

BANCO DELTA, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2017
(En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	245,736.48	248,397.00	249,270.77	255,111.69	266,736.20	278,255.16	290,271.56	288,760.42	290,544.85
ACTIVOS LIQUIDOS	25,010.65	21,396.52	24,444.73	21,098.74	27,353.34	35,552.14	36,336.55	29,689.03	32,903.11
TOTAL DE PRESTAMOS	143,208.93	148,325.92	157,929.76	166,379.17	174,700.77	178,982.37	181,873.05	185,361.91	185,433.12
LOCALES	143,208.93	148,325.92	157,929.76	166,379.17	174,700.77	178,982.37	181,873.05	185,361.91	185,433.12
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	50,030.85	52,518.09	44,343.26	45,866.76	42,700.90	41,864.92	49,512.41	51,273.58	52,546.01
TOTAL DE DEPOSITOS	163,084.97	163,676.06	168,179.59	170,169.38	174,216.75	179,276.23	184,354.55	186,204.76	187,920.29
LOCALES	150,491.41	150,946.59	156,080.86	156,536.15	155,931.02	161,320.19	163,036.13	166,310.33	176,195.56
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	145,491.41	147,446.59	149,580.86	150,036.15	149,431.02	154,820.19	157,536.13	161,810.33	171,695.56
DEPOSITOS DE BANCOS	5,000.00	3,500.00	6,500.00	6,500.00	6,500.00	6,500.00	5,500.00	4,500.00	4,500.00
EXTRANJEROS	12,593.56	12,729.46	12,098.72	13,633.23	18,285.73	17,956.04	21,318.42	19,894.42	11,724.73
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	12,593.56	12,729.46	12,098.72	13,633.23	18,285.73	17,956.04	21,318.42	19,894.42	11,724.73
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	32,174.52	32,978.60	33,993.82	34,036.52	34,928.35	35,981.37	37,108.81	36,746.23	36,895.07
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	235,541.41	240,821.46	244,406.95	245,785.33	256,236.34	263,326.08	269,771.16	271,936.05	278,640.53
ACTIVOS GENERADORES DE INGRESOS	184,626.12	193,350.07	197,047.33	200,010.49	205,320.73	210,845.65	216,829.24	224,440.71	227,690.40
TOTAL DE PRESTAMOS	136,413.40	140,934.63	148,003.71	152,265.34	158,954.85	163,654.14	169,901.41	175,870.54	180,066.94
TOTAL DE INVERSIONES	48,212.72	52,415.44	49,043.62	47,745.15	46,365.88	47,191.51	46,927.84	48,570.17	47,623.46
PATRIMONIO TOTAL	31,495.02	32,100.65	32,712.25	32,951.11	33,551.43	34,479.98	35,551.32	35,391.37	35,911.71
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	24,761.46	6,273.33	12,870.76	19,734.73	26,963.26	7,254.42	14,633.15	22,214.21	29,801.16
EGRESOS DE OPERACIONES	10,614.22	2,735.88	5,651.29	8,416.50	11,274.49	3,017.71	6,292.75	9,739.84	13,208.08

ACTIVOS (%)	9.05	6.50	4.06	7.89	8.55	12.02	16.45	13.19	8.93
PRESTAMOS (%)	10.49	11.07	14.38	20.43	21.99	20.67	15.16	11.41	6.14
LOCALES (%)	10.49	11.07	14.38	20.43	21.99	20.67	15.16	11.41	6.14
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	10.50	7.18	7.27	7.42	6.83	9.53	9.62	9.42	7.87
LOCALES (%)	12.40	8.20	8.36	7.59	3.61	6.87	4.46	6.24	13.00
EXTRANJEROS (%)	(8.04)	(3.54)	(5.01)	5.50	45.20	41.06	76.20	45.93	(35.88)
PATRIMONIO (%)	4.41	5.62	8.15	6.81	8.56	9.11	9.16	7.96	5.63
UTILIDAD NETA (%)	26.39	40.68	(12.50)	(15.71)	(15.33)	0.27	14.21	14.19	7.62
CLASIFICACION PRESTAMOS									
NORMAL	140,847.94	145,497.05	155,312.53	161,629.40	169,218.23	173,515.41	176,849.36	173,343.59	171,483.02
MENCION ESPECIAL	2,164.03	2,635.82	2,112.62	3,771.46	4,604.85	3,628.24	3,210.03	9,051.69	9,305.10
SUBNORMAL	645.58	925.57	943.33	739.81	1,106.52	1,807.79	1,107.35	2,059.27	3,106.56
DUDOSO	663.88	325.16	566.45	621.45	553.93	705.40	1,510.33	993.72	1,714.57
IRRECUPERABLE	506.12	600.77	725.42	919.09	686.46	1,084.71	915.10	2,022.56	2,362.17
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	17.68	18.82	25.87	23.48	22.66	21.69	20.81	20.64	26.21
AL POR MENOR	31.29	30.51	31.92	32.25	31.73	32.05	31.89	31.80	31.51
CONSUMO									
VIVIENDA HIPOTECARIA	14.50	14.50	13.71	13.92	16.14	11.86	11.86	11.83	11.84
PRESTAMO PERSONAL AUTO	12.11	12.19	12.69	12.67	12.61	12.61	12.63	12.68	12.71
PRESTAMO PERSONAL	17.88	20.80	8.78	22.47	28.56	27.76	27.55	27.35	26.97
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	5.40	5.39	5.40	5.41	5.40	5.50	5.58	5.62	5.66
PERSONA JURIDICA	5.42	5.46	5.47	5.46	5.47	5.57	5.65	5.65	5.72