

BANCO DELTA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2015 A DICIEMBRE 2016
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	2,342.69	9.37%	25,010.65	24,831.09	24,227.37	21,396.52	20,304.82	22,881.47	24,444.73	23,997.04	25,648.71	21,098.74	22,304.54	25,377.29	27,353.34
Depositos Locales en Bancos	499.94	3.06%	16,343.26	18,598.42	17,811.58	16,149.52	15,546.32	15,912.91	18,561.15	18,171.45	17,696.98	15,156.40	16,532.72	15,809.40	16,843.20
A la Vista	67.94	2.03%	3,343.26	6,948.42	7,811.58	4,724.52	7,046.32	6,762.91	8,127.15	6,417.45	6,962.98	3,592.90	3,803.22	4,884.90	3,411.20
A Plazo	432.00	3.32%	13,000.00	11,650.00	10,000.00	11,425.00	8,500.00	9,150.00	10,434.00	11,754.00	10,734.00	11,563.50	12,729.50	10,924.50	13,432.00
Depositos Extranjeros en Bancos	1,460.68	20.51%	7,121.78	4,802.89	4,755.46	3,822.18	3,480.18	5,491.59	4,332.05	4,470.95	6,407.92	4,357.33	4,209.57	7,642.45	8,582.47
A la Vista	2,460.68	67.94%	3,621.78	2,302.89	2,255.46	1,322.18	980.18	2,991.59	1,832.05	1,970.95	3,907.92	1,857.33	1,709.57	5,142.45	6,082.47
A Plazo	(1,000.00)	(28.57%)	3,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00	2,500.00
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	382.06	24.72%	1,545.61	1,429.78	1,660.34	1,424.82	1,278.33	1,476.98	1,551.53	1,354.64	1,543.80	1,585.02	1,562.24	1,925.44	1,927.67
CARTERA CREDITICIA	31,491.84	21.99%	143,208.93	144,087.56	145,659.62	148,325.92	152,111.79	155,473.62	157,929.76	160,596.77	163,375.04	166,379.17	171,235.28	173,354.73	174,700.77
Locales	31,342.45	21.64%	144,827.55	145,631.52	147,120.89	149,984.37	153,650.53	157,090.80	159,660.36	161,610.65	164,464.57	167,681.21	172,703.08	174,974.77	176,170.00
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
Menos Provisiones	(149.38)	(9.23%)	1,618.62	1,543.96	1,461.27	1,658.44	1,538.75	1,617.18	1,730.60	1,013.88	1,089.52	1,302.04	1,467.80	1,620.04	1,469.23
Locales	(149.38)	(9.23%)	1,618.62	1,543.96	1,461.27	1,658.44	1,538.75	1,617.18	1,730.60	1,013.88	1,089.52	1,302.04	1,467.80	1,620.04	1,469.23
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	(7,329.95)	(14.65%)	50,030.85	52,508.87	52,394.18	52,518.09	48,595.36	47,617.44	44,343.26	43,903.04	44,808.78	45,866.76	43,432.17	42,154.72	42,700.90
Locales	(6,003.18)	(14.59%)	41,141.66	42,691.99	42,581.81	42,710.57	38,792.50	37,989.42	35,991.04	36,119.81	37,072.97	38,193.25	35,437.72	34,180.33	35,138.48
Extranjero	(1,480.35)	(16.37%)	9,042.77	10,045.45	10,040.94	10,036.10	10,031.43	10,026.61	9,005.13	8,497.85	8,493.08	8,488.46	8,263.43	7,974.39	7,562.42
Menos Provisiones	(153.57)	(100.00%)	153.57	228.57	228.57	228.57	228.57	398.60	652.91	714.63	757.27	814.96	268.99	0.00	0.00
Locales	(153.57)	(100.00%)	153.57	228.57	228.57	228.57	228.57	398.60	652.91	714.63	757.27	814.96	268.99	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	(5,504.85)	(20.03%)	27,486.05	26,979.17	27,544.76	26,156.46	24,272.13	23,606.96	22,553.01	22,110.20	22,149.04	21,767.01	21,374.46	21,925.98	21,981.20
Locales	(5,512.75)	(20.06%)	27,476.12	26,968.66	27,530.48	26,141.80	24,266.60	23,596.23	22,543.80	22,095.78	22,129.41	21,747.95	21,368.69	21,914.28	21,963.38
Extranjero	7.90	79.59%	9.92	10.51	14.28	14.66	5.52	10.73	9.21	14.42	19.63	19.06	5.77	11.70	17.82
TOTAL DE ACTIVOS	20,999.72	8.55%	245,736.48	248,406.69	249,825.93	248,397.00	245,284.09	249,579.49	249,270.77	250,607.04	255,981.57	255,111.69	258,346.45	262,812.72	266,736.20
DEPOSITOS	11,131.78	6.83%	163,084.97	164,835.28	165,432.46	163,676.06	162,770.90	167,410.49	168,179.59	168,243.04	170,472.97	170,169.38	173,490.57	175,295.37	174,216.75
Locales	5,439.61	3.61%	150,491.41	152,032.20	154,234.80	150,946.59	151,590.17	154,468.11	156,080.86	156,368.33	156,611.86	156,536.15	156,845.12	157,116.82	155,931.02

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			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	3,939.61	2.71%	145,491.41	147,032.20	150,234.80	147,446.59	148,090.17	148,968.11	149,580.86	149,868.33	150,111.86	150,036.15	150,345.12	150,616.82	149,431.02
A la Vista	1,068.68	106.59%	1,002.61	1,105.60	1,188.50	1,336.08	931.56	1,717.08	1,705.21	3,286.88	3,010.77	3,087.99	2,913.49	2,250.75	2,071.29
A Plazo	(1,752.48)	(1.62%)	107,847.74	108,923.17	110,855.24	109,006.47	108,869.32	108,984.02	109,552.57	108,516.59	107,985.76	107,621.11	107,412.53	107,422.97	106,095.27
De Ahorros	4,623.41	12.62%	36,641.06	37,003.43	38,191.06	37,104.04	38,289.29	38,267.02	38,323.09	38,064.86	39,115.33	39,327.05	40,019.11	40,943.11	41,264.47
De Bancos	1,500.00	30.00%	5,000.00	5,000.00	4,000.00	3,500.00	3,500.00	5,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
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	1,500.00	30.00%	5,000.00	5,000.00	4,000.00	3,500.00	3,500.00	5,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Extranjero	5,692.17	45.20%	12,593.56	12,803.08	11,197.66	12,729.46	11,180.73	12,942.37	12,098.72	11,874.71	13,861.11	13,633.23	16,645.45	18,178.54	18,285.73
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	5,692.17	45.20%	12,593.56	12,803.08	11,197.66	12,729.46	11,180.73	12,942.37	12,098.72	11,874.71	13,861.11	13,633.23	16,645.45	18,178.54	18,285.73
A la Vista	2.44	7.69%	31.71	5.86	3.79	9.84	2.05	16.60	1.53	1.53	1.62	22.58	24.97	27.12	34.15
A Plazo	5,095.49	52.32%	9,738.69	10,058.80	8,589.52	10,089.52	8,584.52	8,584.52	8,584.52	8,584.52	10,534.34	10,534.34	13,534.34	14,534.18	14,834.18
De Ahorros	594.24	21.05%	2,823.16	2,738.42	2,604.35	2,630.11	2,594.17	4,341.26	3,512.67	3,288.66	3,325.15	3,076.31	3,086.14	3,617.24	3,417.40
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	10,401.25	32.42%	32,081.59	31,089.58	32,842.51	31,466.63	32,456.08	32,930.78	33,404.69	33,456.82	35,169.54	35,304.55	34,125.96	37,453.67	42,482.84
Locales	1,734.58	6.03%	28,748.26	27,756.24	29,509.17	28,133.29	29,122.75	29,597.45	30,738.02	30,790.15	32,502.87	32,637.88	31,459.29	29,787.00	30,482.84
Extranjero	8,666.67	260.00%	3,333.34	3,333.34	3,333.34	3,333.34	3,333.34	3,333.34	2,666.67	2,666.67	2,666.67	2,666.67	2,666.67	7,666.67	12,000.00
OTROS PASIVOS	(3,287.14)	(17.87%)	18,395.40	20,031.67	18,868.84	20,275.72	16,655.68	15,466.57	13,692.67	14,814.66	15,758.27	15,601.24	16,141.22	15,437.00	15,108.26
Locales	(3,331.30)	(18.17%)	18,334.64	19,974.52	18,806.80	20,219.69	16,590.40	15,390.46	13,660.99	14,764.97	15,700.04	15,528.24	16,042.74	15,317.62	15,003.34
Extranjero	44.16	72.68%	60.76	57.15	62.04	56.02	65.27	76.12	31.68	49.69	58.23	73.00	98.48	119.38	104.92
PATRIMONIO	2,753.83	8.56%	32,174.52	32,450.16	32,682.13	32,978.60	33,401.44	33,771.65	33,993.82	34,092.53	34,580.79	34,036.52	34,588.69	34,626.68	34,928.35
Capital	85.16	0.43%	19,739.05	19,739.05	19,739.05	19,739.05	19,739.05	19,739.05	19,739.05	19,824.21	19,824.21	19,824.21	19,824.21	19,824.21	19,824.21
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	1,253.18	33.82%	3,705.31	3,705.31	3,705.31	3,945.22	3,945.22	4,267.74	4,620.06	4,747.05	4,617.94	4,712.29	4,984.57	5,038.08	4,958.49
Provisiones Dinámicas	1,038.97	28.04%	3,705.31	3,705.31	3,705.31	3,945.22	3,945.22	3,945.22	4,114.71	4,114.71	4,114.71	4,250.84	4,597.92	4,597.92	4,744.28
Otras Reservas	214.22	0.00%	0.00	0.00	0.00	0.00	0.00	322.52	505.35	632.34	503.23	461.46	386.65	440.15	214.22

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Utilidad de Periodos Anteriores	1,543.70	21.22%	7,273.58	7,273.58	7,273.58	7,033.68	7,087.93	6,765.41	6,669.03	9,355.31	9,772.72	8,978.33	8,791.20	8,737.70	8,817.28
Utilidad de Periodo	(278.88)	(18.81%)	1,482.28	1,762.52	2,003.18	2,250.13	2,516.54	2,888.25	3,081.26	263.52	430.45	591.14	705.97	949.04	1,203.40
Ganancia o Perdida en Valores Disponibles para la Venta	338.17	(158.61%)	(213.20)	(217.81)	(226.50)	(176.98)	(74.82)	(76.30)	(115.58)	(97.57)	(64.53)	(69.46)	282.74	77.65	124.96
Deuda Subordinada	(187.50)	(100.00%)	187.50	187.50	187.50	187.50	187.50	187.50	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	20,999.72	8.55%	245,736.48	248,406.69	249,825.93	248,397.00	245,284.09	249,579.49	249,270.77	250,607.04	255,981.57	255,111.69	258,346.45	262,812.72	266,736.20