

**BANCO DELTA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	1,406.63	5.96%	23,604.02	24,301.14	20,014.65	21,157.82	24,978.29	25,569.92	22,138.70	24,227.36	26,985.65	24,272.37	29,570.48	30,257.17	25,010.65
Depositos Locales en Bancos	574.38	3.64%	15,768.87	14,353.65	11,213.60	12,086.53	14,923.24	15,560.76	12,669.08	16,029.82	18,281.36	15,587.46	20,696.06	21,143.03	16,343.26
A la Vista	(3,409.92)	(50.49%)	6,753.17	3,787.95	3,447.90	4,420.83	3,427.54	2,464.84	2,334.16	4,594.81	7,181.13	5,487.24	10,970.83	4,018.03	3,343.26
A Plazo	3,984.30	44.19%	9,015.70	10,565.70	7,765.70	7,665.70	11,495.70	13,095.92	10,334.92	11,435.02	11,100.23	10,100.22	9,725.22	17,125.00	13,000.00
Depositos Extranjeros en Bancos	522.54	7.92%	6,599.24	8,652.97	7,330.53	7,492.26	8,540.08	8,824.28	8,313.14	6,942.00	7,447.44	7,041.66	7,413.27	7,360.02	7,121.78
A la Vista	22.54	0.63%	3,599.24	4,652.97	3,330.53	3,492.26	3,040.08	3,324.28	2,813.14	2,442.00	3,947.44	3,541.66	3,913.27	3,860.02	3,621.78
A Plazo	500.00	16.67%	3,000.00	4,000.00	4,000.00	4,000.00	5,500.00	5,500.00	5,500.00	4,500.00	3,500.00	3,500.00	3,500.00	3,500.00	3,500.00
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	309.71	25.06%	1,235.90	1,294.52	1,470.52	1,579.03	1,514.97	1,184.88	1,156.47	1,255.54	1,256.85	1,643.25	1,461.15	1,754.12	1,545.61
<b>CARTERA CREDITICIA</b>	13,591.07	10.49%	129,617.87	131,217.11	132,172.07	133,543.33	134,675.37	136,423.66	138,077.66	138,446.86	138,987.83	138,151.51	140,519.04	141,920.69	143,208.93
Locales	13,615.07	10.38%	131,212.48	132,856.11	133,834.61	135,282.30	136,243.64	138,086.14	139,078.65	139,470.23	140,273.86	139,365.58	141,568.48	143,325.08	144,827.55
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	24.00	1.51%	1,594.61	1,639.01	1,662.53	1,738.97	1,568.27	1,662.48	1,001.00	1,023.37	1,286.03	1,214.07	1,049.44	1,404.39	1,618.62
Locales	24.00	1.51%	1,594.61	1,639.01	1,662.53	1,738.97	1,568.27	1,662.48	1,001.00	1,023.37	1,286.03	1,214.07	1,049.44	1,404.39	1,618.62
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
<b>INVERSIONES EN VALORES</b>	3,636.26	7.84%	46,394.59	47,684.11	48,416.86	52,312.79	51,054.39	53,094.98	53,743.99	51,800.65	49,916.40	49,623.54	47,031.49	49,853.17	50,030.85
Locales	6,589.32	19.07%	34,552.34	35,899.21	36,701.79	40,483.50	39,226.12	41,269.29	42,579.86	42,890.73	41,010.67	40,721.88	38,134.03	40,959.78	41,141.66
Extranjero	(3,003.06)	(24.93%)	12,045.83	12,038.48	12,018.64	11,982.87	11,981.84	11,979.27	11,317.70	9,063.50	9,059.30	9,055.23	9,051.03	9,046.97	9,042.77
Menos Provisiones	(50.00)	(24.56%)	203.57	253.57	303.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57
Locales	(50.00)	(24.56%)	203.57	253.57	303.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57	153.57
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>	1,756.18	6.83%	25,729.86	25,780.86	27,894.23	26,231.98	25,694.88	25,404.09	25,582.79	26,011.39	25,622.94	24,411.54	25,783.36	26,333.49	27,486.05
Locales	1,755.47	6.83%	25,720.66	25,777.55	27,888.40	26,224.40	25,688.21	25,395.17	25,570.21	26,004.50	25,614.96	24,399.36	25,772.03	26,324.60	27,476.12
Extranjero	0.72	7.79%	9.21	3.31	5.83	7.58	6.67	8.92	12.58	6.89	7.98	12.19	11.33	8.89	9.92
<b>TOTAL DE ACTIVOS</b>	20,390.14	9.05%	225,346.34	228,983.21	228,497.81	233,245.92	236,402.93	240,492.65	239,543.13	240,486.27	241,512.82	236,458.96	242,904.36	248,364.52	245,736.48
<b>DEPOSITOS</b>	15,497.25	10.50%	147,587.71	150,274.64	151,302.15	152,705.59	153,587.65	156,080.27	156,778.90	156,486.91	156,621.71	158,411.80	160,433.64	164,743.73	163,084.97
Locales	16,598.16	12.40%	133,893.25	136,953.43	137,807.41	139,509.15	140,285.41	142,238.24	144,041.51	143,492.75	143,699.12	145,488.88	147,869.14	151,514.90	150,491.41

**BANCO DELTA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2014	2015											
			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	14,598.16	11.15%	130,893.25	132,953.37	134,807.41	136,509.15	137,285.38	139,238.18	140,041.51	139,492.75	139,699.12	139,813.88	142,869.14	146,514.90	145,491.41
A la Vista	184.92	22.62%	817.68	973.46	830.03	885.79	897.90	850.06	1,202.33	1,301.53	2,073.04	1,129.90	1,163.57	1,738.90	1,002.61
A Plazo	7,823.16	7.82%	100,024.58	101,460.87	102,297.35	103,213.58	102,683.70	104,206.06	104,685.75	104,213.64	102,758.50	104,218.55	105,366.85	107,765.11	107,847.74
De Ahorros	6,590.08	21.93%	30,050.98	30,519.04	31,680.03	32,409.78	33,703.78	34,182.06	34,153.44	33,977.58	34,867.58	34,465.42	36,338.72	37,010.89	36,641.06
De Bancos	2,000.00	66.67%	3,000.00	4,000.06	3,000.00	3,000.00	3,000.03	3,000.06	4,000.00	4,000.00	4,000.00	5,675.00	5,000.00	5,000.00	5,000.00
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	2,000.00	66.67%	3,000.00	4,000.06	3,000.00	3,000.00	3,000.03	3,000.06	4,000.00	4,000.00	4,000.00	5,675.00	5,000.00	5,000.00	5,000.00
Extranjero	(1,100.91)	(8.04%)	13,694.47	13,321.21	13,494.74	13,196.44	13,302.24	13,842.02	12,737.38	12,994.16	12,922.59	12,922.92	12,564.50	13,228.82	12,593.56
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	(1,100.91)	(8.04%)	13,694.47	13,321.21	13,494.74	13,196.44	13,302.24	13,842.02	12,737.38	12,994.16	12,922.59	12,922.92	12,564.50	13,228.82	12,593.56
A la Vista	21.22	202.26%	10.49	12.27	14.07	15.27	18.40	20.44	22.54	24.04	25.57	27.09	29.11	30.18	31.71
A Plazo	(1,212.80)	(11.07%)	10,951.49	10,951.49	10,951.49	10,996.89	10,976.94	10,976.94	10,376.94	10,596.94	10,596.94	10,596.94	10,028.94	10,538.69	9,738.69
De Ahorros	90.67	3.32%	2,732.49	2,357.46	2,529.19	2,184.28	2,306.91	2,844.65	2,337.91	2,373.19	2,300.09	2,298.89	2,506.46	2,659.96	2,823.16
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>4,020.77</b>	<b>14.33%</b>	<b>28,060.82</b>	<b>27,883.24</b>	<b>27,211.52</b>	<b>31,686.12</b>	<b>31,657.19</b>	<b>32,104.23</b>	<b>32,334.55</b>	<b>34,102.09</b>	<b>32,503.59</b>	<b>30,712.50</b>	<b>32,802.65</b>	<b>32,269.66</b>	<b>32,081.59</b>
Locales	687.43	2.45%	28,060.82	23,216.57	22,544.86	27,019.46	26,990.52	27,437.57	28,334.55	30,102.09	28,503.59	26,712.50	28,802.65	28,269.66	28,748.26
Extranjero	3,333.34	0.00%	0.00	4,666.67	4,666.67	4,666.67	4,666.67	4,666.67	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	3,333.34
<b>OTROS PASIVOS</b>	<b>(580.80)</b>	<b>(3.08%)</b>	<b>18,882.28</b>	<b>19,991.03</b>	<b>19,047.90</b>	<b>17,631.49</b>	<b>19,528.24</b>	<b>20,422.09</b>	<b>18,999.00</b>	<b>18,632.38</b>	<b>20,217.26</b>	<b>15,468.96</b>	<b>17,345.54</b>	<b>18,880.18</b>	<b>18,301.48</b>
Locales	(496.66)	(2.65%)	18,737.38	19,813.02	18,843.59	17,383.35	19,251.98	20,113.97	18,896.98	18,511.44	20,079.56	15,301.49	17,161.20	18,692.11	18,240.72
Extranjero	(84.14)	(58.07%)	144.90	178.01	204.31	248.14	276.26	308.12	102.03	120.94	137.70	167.46	184.34	188.06	60.76
<b>PATRIMONIO</b>	<b>1,452.92</b>	<b>4.71%</b>	<b>30,815.52</b>	<b>30,834.31</b>	<b>30,936.23</b>	<b>31,222.71</b>	<b>31,629.85</b>	<b>31,886.06</b>	<b>31,430.68</b>	<b>31,264.88</b>	<b>32,170.26</b>	<b>31,865.71</b>	<b>32,322.53</b>	<b>32,470.96</b>	<b>32,268.44</b>
Capital	95.45	0.49%	19,643.60	19,643.60	19,643.60	19,643.60	19,643.60	19,643.60	19,688.89	19,719.85	19,719.85	19,719.85	19,719.85	19,739.05	19,739.05
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	1,570.34	73.55%	2,134.97	2,134.97	2,134.97	2,552.76	3,036.12	3,030.87	3,684.40	3,690.44	3,738.66	3,763.32	3,893.74	3,842.43	3,705.31
Provisiones Dinámicas	1,570.34	73.55%	2,134.97	2,134.97	2,134.97	2,552.76	3,036.12	3,030.87	3,684.40	3,690.44	3,738.66	3,738.66	3,684.40	3,684.40	3,705.31
Otras Reservas	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24.66	209.34	158.03	0.00

**BANCO DELTA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2014 A DICIEMBRE 2015**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	(45.31)	(0.62%)	7,318.89	7,318.89	7,318.89	6,901.10	6,417.74	6,423.00	4,804.56	7,240.46	7,769.97	7,300.53	7,377.04	7,294.50	7,273.58
Utilidad de Periodo	481.11	43.93%	1,095.09	1,241.07	1,356.01	1,640.92	2,050.42	2,260.39	2,922.41	325.74	602.41	771.08	1,106.98	1,292.77	1,576.20
Ganancia o Perdida en Valores Disponible para la Venta	(273.67)	(452.60%)	60.47	(66.73)	(79.74)	(78.18)	(80.53)	(34.30)	(44.58)	(86.61)	(35.63)	(64.08)	(150.09)	(72.79)	(213.20)
Deuda Subordinada	(375.00)	(66.67%)	562.50	562.50	562.50	562.50	562.50	562.50	375.00	375.00	375.00	375.00	375.00	375.00	187.50
<b>PASIVO Y PATRIMONIO</b>	<b>20,390.14</b>	<b>9.05%</b>	<b>225,346.34</b>	<b>228,983.21</b>	<b>228,497.81</b>	<b>233,245.92</b>	<b>236,402.93</b>	<b>240,492.65</b>	<b>239,543.13</b>	<b>240,486.27</b>	<b>241,512.82</b>	<b>236,458.96</b>	<b>242,904.36</b>	<b>248,364.52</b>	<b>245,736.48</b>