

**BANCOLOMBIA (PANAMÁ), S.A.**  
**ESTADISTICAS FINANCIERAS**  
**(En Miles de Balboas)**

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,518,813.75	2,674,578.89	2,804,967.34	2,938,523.67	2,686,805.26	2,626,228.67	0.00	0.00	0.00
ACTIVOS LIQUIDOS	58,993.32	139,360.07	136,327.44	105,652.05	124,462.00	65,361.84	0.00	0.00	0.00
TOTAL DE PRESTAMOS	1,355,339.53	1,353,032.80	1,367,673.66	1,425,060.15	1,311,161.59	1,271,875.39	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
EXTRANJEROS	1,355,339.53	1,353,032.80	1,367,673.66	1,425,060.15	1,311,161.59	1,271,875.39	0.00	0.00	0.00
TOTAL DE INVERSIONES	962,208.38	1,014,078.47	1,118,281.69	1,218,941.74	1,177,184.58	1,220,599.22	0.00	0.00	0.00
TOTAL DE DEPOSITOS	1,567,881.59	1,646,058.83	2,035,581.83	2,195,141.73	1,680,546.22	1,623,186.59	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
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE BANCOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,567,881.59	1,646,058.83	2,035,581.83	2,195,141.73	1,680,546.22	1,623,186.59	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	1,559,173.14	1,633,197.60	2,022,679.18	2,170,143.88	1,671,806.43	1,610,704.99	0.00	0.00	0.00
DEPOSITOS DE BANCOS	8,708.45	12,861.23	12,902.64	24,997.84	8,739.79	12,481.61	0.00	0.00	0.00
PATRIMONIO TOTAL	264,921.44	292,310.84	296,240.87	309,611.19	320,824.56	385,637.24	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,310,894.51	2,390,468.28	2,493,932.69	2,808,193.72	2,602,809.50	2,650,403.78	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	2,137,595.93	2,079,669.00	2,261,697.55	2,600,364.52	2,402,947.04	2,429,792.94	0.00	0.00	0.00
TOTAL DE PRESTAMOS	1,165,911.69	1,198,152.98	1,213,264.84	1,499,378.61	1,333,250.56	1,312,454.09	0.00	0.00	0.00
TOTAL DE INVERSIONES	971,684.24	881,516.01	1,048,432.71	1,100,985.91	1,069,696.48	1,117,338.85	0.00	0.00	0.00
PATRIMONIO TOTAL	263,231.38	267,070.39	274,199.87	286,087.36	292,873.00	338,974.04	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	91,101.09	25,130.10	49,955.24	76,415.37	100,588.05	20,582.11	0.00	0.00	0.00
EGRESOS DE OPERACIONES	84,241.13	20,510.47	41,506.69	60,622.84	75,790.05	12,151.01	0.00	0.00	0.00
INGRESO NETO DE INTERESES	6,859.96	4,619.63	8,448.54	15,792.53	24,798.01	8,431.10	0.00	0.00	0.00

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OTROS INGRESOS	23,168.00	25,341.66	28,690.21	27,710.21	48,647.21	58,248.70	0.00	0.00	0.00
INGRESO DE OPERACIONES	30,027.96	29,961.29	37,138.76	43,502.74	73,445.22	66,679.80	0.00	0.00	0.00
EGRESOS GENERALES	7,824.13	1,780.08	3,650.08	5,439.06	7,922.93	1,469.94	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	22,203.83	28,181.21	33,488.67	38,063.68	65,522.29	65,209.86	0.00	0.00	0.00
UTILIDAD DEL PERIODO	3,870.11	26,843.46	29,241.04	37,284.16	53,593.44	64,166.88	0.00	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	435.09	491.06	444.00	3,475.10	1,768.00	1,489.24	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	41,780.38	36,883.10	38,484.28	39,750.15	38,578.89	37,790.42	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.03	0.04	0.03	0.24	0.13	0.12	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	9,602.79	7,510.99	8,667.63	1,143.86	2,182.06	2,537.56	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	3.08	2.73	2.81	2.79	2.94	2.97	0.00	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.52	10.93	10.56	10.54	11.94	14.68	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	11.43	12.35	11.92	11.71	12.89	15.47	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	19.55	21.60	21.66	21.73	24.47	30.32	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	3.76	8.47	6.70	4.81	7.41	4.03	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	2.34	5.21	4.86	3.60	4.63	2.49	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	65.13	70.07	61.63	60.34	77.45	79.22	0.00	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.18	5.16	2.59	1.91	2.23	10.56	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.17	4.49	2.34	1.77	2.06	9.68	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	1.47	40.20	21.33	17.38	18.30	75.72	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.26	4.83	4.42	3.92	4.19	3.39	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.94	3.94	3.67	3.11	3.15	2.00	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	0.32	0.89	0.75	0.81	1.03	1.39	0.00	0.00	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	26.06	5.94	9.83	12.50	10.79	2.20	0.00	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.08	4.87	2.54	1.42	2.02	9.59	0.00	0.00	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	86.00	89.00	97.00	94.00	98.00	97.00	0.00	0.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	15,759.76	15,202.62	14,099.73	15,160.21	13,379.20	13,112.12	0.00	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	18,231.18	18,495.04	20,985.38	23,352.57	17,148.43	16,733.88	0.00	0.00	0.00
UTILIDAD NETA / EMPLEADOS	45.00	301.61	301.45	396.64	546.87	661.51	0.00	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	19.77	26.98	28.50	9.73	6.67	(1.81)	0.00	0.00	0.00
PRESTAMOS (%)	38.80	29.69	29.17	(9.45)	(3.26)	(6.00)	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
EXTRANJEROS (%)	38.80	29.69	29.17	(9.45)	(3.26)	(6.00)	0.00	0.00	0.00
DEPOSITOS (%)	37.45	45.63	59.06	44.52	7.19	(1.39)	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
EXTRANJEROS (%)	37.45	45.63	59.06	44.52	7.19	(1.39)	0.00	0.00	0.00
PATRIMONIO (%)	1.29	20.87	17.48	17.92	21.10	31.93	0.00	0.00	0.00
UTILIDAD NETA (%)	(95.67)	(359.61)	(397.69)	4,083.16	1,284.81	139.04	0.00	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,254,251.60	1,379,987.14	1,387,185.40	1,457,095.62	1,323,677.98	1,268,513.66	0.00	0.00	0.00
MENCION ESPECIAL	138,389.08	4,735.49	15,401.37	435.17	21,424.26	31,159.78	0.00	0.00	0.00
SUBNORMAL	2,480.06	685.62	10.00	573.88	0.00	6,678.12	0.00	0.00	0.00
DUDOSO	1,989.16	2,896.59	2,534.00	4,378.47	42.08	1,843.08	0.00	0.00	0.00
IRRECUPERABLE	10.00	1,611.04	1,027.16	2,327.16	4,596.16	1,471.16	0.00	0.00	0.00