

BALANCE DE SITUACION
Banco Delta, S.A. (BMF)
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			2010 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	6,225.85	35.93%	17,329.77	15,912.12	15,798.95	20,579.92	20,215.65	19,896.31	21,685.46	22,418.13	21,026.21	22,831.73	22,971.15	20,834.77	23,555.62
Depositos Locales en Bancos	3,472.39	24.17%	14,366.07	13,049.50	12,908.32	16,524.94	16,939.56	16,116.88	18,081.24	19,370.26	18,019.43	19,416.79	19,275.25	17,749.31	17,838.45
A la Vista	2,797.32	46.21%	6,053.07	5,976.50	5,348.32	8,464.94	8,127.93	7,610.17	10,643.02	10,930.84	10,579.38	11,974.44	11,134.66	8,608.15	8,850.38
A Plazo	675.07	8.12%	8,313.00	7,073.00	7,560.00	8,060.00	8,811.62	8,506.71	7,438.22	8,439.41	7,440.05	7,442.36	8,140.59	9,141.16	8,988.07
Depositos Extranjeros en Bancos	2,408.95	119.14%	2,021.96	2,079.03	2,023.62	3,140.71	2,336.90	2,840.75	2,729.35	2,296.36	2,068.36	2,501.63	2,613.02	2,044.46	4,430.91
A la Vista	2,408.95	119.14%	2,021.96	2,079.03	2,023.62	3,140.71	2,336.90	2,840.75	2,729.35	2,296.36	2,068.36	2,501.63	2,613.02	2,044.46	4,430.91
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	344.51	36.58%	941.74	783.59	867.01	914.27	939.19	938.68	874.87	751.51	938.41	913.31	1,082.88	1,041.00	1,286.25
CARTERA CREDITICIA	13,335.24	19.88%	67,080.32	68,959.74	70,338.31	72,252.69	73,319.85	74,308.24	74,955.55	75,995.60	77,645.12	78,231.80	79,254.33	80,305.47	80,415.56
Locales	14,013.96	20.53%	68,258.91	70,169.38	71,570.74	73,543.66	74,606.79	75,686.43	76,449.03	77,681.78	79,221.33	79,940.76	81,054.13	82,157.16	82,272.87
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	678.72	57.59%	1,178.59	1,209.64	1,232.42	1,290.97	1,286.94	1,378.18	1,493.48	1,686.18	1,576.21	1,708.96	1,799.79	1,851.68	1,857.31
Locales	678.72	57.59%	1,178.59	1,209.64	1,232.42	1,290.97	1,286.94	1,378.18	1,493.48	1,686.18	1,576.21	1,708.96	1,799.79	1,851.68	1,857.31
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
INVERSIONES EN VALORES	7,564.17	33.34%	22,686.84	23,666.20	23,705.76	22,992.36	23,443.72	23,945.04	23,497.76	23,628.23	24,023.41	27,433.01	29,060.09	29,270.02	30,251.00
Locales	7,838.58	50.40%	15,553.88	16,036.43	16,035.58	15,846.65	16,260.74	16,760.81	16,650.86	16,794.53	17,293.30	20,836.08	22,395.51	22,392.83	23,392.46
Extranjero	(274.42)	(3.85%)	7,132.96	7,629.77	7,670.18	7,145.71	7,182.97	7,184.23	6,846.90	6,833.71	6,730.11	6,596.93	6,664.58	6,877.19	6,858.54
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 ACTIVOS	4,467.02	34.69%	12,875.24	14,600.04	15,160.55	14,615.00	15,282.06	15,634.70	15,792.17	16,373.02	16,749.89	16,307.04	16,936.98	16,935.96	17,342.26
Locales	3,836.33	29.80%	12,875.24	14,600.04	15,160.55	14,615.00	15,282.06	15,634.70	15,792.17	16,373.02	16,749.89	16,307.04	16,936.98	16,935.96	16,711.58
Extranjero	630.68	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	630.68
TOTAL DE ACTIVOS	31,592.28	26.33%	119,972.17	123,138.10	125,003.58	130,439.97	132,261.27	133,784.30	135,930.94	138,414.99	139,444.63	144,803.58	148,222.55	147,346.23	151,564.45
DEPOSITOS	27,589.64	40.65%	67,873.51	69,264.50	70,297.94	74,313.97	77,363.81	79,320.55	83,276.28	85,305.66	87,248.99	93,977.85	93,553.19	94,383.53	95,463.15
Locales	27,771.27	43.19%	64,295.00	66,145.23	67,428.20	71,328.14	74,470.58	76,527.64	80,455.85	82,357.31	83,696.21	90,474.11	89,925.15	91,002.03	92,066.26

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			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	27,755.33	45.52%	60,976.25	62,826.48	64,109.45	68,009.39	71,151.83	73,208.89	77,121.16	79,022.62	80,361.52	87,139.43	86,590.46	87,667.34	88,731.58
A la Vista	1,154.25	699.63%	164.98	135.21	168.14	166.43	227.29	222.26	160.95	144.23	477.15	1,889.53	1,228.01	1,342.31	1,319.23
A Plazo	25,478.23	59.15%	43,075.14	44,354.45	45,911.99	50,332.00	53,229.36	54,808.85	58,514.00	60,511.13	61,481.98	66,016.52	66,739.67	67,992.88	68,553.37
De Ahorros	1,122.85	6.33%	17,736.13	18,336.82	18,029.31	17,510.96	17,695.18	18,177.78	18,446.21	18,367.26	18,402.38	19,233.37	18,622.78	18,332.15	18,858.98
De Bancos	15.94	0.48%	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69
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	15.94	0.48%	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,318.75	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69
Extranjero	(181.63)	(5.08%)	3,578.52	3,119.27	2,869.74	2,985.83	2,893.23	2,792.91	2,820.43	2,948.35	3,552.79	3,503.74	3,628.04	3,381.50	3,396.89
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	(181.63)	(5.08%)	3,578.52	3,119.27	2,869.74	2,985.83	2,893.23	2,792.91	2,820.43	2,948.35	3,552.79	3,503.74	3,628.04	3,381.50	3,396.89
A la Vista	4.05	314.39%	1.29	3.57	4.46	3.42	2.65	1.44	1.44	1.46	1.14	5.64	5.64	5.34	5.34
A Plazo	111.23	6.72%	1,654.86	1,584.86	1,687.09	1,647.09	1,522.09	1,522.09	1,512.09	1,552.09	2,152.09	2,152.09	2,204.38	1,962.08	1,766.08
De Ahorros	(296.90)	(15.44%)	1,922.37	1,530.85	1,178.19	1,335.32	1,368.49	1,269.37	1,306.90	1,394.80	1,399.56	1,346.00	1,418.02	1,414.08	1,625.47
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
OBLIGACIONES	(1,209.86)	(4.67%)	25,883.55	26,666.43	27,847.46	27,902.68	25,915.51	26,129.51	24,849.78	24,628.80	22,997.88	22,357.83	23,298.78	21,219.08	24,673.69
Locales	(1,109.77)	(4.30%)	25,783.46	26,513.11	27,661.49	27,688.75	20,869.80	25,957.55	24,760.46	24,511.83	22,858.78	22,223.67	23,192.31	21,140.86	24,673.69
Extranjero	(100.09)	(100.00%)	100.09	153.32	185.97	213.93	5,045.72	171.97	89.31	116.97	139.10	134.16	106.47	78.22	0.00
OTROS PASIVOS	2,057.76	18.88%	10,896.54	11,372.18	10,950.87	12,276.74	12,672.83	12,002.12	10,855.52	11,397.47	12,113.69	11,182.42	13,322.28	13,505.68	12,954.30
Locales	2,082.55	19.16%	10,867.33	11,342.09	10,921.72	12,246.24	12,642.25	11,970.52	10,823.18	11,363.81	12,078.03	11,146.97	13,308.17	13,501.19	12,949.88
Extranjero	(24.79)	(84.87%)	29.21	30.09	29.15	30.50	30.59	31.60	32.33	33.66	35.66	35.45	14.11	4.49	4.42
PATRIMONIO	3,154.74	20.59%	15,318.57	15,834.99	15,907.31	15,946.57	16,309.12	16,332.11	16,949.36	17,083.06	17,084.06	17,285.48	18,048.31	18,237.94	18,473.30
Capital	2,008.00	14.47%	13,875.70	14,375.70	14,375.70	14,375.70	14,375.70	14,419.70	14,419.70	14,419.70	14,419.70	14,919.70	15,564.70	15,638.70	15,883.70
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	863.01	100.96%	854.81	854.81	854.81	854.81	854.81	854.81	854.81	1,885.68	1,885.69	1,741.09	1,709.27	1,717.82	1,717.82
Utilidad de Periodo	141.07	85.59%	164.83	158.73	190.48	261.47	236.54	212.83	863.01	(21.18)	82.46	58.35	138.21	297.67	305.90

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(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010	2011											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	(207.34)	(892.79%)	23.22	45.74	86.32	54.59	92.06	94.77	61.84	48.85	(53.78)	(183.66)	(113.87)	(166.26)	(184.12)
Deuda Subordinada	350.00	87.50%	400.00	400.00	400.00	400.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00
PASIVO Y PATRIMONIO	31,592.28	26.33%	119,972.17	123,138.10	125,003.58	130,439.97	132,261.27	133,784.30	135,930.94	138,414.99	139,444.63	144,803.58	148,222.55	147,346.23	151,564.45