

**BANCO DELTA, S.A.**  
**ESTADISTICAS FINANCIERAS**  
**A JUNIO 2018**  
**( En Miles de Balboas )**

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	266,736.20	278,255.16	290,271.56	288,760.42	290,544.85	294,603.39	296,003.10	0.00	0.00
ACTIVOS LIQUIDOS	27,353.34	35,552.14	36,336.55	29,689.03	32,903.11	34,532.90	30,002.10	0.00	0.00
TOTAL DE PRESTAMOS	174,700.77	178,982.37	181,873.05	185,361.91	185,433.12	186,280.47	186,612.33	0.00	0.00
LOCALES	174,700.77	178,982.37	181,873.05	185,361.91	185,433.12	186,280.47	186,612.33	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	42,700.90	41,864.92	49,512.41	51,273.58	52,546.01	53,773.46	60,708.05	0.00	0.00
TOTAL DE DEPOSITOS	174,216.75	179,276.23	184,354.55	186,204.76	187,920.29	194,627.41	197,544.27	0.00	0.00
LOCALES	155,931.02	161,320.19	163,036.13	166,310.33	176,195.56	177,412.60	181,422.68	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	149,431.02	154,820.19	157,536.13	161,810.33	171,695.56	172,912.60	176,692.80	0.00	0.00
DEPOSITOS DE BANCOS	6,500.00	6,500.00	5,500.00	4,500.00	4,500.00	4,500.00	4,729.89	0.00	0.00
EXTRANJEROS	18,285.73	17,956.04	21,318.42	19,894.42	11,724.73	17,214.80	16,121.58	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	18,285.73	17,956.04	21,318.42	19,894.42	11,724.73	17,214.80	16,121.58	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	34,928.35	35,981.37	37,108.81	36,746.23	36,895.07	37,215.45	39,678.85	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	256,236.34	263,326.08	269,771.16	271,936.05	278,640.53	286,429.28	293,137.33	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	205,320.73	210,845.65	216,829.24	224,440.71	227,690.40	230,450.61	239,352.92	0.00	0.00
TOTAL DE PRESTAMOS	158,954.85	163,654.14	169,901.41	175,870.54	180,066.94	182,631.42	184,242.69	0.00	0.00
TOTAL DE INVERSIONES	46,365.88	47,191.51	46,927.84	48,570.17	47,623.46	47,819.19	55,110.23	0.00	0.00
PATRIMONIO TOTAL	33,551.43	34,479.98	35,551.32	35,391.37	35,911.71	36,598.41	38,393.83	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	26,963.26	7,254.42	14,633.15	22,214.21	29,801.16	7,364.97	14,870.20	0.00	0.00
EGRESOS DE OPERACIONES	11,274.49	3,017.71	6,292.75	9,739.84	13,208.08	3,382.92	6,898.50	0.00	0.00

INGRESO NETO DE INTERESES	15,688.77	4,236.71	8,340.40	12,474.37	16,593.08	3,982.06	7,971.70	0.00	0.00
OTROS INGRESOS	10,369.41	2,562.13	5,907.44	8,485.95	11,182.83	2,585.30	5,140.92	0.00	0.00
INGRESO DE OPERACIONES	26,058.18	6,798.85	14,247.84	20,960.32	27,775.91	6,567.36	13,112.62	0.00	0.00
EGRESOS GENERALES	18,556.90	4,806.19	9,522.52	14,531.39	19,270.28	4,342.97	8,509.44	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	7,501.27	1,992.65	4,725.31	6,428.93	8,505.63	2,224.38	4,603.18	0.00	0.00
UTILIDAD DEL PERIODO	2,802.38	769.93	1,826.25	2,500.99	3,015.89	389.98	977.78	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,066.26	2,768.15	2,551.87	3,914.21	5,619.75	6,959.27	8,056.41	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	1,469.23	1,759.18	1,719.12	2,108.93	2,538.31	3,069.06	3,829.01	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.18	1.55	1.40	2.11	3.03	3.74	4.32	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	71.11	63.55	67.37	53.88	45.17	44.10	47.53	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	0.84	0.98	0.95	1.14	1.37	1.65	2.05	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	13.09	12.93	12.78	12.73	12.70	12.63	13.40	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.07	16.29	16.04	15.53	15.50	15.50	16.04	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	19.99	20.10	20.40	19.82	19.90	19.98	21.26	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	14.82	15.22	15.78	14.78	14.33	14.50	16.56	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	15.70	19.83	19.71	15.94	17.51	17.74	15.19	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.25	12.78	12.52	10.28	11.32	11.72	10.14	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	40.21	43.18	46.57	43.48	45.47	45.37	45.92	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.36	1.46	1.68	1.49	1.32	0.68	0.82	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.09	1.17	1.35	1.23	1.08	0.54	0.67	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.35	8.93	10.27	9.42	8.40	4.26	5.09	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.13	13.76	13.50	13.20	13.09	12.78	12.43	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.49	5.72	5.80	5.79	5.80	5.87	5.76	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.64	8.04	7.69	7.41	7.29	6.91	6.66	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	71.21	70.69	66.83	69.33	69.38	66.13	64.90	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.05	4.86	5.45	5.04	4.91	4.49	4.30	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	356.00	347.00	350.00	339.00	334.00	331.00	325.00	0.00	0.00
NUMERO DE SUCURSALES	5.00	5.00	5.00	5.00	5.00	7.00	7.00	0.00	0.00
PRESTAMOS / EMPLEADOS	490.73	515.80	519.64	546.79	555.19	562.78	574.19	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	489.37	516.65	526.73	549.28	562.64	588.00	607.83	0.00	0.00
UTILIDAD NETA / EMPLEADOS	7.87	2.22	5.22	7.38	9.03	1.18	3.01	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.55	12.02	16.45	13.19	8.93	5.88	1.97	0.00	0.00

PRESTAMOS (%)	21.99	20.67	15.16	11.41	6.14	4.08	2.61	0.00	0.00
LOCALES (%)	21.99	20.67	15.16	11.41	6.14	4.08	2.61	0.00	0.00
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	6.83	9.53	9.62	9.42	7.87	8.56	7.15	0.00	0.00
LOCALES (%)	3.61	6.87	4.46	6.24	13.00	9.98	11.28	0.00	0.00
EXTRANJEROS (%)	45.20	41.06	76.20	45.93	(35.88)	(4.13)	(24.38)	0.00	0.00
PATRIMONIO (%)	8.56	9.11	9.16	7.96	5.63	3.43	6.93	0.00	0.00
UTILIDAD NETA (%)	(15.33)	0.27	14.21	14.19	7.62	(49.35)	(46.46)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	169,218.23	173,515.41	176,849.36	173,343.59	171,483.02	174,460.57	174,475.85	0.00	0.00
MENCION ESPECIAL	4,604.85	3,628.24	3,210.03	9,051.69	9,305.10	6,121.41	5,418.65	0.00	0.00
SUBNORMAL	1,106.52	1,807.79	1,107.35	2,059.27	3,106.56	3,093.25	3,420.38	0.00	0.00
DUDOSO	553.93	705.40	1,510.33	993.72	1,714.57	2,364.19	2,300.56	0.00	0.00
IRRECUPERABLE	686.46	1,084.71	915.10	2,022.56	2,362.17	3,310.11	4,825.90	0.00	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	22.66	21.69	20.81	20.64	26.21	30.64	31.79	0.00	0.00
AL POR MENOR	31.73	32.05	31.89	31.80	31.51	31.33	31.18	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	16.14	11.86	11.86	11.83	11.84	11.85	11.82	0.00	0.00
PRESTAMO PERSONAL AUTO	12.61	12.61	12.63	12.68	12.71	12.70	12.70	0.00	0.00
PRESTAMO PERSONAL	28.56	27.76	27.55	27.35	26.97	26.35	25.72	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	5.40	5.50	5.58	5.62	5.66	5.71	5.76	0.00	0.00
PERSONA JURIDICA	5.47	5.57	5.65	5.65	5.72	5.74	5.80	0.00	0.00