

BANCO DELTA, S.A.
ESTADISTICAS FINANCIERAS
A DICIEMBRE 2019
(En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	290,544.85	294,603.39	296,003.10	304,992.79	298,808.99	295,390.59	295,313.91	292,461.62	285,730.59
ACTIVOS LIQUIDOS	32,903.11	34,532.90	30,002.10	27,556.65	22,249.10	21,473.18	26,973.45	26,929.57	26,129.75
TOTAL DE PRESTAMOS	185,433.12	186,280.47	186,612.33	184,202.39	185,185.95	186,034.41	185,583.96	180,876.05	177,084.43
LOCALES	185,433.12	186,280.47	186,612.33	184,202.39	185,185.95	186,034.41	185,583.96	180,876.05	177,084.43
EXTRANJEROS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL DE INVERSIONES	52,546.01	53,773.46	60,708.05	69,020.72	67,657.11	64,055.50	58,378.00	56,557.69	54,702.88
TOTAL DE DEPOSITOS	187,920.29	194,627.41	197,544.27	200,816.49	194,304.80	191,490.15	192,926.93	192,533.60	195,213.77
LOCALES	176,195.56	177,412.60	181,422.68	184,772.09	180,259.22	177,224.31	182,806.81	182,362.97	186,336.38
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	171,695.56	172,912.60	176,692.80	180,203.09	177,079.00	174,048.42	179,768.89	179,362.97	183,336.38
DEPOSITOS DE BANCOS	4,500.00	4,500.00	4,729.89	4,569.00	3,180.22	3,175.89	3,037.93	3,000.00	3,000.00
EXTRANJEROS	11,724.73	17,214.80	16,121.58	16,044.41	14,045.58	14,265.84	10,120.11	10,170.63	8,877.39
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	11,724.73	17,214.80	16,121.58	16,044.41	14,045.58	14,265.84	10,120.11	10,170.63	8,877.39
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PATRIMONIO TOTAL	36,895.07	37,215.45	39,678.85	33,926.72	34,713.29	34,912.39	36,338.66	35,176.53	34,932.75
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	278,640.53	286,429.28	293,137.33	296,876.61	294,676.92	294,996.99	295,658.50	298,727.20	292,269.79
ACTIVOS GENERADORES DE INGRESOS	227,690.40	230,450.61	239,352.92	244,929.30	245,411.10	245,071.92	245,641.17	245,328.42	242,315.19
TOTAL DE PRESTAMOS	180,066.94	182,631.42	184,242.69	184,782.15	185,309.53	186,157.44	186,098.14	182,539.22	181,135.19
TOTAL DE INVERSIONES	47,623.46	47,819.19	55,110.23	60,147.15	60,101.56	58,914.48	59,543.02	62,789.21	61,180.00
PATRIMONIO TOTAL	35,911.71	36,598.41	38,393.83	35,336.47	35,804.18	36,063.92	38,008.75	34,551.62	34,823.02
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	29,801.16	7,364.97	14,870.20	22,659.63	30,387.18	7,602.01	15,455.32	23,340.03	31,094.49
EGRESOS DE OPERACIONES	13,208.08	3,382.92	6,898.50	10,500.46	14,182.37	3,519.43	7,049.44	10,614.72	14,189.59
INGRESO NETO DE INTERESES	16,593.08	3,982.06	7,971.70	12,159.17	16,204.82	4,082.58	8,405.88	12,725.30	16,904.91
OTROS INGRESOS	11,182.83	2,585.30	5,140.92	7,732.87	10,261.75	2,720.22	5,800.09	8,186.15	10,764.69
INGRESO DE OPERACIONES	27,775.91	6,567.36	13,112.62	19,892.04	26,466.57	6,802.80	14,205.97	20,911.45	27,669.59
EGRESOS GENERALES	19,270.28	4,342.97	8,509.44	13,361.99	18,687.68	4,938.43	10,796.72	16,778.57	22,074.30
UTILIDAD ANTES DE PROVISIONES	8,505.63	2,224.38	4,603.18	6,530.05	7,778.89	1,864.36	3,409.25	4,132.88	5,595.29
UTILIDAD DEL PERIODO	3,015.89	389.98	977.78	2,161.29	2,944.95	201.39	1,361.26	1,423.94	1,180.17
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,619.75	6,959.27	8,056.41	3,251.05	2,521.93	2,776.58	2,198.07	2,290.93	3,314.88
TOTAL PROVISIONES PARA PRESTAMOS	2,538.31	3,069.06	3,829.01	4,802.25	4,077.92	4,389.71	3,501.09	2,509.69	3,572.10
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	3.03	3.74	4.32	1.76	1.36	1.49	1.18	1.27	1.87
PROVISIONES / PRESTAMOS VENCIDOS (%)	45.17	44.10	47.53	147.71	161.70	158.10	159.28	109.55	107.76
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.37	1.65	2.05	2.61	2.20	2.36	1.89	1.39	2.02
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.70	12.63	13.40	11.12	11.62	11.82	12.31	12.03	12.23

PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.50	15.50	16.04	13.40	13.73	13.96	14.90	14.82	15.07
PATRIMONIO / PRESTAMOS TOTALES (%)	19.90	19.98	21.26	18.42	18.75	18.77	19.58	19.45	19.73
INDICE DE ADECUACION DE CAPITAL	14.33	14.50	16.56	13.27	13.85	13.12	13.03	13.37	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	17.51	17.74	15.19	13.72	11.45	11.21	13.98	13.99	13.39
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.32	11.72	10.14	9.04	7.45	7.27	9.13	9.21	9.14
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.47	45.37	45.92	48.09	46.27	44.66	44.24	43.36	41.41
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.32	0.68	0.82	1.18	1.20	0.33	1.11	0.77	0.49
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.08	0.54	0.67	0.97	1.00	0.27	0.92	0.64	0.40
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.40	4.26	5.09	8.16	8.23	2.23	7.16	5.49	3.39
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	13.09	12.78	12.43	12.34	12.38	12.41	12.58	12.69	12.83
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.80	5.87	5.76	5.72	5.78	5.74	5.74	5.77	5.86
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.29	6.91	6.66	6.62	6.60	6.66	6.84	6.92	6.98
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.38	66.13	64.90	67.17	70.61	72.59	76.00	80.24	79.78
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.91	4.49	4.30	4.21	4.18	4.44	4.72	4.45	4.44
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	334.00	331.00	325.00	345.00	353.00	363.00	343.00	340.00	348.00
NUMERO DE SUCURSALES	5.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00
PRESTAMOS / EMPLEADOS	555.19	562.78	574.19	533.92	524.61	512.49	541.06	531.99	508.86
DEPOSITOS TOTALES / EMPLEADOS	562.64	588.00	607.83	582.08	550.44	527.52	562.47	566.28	560.96
UTILIDAD NETA / EMPLEADOS	9.03	1.18	3.01	6.26	8.34	0.55	3.97	4.19	3.39
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	8.93	5.88	1.97	5.62	2.84	0.27	(0.23)	(4.11)	(4.38)
PRESTAMOS (%)	6.14	4.08	2.61	(0.63)	(0.13)	(0.13)	(0.55)	(1.81)	(4.37)
LOCALES (%)	6.14	4.08	2.61	(0.63)	(0.13)	(0.13)	(0.55)	(1.81)	(4.37)
EXTRANJEROS (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS (%)	7.87	8.56	7.15	7.85	3.40	(1.61)	(2.34)	(4.12)	0.47
LOCALES (%)	13.00	9.98	11.28	11.10	2.31	(0.11)	0.76	(1.30)	3.37
EXTRANJEROS (%)	(35.88)	(4.13)	(24.38)	(19.35)	19.79	(17.13)	(37.23)	(36.61)	(36.80)
PATRIMONIO (%)	5.63	3.43	6.93	(7.67)	(5.91)	(6.19)	(8.42)	3.68	0.63
UTILIDAD NETA (%)	7.62	(49.35)	(46.46)	(13.58)	(2.35)	(48.36)	39.22	(34.12)	(59.93)
CLASIFICACION PRESTAMOS									
NORMAL	171,483.02	174,460.57	174,475.85	175,109.45	175,745.10	176,325.47	180,034.43	172,808.08	168,202.88
MENCION ESPECIAL	9,305.10	6,121.41	5,418.65	7,969.02	8,898.95	10,000.88	5,551.43	7,393.27	8,509.50
SUBNORMAL	3,106.56	3,093.25	3,420.38	2,110.74	2,218.85	1,940.21	2,120.94	2,134.40	2,250.99
DUDOSO	1,714.57	2,364.19	2,300.56	1,730.10	1,285.04	913.09	699.99	474.28	917.21
IRRECUPERABLE	2,362.17	3,310.11	4,825.90	2,085.34	1,115.94	1,244.47	678.27	575.71	775.94
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	26.21	30.64	31.79	26.77	28.86	29.33	29.43	28.94	28.96
AL POR MENOR	31.51	31.33	31.18	30.67	30.56	30.49	30.64	30.59	30.66
CONSUMO									
VIVIENDA HIPOTECARIA	11.84	11.85	11.82	11.83	11.81	11.76	11.73	11.75	11.78
PRESTAMO PERSONAL AUTO	12.71	12.70	12.70	12.67	12.67	12.72	13.51	13.57	13.55
PRESTAMO PERSONAL	26.97	26.35	25.72	24.42	23.45	22.55	22.18	21.82	21.50
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	5.66	5.71	5.76	5.78	5.79	5.80	5.82	5.83	5.86
PERSONA JURIDICA	5.72	5.74	5.80	5.83	5.89	5.95	5.98	5.99	6.03