	7.64
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	142.98	67.78	68.54	70.59	70.70	69.70	73.92	73.62	71.21
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.36	6.02	3.82	5.18	5.07	4.79	5.19	5.05	5.05
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	313.00	322.00	325.00	313.00	327.00	338.00	339.00	344.00	356.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
PRESTAMOS / EMPLEADOS	414.11	414.73	424.85	441.38	437.95	438.83	465.87	483.66	490.73
DEPOSITOS TOTALES / EMPLEADOS	471.53	474.24	482.40	506.11	498.73	484.25	496.10	494.68	489.37
UTILIDAD NETA / EMPLEADOS	4.32	1.70	5.62	8.30	10.12	2.27	4.72	6.37	7.87
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	12.60	10.98	(44.56)	4.35	9.05	6.50	4.06	7.89	8.55

PRESTAMOS (%)	11.94	12.21	(43.35)	9.89	10.49	11.07	14.38	20.43	21.99
LOCALES (%)	11.94	12.21	(43.35)	9.89	10.49	11.07	14.38	20.43	21.99
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	17.26	16.72	(43.48)	7.62	10.50	7.18	7.27	7.42	6.83
LOCALES (%)	16.60	16.84	(42.27)	10.13	12.40	8.20	8.36	7.59	3.61
EXTRANJEROS (%)	24.12	15.48	(54.29)	(14.30)	(8.04)	(3.54)	(5.01)	5.50	45.20
PATRIMONIO (%)	19.17	17.28	(43.15)	5.61	4.41	5.62	8.15	6.81	8.56
UTILIDAD NETA (%)	(40.86)	9.94	22.39	33.05	26.39	40.68	(12.50)	(15.71)	(15.33)
CLASIFICACION PRESTAMOS									
NORMAL	126,251.19	131,420.87	134,719.51	135,752.32	140,847.94	145,497.05	155,312.53	161,629.40	169,218.23
MENCION ESPECIAL	1,612.56	1,794.76	1,931.41	2,177.71	2,164.03	2,635.82	2,112.62	3,771.46	4,604.85
SUBNORMAL	1,366.10	757.71	799.19	616.94	645.58	925.57	943.33	739.81	1,106.52
DUDOSO	819.48	231.03	864.46	191.97	663.88	325.16	566.45	621.45	553.93
IRRECUPERABLE	1,163.15	1,077.93	764.07	626.64	506.12	600.77	725.42	919.09	686.46
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	17.41	17.43	17.45	18.40	17.68	18.82	25.87	23.48	22.66
AL POR MENOR	31.98	31.72	31.88	31.61	31.29	30.51	31.92	32.25	31.73
CONSUMO									
VIVIENDA HIPOTECARIA	12.50	14.50	14.50	14.50	14.50	14.50	13.71	13.92	16.14
PRESTAMO PERSONAL AUTO	12.09	12.10	12.08	12.10	12.11	12.19	12.69	12.67	12.61
PRESTAMO PERSONAL	17.70	18.26	18.58	17.88	17.88	20.80	8.78	22.47	28.56
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	5.52	5.45	5.41	5.40	5.40	5.39	5.40	5.41	5.40
PERSONA JURIDICA	5.58	5.56	5.43	5.40	5.42	5.46	5.47	5.46	5.47

Nota : Cifras preliminares 2016

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016