

BALANCE DE SITUACION
Banco Delta, S.A. (BMF)
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	1,825.66	7.75%	23,555.62	22,116.64	23,468.95	21,660.79	19,882.53	21,048.98	23,790.35	20,009.27	19,480.78	20,080.84	20,814.34	21,122.88	25,381.28
Depositos Locales en Bancos	132.61	0.74%	17,838.45	16,317.33	18,946.19	18,428.86	16,729.50	17,729.51	21,395.29	14,025.58	13,560.86	13,944.54	13,378.03	13,025.60	17,971.06
A la Vista	(5,036.33)	(56.91%)	8,850.38	6,909.23	7,894.09	9,027.26	6,327.40	6,827.41	7,913.97	2,905.58	2,381.86	2,342.33	3,524.74	3,746.93	3,814.05
A Plazo	5,168.94	57.51%	8,988.07	9,408.10	11,052.10	9,401.60	10,402.10	10,902.10	13,481.33	11,120.00	11,179.00	11,602.21	9,853.29	9,278.67	14,157.01
Depositos Extranjeros en Bancos	2,232.80	50.39%	4,430.91	4,091.26	3,358.62	2,380.19	2,093.89	2,273.58	1,839.50	5,251.05	5,197.19	5,498.07	6,419.00	7,352.48	6,663.72
A la Vista	(2,603.40)	(58.76%)	4,430.91	4,091.26	3,358.62	2,380.19	2,093.89	2,273.58	1,149.42	1,472.26	1,280.06	1,471.38	1,494.41	4,352.48	1,827.51
A Plazo	4,836.20	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	690.08	3,778.78	3,917.13	4,026.69	4,924.60	3,000.00	4,836.20
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	(539.75)	(41.96%)	1,286.25	1,708.05	1,164.14	851.74	1,059.13	1,045.90	555.56	732.64	722.74	638.23	1,017.30	744.80	746.50
CARTERA CREDITICIA	19,645.69	24.43%	80,415.56	82,704.74	85,340.03	87,102.32	88,753.51	90,787.59	92,802.36	94,209.11	96,024.79	97,782.98	99,115.91	100,446.82	100,061.25
Locales	20,541.45	24.97%	82,272.87	84,559.76	87,159.88	88,950.42	90,673.85	92,850.14	94,898.22	96,546.18	98,455.79	100,257.31	101,738.20	103,220.05	102,814.32
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	895.76	48.23%	1,857.31	1,855.01	1,819.84	1,848.10	1,920.34	2,062.55	2,095.86	2,337.07	2,431.00	2,474.33	2,622.29	2,773.22	2,753.07
Locales	895.76	48.23%	1,857.31	1,855.01	1,819.84	1,848.10	1,920.34	2,062.55	2,095.86	2,337.07	2,431.00	2,474.33	2,622.29	2,773.22	2,753.07
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	(1,536.11)	(5.08%)	30,251.00	31,217.12	31,756.46	32,755.97	32,088.83	30,834.07	29,377.93	28,996.35	29,526.83	29,019.36	28,839.67	29,015.09	28,714.90
Locales	(1,141.03)	(4.88%)	23,392.46	24,266.94	24,767.37	25,766.36	25,507.83	24,505.03	23,458.04	23,011.71	23,010.63	22,467.91	22,218.68	22,217.63	22,251.43
Extranjero	(395.08)	(5.76%)	6,858.54	6,950.19	6,989.09	6,989.61	6,581.00	6,329.04	5,919.89	5,984.64	6,516.20	6,551.44	6,621.00	6,797.46	6,463.46
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	2,364.53	13.63%	17,342.26	16,895.12	17,240.13	16,757.04	17,834.54	17,312.06	18,427.04	18,659.92	18,715.19	18,811.12	19,508.30	19,831.78	19,706.79
Locales	2,984.70	17.86%	16,711.58	16,895.12	17,240.13	16,757.04	17,834.54	17,312.06	18,427.04	18,657.64	18,707.91	18,805.01	19,504.19	19,826.25	19,696.28
Extranjero	(620.18)	(98.33%)	630.68	0.00	0.00	0.00	0.00	0.00	0.00	2.28	7.28	6.11	4.11	5.53	10.51
TOTAL DE ACTIVOS	22,299.77	14.71%	151,564.45	152,933.63	157,805.58	158,276.11	158,559.40	159,982.70	164,397.68	161,874.64	163,747.59	165,694.30	168,278.23	170,416.57	173,864.22
DEPOSITOS	13,665.37	14.31%	95,463.15	95,033.36	96,993.14	96,943.72	97,468.81	99,841.11	101,810.40	101,425.34	101,715.28	104,263.25	104,420.35	106,885.17	109,128.53
Locales	6,343.18	6.89%	92,066.26	91,660.23	93,437.98	93,241.40	93,236.77	95,680.29	94,266.97	93,428.28	94,303.93	96,702.10	97,009.51	98,180.71	98,409.45

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			2011 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	8,677.69	9.78%	88,731.58	88,325.54	90,103.29	89,906.71	89,902.08	94,680.29	93,266.97	92,428.28	93,303.83	95,701.90	96,009.22	97,180.71	97,409.27
A la Vista	(769.13)	(58.30%)	1,319.23	1,079.93	1,292.02	1,235.22	1,170.38	1,191.69	3,775.56	729.03	711.32	649.09	546.38	562.98	550.10
A Plazo	7,459.18	10.88%	68,553.37	68,708.36	69,407.43	69,868.72	68,962.60	73,152.08	68,945.50	70,885.76	71,481.53	74,370.02	74,751.12	75,682.58	76,012.55
De Ahorros	1,987.65	10.54%	18,858.98	18,537.26	19,403.84	18,802.77	19,769.10	20,336.52	20,545.90	20,813.49	21,110.99	20,682.79	20,711.72	20,935.14	20,846.62
De Bancos	(2,334.51)	(70.01%)	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69	1,000.00	1,000.00	1,000.00	1,000.10	1,000.20	1,000.29	1,000.00	1,000.18
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	(2,334.51)	(70.01%)	3,334.69	3,334.69	3,334.69	3,334.69	3,334.69	1,000.00	1,000.00	1,000.00	1,000.10	1,000.20	1,000.29	1,000.00	1,000.18
Extranjero	7,322.19	215.56%	3,396.89	3,373.13	3,555.16	3,702.32	4,232.05	4,160.82	7,543.43	7,997.07	7,411.35	7,561.15	7,410.84	8,704.47	10,719.08
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	7,322.19	215.56%	3,396.89	3,373.13	3,555.16	3,702.32	4,232.05	4,160.82	7,543.43	7,997.07	7,411.35	7,561.15	7,410.84	8,704.47	10,719.08
A la Vista	(2.56)	(47.88%)	5.34	2.54	1.80	3.26	3.26	2.25	2.23	1.92	2.68	2.50	1.50	1.50	2.78
A Plazo	7,523.85	426.02%	1,766.08	2,046.08	2,222.19	2,312.22	2,482.25	2,502.03	6,432.05	6,571.93	5,861.93	5,761.93	5,929.93	7,129.93	9,289.93
De Ahorros	(199.10)	(12.25%)	1,625.47	1,324.51	1,331.17	1,386.84	1,746.54	1,656.53	1,109.15	1,423.22	1,546.74	1,796.72	1,479.40	1,573.03	1,426.37
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
OBLIGACIONES	1,812.25	7.34%	24,673.69	24,633.41	25,149.41	25,483.83	24,767.74	23,924.13	25,132.73	24,668.11	24,969.66	24,690.46	25,729.76	26,366.84	26,485.94
Locales	1,812.25	7.34%	24,673.69	24,633.41	25,149.41	25,483.83	23,767.74	23,924.13	25,132.73	24,668.11	24,969.66	24,690.46	25,729.76	26,366.84	26,485.94
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	1,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	3,520.04	27.17%	12,954.30	13,745.53	15,636.81	15,660.76	16,033.23	15,880.90	16,784.29	14,939.70	15,995.54	15,352.28	16,547.76	15,448.03	16,474.35
Locales	3,466.72	26.77%	12,949.88	13,740.42	15,631.01	15,653.37	16,023.83	15,868.44	16,721.02	14,912.09	15,920.37	15,307.70	16,495.92	15,387.67	16,416.60
Extranjero	53.33	1,206.23%	4.42	5.11	5.80	7.39	9.40	12.46	63.27	27.61	75.17	44.59	51.84	60.36	57.75
PATRIMONIO	3,302.11	17.88%	18,473.30	19,521.33	20,026.22	20,187.81	20,289.62	20,336.56	20,670.26	20,841.50	21,067.11	21,388.31	21,580.36	21,716.52	21,775.41
Capital	1,237.96	7.79%	15,883.70	16,493.70	16,847.67	17,047.67	17,047.67	17,107.67	17,121.67	17,121.67	17,121.67	17,121.67	17,121.67	17,121.67	17,121.67
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	1,133.58	65.99%	1,717.82	1,717.82	1,717.82	1,717.82	1,717.82	1,717.82	1,717.82	2,851.40	2,851.40	2,851.40	2,851.40	2,851.40	2,851.40
Utilidad de Periodo	605.23	197.85%	305.90	643.91	755.49	716.07	818.58	857.79	1,133.58	105.28	296.95	570.61	691.03	825.51	911.12

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(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011	2012											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponible para la Venta	325.34	(176.70%)	(184.12)	(84.10)	(44.75)	(43.75)	(44.44)	(96.71)	(52.80)	13.16	47.09	94.63	166.26	167.94	141.22
Deuda Subordinada	0.00	0.00%	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00	750.00
PASIVO Y PATRIMONIO	22,299.77	14.71%	151,564.45	152,933.63	157,805.58	158,276.11	158,559.40	159,982.70	164,397.68	161,874.64	163,747.59	165,694.30	168,278.23	170,416.57	173,864.22