

BANCO DELTA, S.A. (BMF)
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(2,657.97)	(10.47%)	25,381.28	23,950.76	23,496.80	28,155.16	22,584.30	24,768.05	24,733.67	20,732.26	23,360.64	22,709.95	21,769.94	21,590.81	22,723.31
Depositos Locales en Bancos	255.66	1.42%	17,971.06	16,244.66	16,036.67	20,835.84	15,238.02	16,984.31	18,120.05	16,048.66	18,449.13	17,195.51	17,565.34	18,151.91	18,226.72
A la Vista	(515.69)	(13.52%)	3,814.05	4,255.52	4,326.38	5,298.79	3,919.10	4,667.61	3,400.79	2,978.21	6,023.61	4,466.39	4,135.02	5,716.69	3,298.37
A Plazo	771.34	5.45%	14,157.01	11,989.14	11,710.29	15,537.05	11,318.92	12,316.69	14,719.26	13,070.45	12,425.52	12,729.12	13,430.32	12,435.22	14,928.35
Depositos Extranjeros en Bancos	(3,246.47)	(48.72%)	6,663.72	6,810.00	6,497.26	6,442.02	6,454.23	6,750.16	5,796.39	3,773.78	3,820.60	4,123.16	2,861.80	2,395.24	3,417.25
A la Vista	(1,410.26)	(77.17%)	1,827.51	1,599.48	2,047.44	1,325.38	2,454.23	2,750.16	616.49	633.48	729.97	599.50	861.80	395.24	417.25
A Plazo	(1,836.20)	(37.97%)	4,836.20	5,210.52	4,449.82	5,116.64	4,000.00	4,000.00	5,179.90	3,140.30	3,090.63	3,523.66	2,000.00	2,000.00	3,000.00
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	332.84	44.59%	746.50	896.09	962.87	877.30	892.04	1,033.59	817.22	909.82	1,090.90	1,391.28	1,342.79	1,043.66	1,079.34
CARTERA CREDITICIA	15,735.21	15.73%	100,061.25	100,817.17	102,483.44	103,785.56	104,917.09	107,067.00	108,911.71	109,797.15	111,378.21	112,887.38	114,223.71	115,064.24	115,796.47
Locales	16,655.77	16.20%	102,814.32	103,781.76	105,422.27	106,670.71	107,853.63	110,029.82	111,901.91	112,892.80	114,467.71	116,055.05	117,455.24	118,538.06	119,470.09
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	920.55	33.44%	2,753.07	2,964.58	2,938.82	2,885.14	2,936.54	2,962.82	2,990.19	3,095.65	3,089.50	3,167.67	3,231.53	3,473.82	3,673.62
Locales	920.55	33.44%	2,753.07	2,964.58	2,938.82	2,885.14	2,936.54	2,962.82	2,990.19	3,095.65	3,089.50	3,167.67	3,231.53	3,473.82	3,673.62
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	8,438.09	29.39%	28,714.90	30,344.32	31,095.20	30,357.18	33,618.73	33,879.74	35,266.35	35,182.78	34,142.98	35,635.08	38,889.11	39,854.94	37,152.99
Locales	5,914.37	26.58%	22,251.43	23,341.29	24,088.80	23,088.50	24,589.93	25,090.72	26,147.77	26,114.15	25,119.05	26,629.85	29,848.87	30,842.37	28,165.80
Extranjero	2,523.72	39.05%	6,463.46	7,003.03	7,006.41	7,268.69	9,028.80	8,789.02	9,118.59	9,068.63	9,023.94	9,005.23	9,040.24	9,012.57	8,987.18
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	4,759.05	24.15%	19,706.79	20,054.09	19,956.85	20,123.60	20,460.91	20,971.71	20,843.35	21,285.43	20,996.94	21,319.75	21,398.29	21,637.09	24,465.84
Locales	4,760.37	24.17%	19,696.28	20,046.63	19,947.56	20,106.56	20,448.01	20,957.35	20,824.29	21,280.67	20,989.11	21,315.31	21,390.91	21,626.86	24,456.65
Extranjero	(1.32)	(12.54%)	10.51	7.46	9.29	17.04	12.90	14.35	19.06	4.76	7.84	4.43	7.38	10.23	9.19
TOTAL DE ACTIVOS	26,274.38	15.11%	173,864.22	175,166.34	177,032.30	182,421.51	181,581.02	186,686.50	189,755.08	186,997.62	189,878.77	192,552.16	196,281.04	198,147.09	200,138.61
DEPOSITOS	16,739.33	15.34%	109,128.53	110,237.65	111,118.29	115,232.95	116,256.15	120,111.39	122,084.32	121,219.41	121,664.31	123,617.42	124,216.96	125,730.35	125,867.86
Locales	16,425.29	16.69%	98,409.45	99,510.21	100,768.93	104,282.94	105,796.22	109,575.01	111,279.67	110,372.97	110,719.55	111,478.59	112,416.53	113,802.22	114,834.74

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			2012 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	15,425.47	15.84%	97,409.27	98,510.03	99,768.65	103,282.94	104,796.22	108,575.01	110,279.59	109,372.97	109,719.55	110,478.43	111,416.37	112,302.22	112,834.74
A la Vista	(126.71)	(23.03%)	550.10	379.53	476.28	312.93	386.58	527.09	669.57	462.13	619.90	439.87	413.56	403.00	423.39
A Plazo	12,599.06	16.57%	76,012.55	77,450.24	77,839.61	81,046.29	81,788.62	83,999.08	85,531.80	85,708.01	86,351.18	87,219.28	87,956.57	88,477.10	88,611.61
De Ahorros	2,953.12	14.17%	20,846.62	20,680.26	21,452.76	21,923.72	22,621.02	24,048.84	24,078.22	23,202.82	22,748.47	22,819.27	23,046.25	23,422.12	23,799.75
De Bancos	999.82	99.96%	1,000.18	1,000.18	1,000.28	1,000.00	1,000.00	1,000.00	1,000.08	1,000.00	1,000.00	1,000.16	1,000.16	1,500.00	2,000.00
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	999.82	99.96%	1,000.18	1,000.18	1,000.28	1,000.00	1,000.00	1,000.00	1,000.08	1,000.00	1,000.00	1,000.16	1,000.16	1,500.00	2,000.00
Extranjero	314.04	2.93%	10,719.08	10,727.44	10,349.36	10,950.01	10,459.93	10,536.38	10,804.65	10,846.44	10,944.75	12,138.83	11,800.43	11,928.13	11,033.12
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	314.04	2.93%	10,719.08	10,727.44	10,349.36	10,950.01	10,459.93	10,536.38	10,804.65	10,846.44	10,944.75	12,138.83	11,800.43	11,928.13	11,033.12
A la Vista	1.15	41.20%	2.78	2.51	1.78	3.10	1.10	1.48	1.48	1.48	1.48	0.52	5.83	3.93	3.93
A Plazo	(215.63)	(2.32%)	9,289.93	9,367.93	8,979.71	9,534.30	9,034.30	9,034.30	9,256.30	9,246.30	9,246.30	9,994.30	10,084.30	10,084.30	9,074.30
De Ahorros	528.52	37.05%	1,426.37	1,357.00	1,367.87	1,412.62	1,424.53	1,500.60	1,546.87	1,598.67	1,696.98	2,144.01	1,710.30	1,839.90	1,954.89
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	6,183.27	23.35%	26,485.94	27,190.01	27,488.91	27,982.19	25,107.17	25,923.46	26,855.09	26,014.51	26,970.82	26,715.45	29,592.86	29,414.98	32,669.21
Locales	183.27	0.69%	26,485.94	27,190.01	27,488.91	27,982.19	25,107.17	25,923.46	26,855.09	26,014.51	26,970.82	26,715.45	26,592.86	26,414.98	26,669.21
Extranjero	6,000.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	3,000.00	6,000.00
OTROS PASIVOS	(842.86)	(5.08%)	16,586.00	15,748.11	16,235.56	16,784.15	16,353.79	16,447.76	16,443.71	15,085.49	16,451.08	17,174.24	17,146.05	17,294.63	15,743.14
Locales	(970.72)	(5.87%)	16,528.25	15,671.12	16,159.35	16,684.65	16,258.54	16,348.75	16,349.59	14,973.66	16,336.96	17,044.65	16,986.02	17,126.77	15,557.53
Extranjero	127.86	221.42%	57.75	76.99	76.21	99.50	95.25	99.01	94.12	111.83	114.12	129.59	160.03	167.86	185.61
PATRIMONIO	4,194.64	19.36%	21,663.76	21,990.56	22,189.53	22,422.22	23,863.91	24,203.89	24,371.96	24,678.21	24,792.57	25,045.04	25,325.17	25,707.13	25,858.40
Capital	2,129.22	12.44%	17,121.67	17,121.67	17,121.67	17,121.67	18,361.67	18,556.67	18,698.17	18,718.17	18,878.17	18,928.17	18,998.17	19,250.89	19,250.89
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	2,105.17	73.83%	2,851.40	2,851.40	2,851.40	2,851.40	2,851.40	2,851.40	2,851.40	5,079.43	4,956.56	4,956.56	4,956.56	4,956.56	4,956.56
Utilidad de Periodo	260.54	32.59%	799.48	1,085.65	1,282.53	1,501.90	1,697.00	1,860.29	2,027.27	150.04	318.61	536.66	742.13	908.80	1,060.01

BANCO DELTA, S.A. (BMF)
BALANCE DE SITUACION
DE DICIEMBRE 2012 A DICIEMBRE 2013
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012	2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Ganancia o Perdida en Valores Disponibles para la Venta	(300.29)	(212.63%)	141.22	181.85	183.94	197.25	203.84	185.53	45.13	(19.43)	(110.78)	(126.34)	(121.69)	(159.12)	(159.07)
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	26,274.38	15.11%	173,864.22	175,166.34	177,032.30	182,421.51	181,581.02	186,686.50	189,755.08	186,997.62	189,878.77	192,552.16	196,281.04	198,147.09	200,138.61