

**BALANCE DE SITUACION**  
**Banco Delta, S.A. (BMF)**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2010												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(7,162.25)	(29.24%)	24,492.01	26,127.15	24,467.20	20,839.07	19,453.03	20,364.52	21,207.28	19,559.44	21,068.10	17,822.92	19,003.70	18,917.79	17,329.77
Depositos Locales en Bancos	(6,205.28)	(30.16%)	20,571.34	22,461.24	21,568.67	17,325.87	16,562.48	17,200.99	18,209.84	16,138.48	17,591.53	14,602.92	16,382.25	15,951.20	14,366.07
A la Vista	(9,868.28)	(61.98%)	15,921.34	18,311.24	19,568.67	11,675.87	8,432.48	9,458.99	8,247.84	5,433.48	7,886.53	4,937.92	8,619.25	8,298.20	6,053.07
A Plazo	3,663.00	78.77%	4,650.00	4,150.00	2,000.00	5,650.00	8,130.00	7,742.00	9,962.00	10,705.00	9,705.00	9,665.00	7,763.00	7,653.00	8,313.00
Depositos Extranjeros en Bancos	(1,170.19)	(36.66%)	3,192.15	2,947.44	2,131.84	3,066.44	2,169.99	2,532.43	2,502.37	2,673.80	2,849.26	2,563.06	2,071.12	2,205.61	2,021.96
A la Vista	(1,170.19)	(36.66%)	3,192.15	2,947.44	2,131.84	3,066.44	2,169.99	2,532.43	2,502.37	2,673.80	2,849.26	2,563.06	2,071.12	2,205.61	2,021.96
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	213.22	29.27%	728.53	718.47	766.68	446.77	720.56	631.10	495.08	747.16	627.32	656.93	550.33	760.98	941.74
<b>CARTERA CREDITICIA</b>	215.42	0.32%	66,864.90	66,961.69	67,012.35	66,401.92	65,717.65	66,035.35	64,265.95	63,494.78	63,301.41	63,986.86	64,591.03	65,952.05	67,080.32
Locales	222.03	0.33%	68,036.88	68,188.55	68,258.47	67,714.14	67,083.25	67,511.34	65,523.64	64,799.30	64,671.16	65,409.27	65,999.12	67,088.73	68,258.91
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	6.61	0.56%	1,171.98	1,226.86	1,246.12	1,312.22	1,365.60	1,476.00	1,257.69	1,304.52	1,369.76	1,422.41	1,408.09	1,136.68	1,178.59
Locales	6.61	0.56%	1,171.98	1,226.86	1,246.12	1,312.22	1,365.60	1,476.00	1,257.69	1,304.52	1,369.76	1,422.41	1,408.09	1,136.68	1,178.59
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>INVERSIONES EN VALORES</b>	16,100.69	244.46%	6,586.15	7,726.28	12,147.79	14,338.61	14,336.64	13,684.07	17,150.00	17,923.27	17,886.24	20,478.99	20,863.12	21,373.97	22,686.84
Locales	10,594.12	213.60%	4,959.76	5,352.63	9,780.60	11,422.88	11,422.88	10,927.93	11,689.34	11,679.85	11,621.97	14,151.89	14,100.07	14,243.31	15,553.88
Extranjero	5,506.57	338.58%	1,626.39	2,373.65	2,367.19	2,915.73	2,913.76	2,756.14	5,460.66	6,243.43	6,264.27	6,327.10	6,763.05	7,130.66	7,132.96
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	(4,061.34)	(23.98%)	16,936.58	16,866.83	13,772.97	13,970.60	13,727.48	13,686.56	12,996.71	13,223.98	13,187.85	12,547.34	12,746.24	12,292.42	12,875.24
Locales	(4,061.34)	(23.98%)	16,936.58	16,866.83	13,772.97	13,970.60	13,727.48	13,686.56	12,996.71	13,223.98	13,187.85	12,547.34	12,746.24	12,292.42	12,875.24
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL DE ACTIVOS</b>	5,092.53	4.43%	114,879.65	117,681.95	117,400.31	115,550.21	113,234.80	113,770.49	115,619.94	114,201.48	115,443.60	114,836.11	117,204.09	118,536.23	119,972.17
<b>DEPOSITOS</b>	9,983.59	17.25%	57,889.93	60,708.24	62,628.78	63,539.47	63,779.23	64,624.84	66,203.29	66,290.30	66,017.80	65,991.27	66,754.21	67,619.13	67,873.51
Locales	9,625.85	17.61%	54,669.15	57,246.03	59,141.85	59,998.08	60,281.27	60,933.16	62,637.07	63,243.21	62,708.92	62,690.84	62,765.07	63,911.94	64,295.00

**BALANCE DE SITUACION**  
**Banco Delta, S.A. (BMF)**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2010												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	8,107.10	15.33%	52,869.15	53,946.03	55,841.85	56,698.08	56,981.27	57,633.16	59,318.32	59,924.46	59,390.17	59,372.09	59,446.32	60,593.19	60,976.25
A la Vista	54.71	49.62%	110.26	24.59	43.86	33.22	41.25	51.83	59.17	88.98	78.11	114.33	117.87	120.10	164.98
A Plazo	858.14	2.03%	42,217.00	42,464.19	43,700.53	43,527.47	43,557.07	43,717.39	44,651.39	45,049.73	43,872.80	42,984.41	43,148.92	42,968.43	43,075.14
De Ahorros	7,194.25	68.24%	10,541.88	11,457.26	12,097.46	13,137.39	13,382.95	13,863.94	14,607.76	14,785.75	15,439.26	16,273.34	16,179.53	17,504.66	17,736.13
De Bancos	1,518.75	84.38%	1,800.00	3,300.00	3,300.00	3,300.00	3,300.00	3,300.00	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	1,518.75	84.38%	1,800.00	3,300.00	3,300.00	3,300.00	3,300.00	3,300.00	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75
Extranjero	357.73	11.11%	3,220.78	3,462.21	3,486.94	3,541.38	3,497.96	3,691.68	3,566.21	3,047.08	3,308.88	3,300.44	3,989.14	3,707.19	3,578.52
Oficiales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	357.73	11.11%	3,220.78	3,462.21	3,486.94	3,541.38	3,497.96	3,691.68	3,566.21	3,047.08	3,308.88	3,300.44	3,989.14	3,707.19	3,578.52
A la Vista	1.29	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00	1.28	1.29
A Plazo	(212.26)	(11.37%)	1,867.11	1,887.18	1,888.98	1,648.98	1,648.98	1,698.98	1,558.88	1,738.88	1,588.88	1,654.88	1,529.86	1,529.86	1,654.86
De Ahorros	568.70	42.01%	1,353.67	1,575.04	1,597.96	1,892.41	1,848.98	1,992.71	2,007.34	1,308.21	1,720.00	1,645.56	2,458.29	2,176.06	1,922.37
De Bancos	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	<b>(7,579.14)</b>	<b>(22.65%)</b>	<b>33,462.69</b>	<b>34,269.91</b>	<b>31,788.20</b>	<b>29,673.00</b>	<b>26,954.95</b>	<b>26,128.23</b>	<b>26,754.46</b>	<b>25,538.27</b>	<b>26,451.64</b>	<b>26,144.10</b>	<b>26,722.48</b>	<b>26,364.09</b>	<b>25,883.55</b>
Locales	(7,577.68)	(22.71%)	33,361.14	34,115.22	31,577.90	29,461.56	26,776.27	26,006.69	26,669.52	25,402.82	26,268.36	25,949.69	26,559.43	26,230.78	25,783.46
Extranjero	(1.46)	(1.43%)	101.55	154.69	210.31	211.43	178.68	121.54	84.94	135.45	183.27	194.42	163.05	133.31	100.09
<b>OTROS PASIVOS</b>	<b>711.13</b>	<b>6.98%</b>	<b>10,185.41</b>	<b>9,465.49</b>	<b>9,584.32</b>	<b>9,036.84</b>	<b>9,091.57</b>	<b>9,590.21</b>	<b>8,754.64</b>	<b>8,416.80</b>	<b>8,732.25</b>	<b>8,373.07</b>	<b>9,497.29</b>	<b>10,324.95</b>	<b>10,896.54</b>
Locales	713.10	7.02%	10,154.24	9,432.79	9,552.40	9,003.51	9,057.08	9,553.97	8,729.68	8,391.56	8,706.81	8,346.76	9,470.26	10,296.79	10,867.33
Extranjero	(1.97)	(6.31%)	31.18	32.70	31.92	33.33	34.50	36.24	24.96	25.24	25.45	26.31	27.03	28.15	29.21
<b>PATRIMONIO</b>	<b>1,976.95</b>	<b>14.82%</b>	<b>13,341.62</b>	<b>13,238.31</b>	<b>13,399.00</b>	<b>13,300.90</b>	<b>13,409.05</b>	<b>13,427.21</b>	<b>13,907.55</b>	<b>13,956.10</b>	<b>14,241.91</b>	<b>14,327.67</b>	<b>14,230.11</b>	<b>14,228.07</b>	<b>15,318.57</b>
Capital	669.00	5.07%	13,206.70	13,206.70	13,206.70	13,206.70	13,472.70	13,472.70	13,607.70	13,662.70	13,875.70	13,875.70	13,875.70	13,875.70	13,875.70
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	837.12	4,731.91%	17.69	17.69	17.69	17.69	17.69	17.69	17.69	(111.26)	(72.94)	(72.94)	(72.94)	(72.94)	854.81
Utilidad de Periodo	447.61	(158.29%)	(282.78)	(386.09)	(225.40)	(323.49)	(481.34)	(463.19)	(90.63)	4.65	4.43	23.54	(28.39)	6.85	164.83

**BALANCE DE SITUACION**  
**Banco Delta, S.A. (BMF)**  
**DE DICIEMBRE 2009 A DICIEMBRE 2010**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2009	2010												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
Ganancia o Perdida en Valores Disponible para la Venta	23.22	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(27.21)	0.00	34.71	101.36	55.74	18.46	23.22
Deuda Subordinada	0.00	0.00%	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00
<b>PASIVO Y PATRIMONIO</b>	<b>5,092.53</b>	<b>4.43%</b>	<b>114,879.65</b>	<b>117,681.95</b>	<b>117,400.31</b>	<b>115,550.21</b>	<b>113,234.80</b>	<b>113,770.49</b>	<b>115,619.94</b>	<b>114,201.47</b>	<b>115,443.60</b>	<b>114,836.11</b>	<b>117,204.09</b>	<b>118,536.23</b>	<b>119,972.17</b>	