

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,686,805.26	2,626,228.67	2,818,955.28	2,849,740.30	2,714,216.22	2,962,457.52	3,574,450.73	3,655,820.75	3,999,188.70
ACTIVOS LIQUIDOS	124,462.00	65,361.84	204,211.15	144,535.72	195,047.23	313,342.47	545,594.44	540,819.41	467,790.71
TOTAL DE PRESTAMOS	1,311,161.59	1,271,875.39	1,397,255.60	1,423,779.53	1,309,936.70	1,454,885.58	1,827,925.60	1,929,232.68	2,291,403.60
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,311,161.59	1,271,875.39	1,397,255.60	1,423,779.53	1,309,936.70	1,454,885.58	1,827,925.60	1,929,232.68	2,291,403.60
TOTAL DE INVERSIONES	1,177,184.58	1,220,599.22	1,147,217.84	1,205,391.09	1,127,910.49	1,134,015.02	1,120,639.81	1,121,754.78	1,125,202.21
TOTAL DE DEPOSITOS	1,680,546.22	1,623,186.59	1,726,456.87	1,833,255.12	1,722,733.38	1,960,717.08	2,068,883.96	2,132,850.97	2,217,006.02
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	1,680,546.22	1,623,186.59	1,726,456.87	1,833,255.12	1,722,733.38	1,960,717.08	2,068,883.96	2,132,850.97	2,217,006.02
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	32,584.44
DEPOSITOS DE PARTICULARES	1,671,806.43	1,610,704.99	1,698,330.44	1,804,678.44	1,689,155.31	1,942,190.03	1,989,653.63	2,110,531.53	2,132,289.33
DEPOSITOS DE BANCOS	8,739.79	12,481.61	28,126.43	28,576.69	33,578.06	18,527.05	79,230.33	22,319.44	52,132.26
PATRIMONIO TOTAL	320,824.56	385,637.24	393,693.47	401,858.59	400,876.42	499,923.05	505,370.78	513,554.62	529,397.71
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,602,809.50	2,650,403.78	2,811,961.31	2,894,131.99	2,700,510.74	2,794,343.10	3,196,703.01	3,252,780.53	3,356,702.46
ACTIVOS GENERADORES DE INGRESOS	2,402,947.04	2,429,792.94	2,515,214.40	2,636,586.26	2,463,096.68	2,540,687.61	2,746,519.43	2,840,079.04	2,927,226.51
TOTAL DE PRESTAMOS	1,333,250.56	1,312,454.09	1,382,464.63	1,424,419.84	1,310,549.15	1,363,380.49	1,612,590.60	1,676,506.11	1,800,670.15
TOTAL DE INVERSIONES	1,069,696.48	1,117,338.85	1,132,749.77	1,212,166.42	1,152,547.54	1,177,307.12	1,133,928.83	1,163,572.94	1,126,556.35
PATRIMONIO TOTAL	292,873.00	338,974.04	344,967.17	355,734.89	360,850.49	442,780.14	449,532.12	457,706.60	465,137.07
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	100,588.05	20,582.11	40,510.15	61,600.98	82,921.23	21,682.81	46,322.91	74,983.07	106,948.51
EGRESOS DE OPERACIONES	75,790.05	12,151.01	24,062.20	36,781.35	49,777.14	13,011.69	27,914.92	44,474.96	62,257.62
INGRESO NETO DE INTERESES	24,798.01	8,431.10	16,447.95	24,819.63	33,144.09	8,671.13	18,407.99	30,508.12	44,690.89

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OTROS INGRESOS	48,647.21	58,248.70	73,312.62	78,103.21	79,113.34	97,926.98	100,316.26	103,400.21	106,997.25
INGRESO DE OPERACIONES	73,445.22	66,679.80	89,760.57	102,922.84	112,257.43	106,598.10	118,724.25	133,908.33	151,688.15
EGRESOS GENERALES	7,922.93	1,469.94	7,526.86	11,043.86	17,874.66	2,177.01	3,839.89	5,676.98	9,705.22
UTILIDAD ANTES DE PROVISIONES	65,522.29	65,209.86	82,233.71	91,878.97	94,382.77	104,421.09	114,884.36	128,231.35	141,982.93
UTILIDAD DEL PERIODO	53,593.44	64,166.88	72,285.49	78,317.57	81,995.75	98,856.52	103,170.73	113,825.85	125,769.13
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	1,768.00	1,489.24	3,083.87	3,180.91	1,045.24	772.63	1,503.82	1,380.49	335.25
TOTAL PROVISIONES PARA PRESTAMOS	38,578.89	37,790.42	34,184.94	37,394.99	36,212.90	41,258.47	46,420.46	48,046.32	49,274.37
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.13	0.12	0.22	0.22	0.08	0.05	0.08	0.07	0.01
PROVISIONES / PRESTAMOS VENCIDOS (%)	2,182.06	2,537.56	1,108.51	1,175.61	3,464.55	5,340.01	3,086.85	3,480.37	14,697.72
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.94	2.97	2.45	2.63	2.76	2.84	2.54	2.49	2.15
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	11.94	14.68	13.97	14.10	14.77	16.88	14.14	14.05	13.24
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.89	15.47	15.47	15.28	16.44	19.31	17.14	16.83	15.49
PATRIMONIO / PRESTAMOS TOTALES (%)	24.47	30.32	28.18	28.22	30.60	34.36	27.65	26.62	23.10
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 (%)	7.41	4.03	11.83	7.88	11.32	15.98	26.37	25.36	21.10
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	4.63	2.49	7.24	5.07	7.19	10.58	15.26	14.79	11.70
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	77.45	79.22	78.28	73.64	76.79	73.82	80.54	77.95	71.85
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.23	10.56	5.75	3.96	3.33	15.56	7.51	5.34	4.30
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.06	9.68	5.14	3.61	3.04	14.15	6.45	4.67	3.75
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	18.30	75.72	41.91	29.35	22.72	89.31	45.90	33.16	27.04
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.19	3.39	3.22	3.12	3.37	3.41	3.37	3.52	3.65
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.15	2.00	1.91	1.86	2.02	2.05	2.03	2.09	2.13
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.03	1.39	1.31	1.26	1.35	1.37	1.34	1.43	1.53

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	10.79	2.20	8.39	10.73	15.92	2.04	3.23	4.24	6.40
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.02	9.59	5.83	3.95	3.21	15.42	7.30	4.85	3.66
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	98.00	97.00	100.00	103.00	103.00	103.00	110.00	110.00	111.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	13,379.20	13,112.12	13,972.56	13,823.10	12,717.83	14,125.10	16,617.51	17,538.48	20,643.28
DEPOSITOS TOTALES / EMPLEADOS	17,148.43	16,733.88	17,264.57	17,798.59	16,725.57	19,036.09	18,808.04	19,389.55	19,973.03
UTILIDAD NETA / EMPLEADOS	546.87	661.51	722.85	760.36	796.08	959.77	937.92	1,034.78	1,133.06
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	6.67	(1.81)	0.50	(3.02)	1.02	12.80	26.80	28.29	47.34
PRESTAMOS (%)	(3.26)	(6.00)	2.16	(0.09)	(0.09)	14.39	30.82	35.50	74.92
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(3.26)	(6.00)	2.16	(0.09)	(0.09)	14.39	30.82	35.50	74.92
DEPOSITOS (%)	7.19	(1.39)	(15.19)	(16.49)	2.51	20.79	19.83	16.34	28.69
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	7.19	(1.39)	(15.19)	(16.49)	2.51	20.79	19.83	16.34	28.69
PATRIMONIO (%)	21.10	31.93	32.90	29.79	24.95	29.64	28.37	27.79	32.06
UTILIDAD NETA (%)	1,284.81	139.04	147.21	110.06	53.00	54.06	42.73	45.34	53.38
CLASIFICACION PRESTAMOS									
NORMAL	1,323,677.98	1,268,513.66	1,384,589.11	1,394,009.48	1,284,587.91	1,434,255.95	1,814,072.96	1,917,965.89	2,292,018.82
MENCION ESPECIAL	21,424.26	31,159.78	35,849.97	56,743.59	53,769.68	41,596.95	39,997.87	37,660.76	26,716.48
SUBNORMAL	0.00	6,678.12	8,131.22	0.00	0.00	12,913.30	12,897.58	14,132.21	14,412.59
DUDOSO	42.08	1,843.08	1,843.08	7,569.29	5,258.49	4,962.36	4,962.36	4,962.36	4,962.36
IRRECUPERABLE	4,596.16	1,471.16	1,027.16	2,852.16	2,533.52	2,415.49	2,415.29	2,557.79	2,567.72