

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	2,714,216.22	2,962,457.52	3,574,450.73	3,655,820.75	3,997,364.05	3,855,541.92	3,510,050.74	3,521,125.97	0.00
ACTIVOS LIQUIDOS	195,047.23	313,342.47	545,594.44	540,819.41	467,790.71	551,451.20	427,858.04	442,238.90	0.00
TOTAL DE PRESTAMOS	1,309,936.70	1,454,885.58	1,827,925.60	1,929,232.68	2,291,403.60	1,977,551.77	1,655,201.08	1,675,435.85	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,309,936.70	1,454,885.58	1,827,925.60	1,929,232.68	2,291,403.60	1,977,551.77	1,655,201.08	1,675,435.85	0.00
TOTAL DE INVERSIONES	1,127,910.49	1,134,015.02	1,120,639.81	1,121,754.78	1,123,377.56	1,133,599.73	1,210,851.82	1,229,177.50	0.00
TOTAL DE DEPOSITOS	1,722,733.38	1,960,717.08	2,068,883.96	2,132,850.97	2,217,006.02	2,525,225.55	2,447,379.74	2,520,364.44	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	1,722,733.38	1,960,717.08	2,068,883.96	2,132,850.97	2,217,006.02	2,525,225.55	2,447,379.74	2,520,364.44	0.00
DEPOSITOS DE OFICIALES	0.00	0.00	0.00	0.00	32,584.44	11,065.43	16,333.58	0.00	0.00
DEPOSITOS DE PARTICULARES	1,689,155.31	1,942,190.03	1,989,653.63	2,110,531.53	2,132,289.33	2,443,634.40	2,396,663.51	2,488,978.58	0.00
DEPOSITOS DE BANCOS	33,578.06	18,527.05	79,230.33	22,319.44	52,132.26	70,525.72	34,382.66	31,385.87	0.00
PATRIMONIO TOTAL	400,876.42	499,923.05	505,370.78	513,554.62	527,573.06	603,054.17	619,190.40	630,372.01	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	2,700,510.74	2,794,343.10	3,196,703.01	3,252,780.53	3,355,790.13	3,408,999.72	3,542,250.73	3,588,473.36	0.00
ACTIVOS GENERADORES DE INGRESOS	2,463,096.68	2,540,687.61	2,746,519.43	2,840,079.04	2,926,314.18	2,850,026.05	2,907,309.15	2,977,800.41	0.00
TOTAL DE PRESTAMOS	1,310,549.15	1,363,380.49	1,612,590.60	1,676,506.11	1,800,670.15	1,716,218.68	1,741,563.34	1,802,334.27	0.00
TOTAL DE INVERSIONES	1,152,547.54	1,177,307.12	1,133,928.83	1,163,572.94	1,125,644.03	1,133,807.37	1,165,745.81	1,175,466.14	0.00
PATRIMONIO TOTAL	360,850.49	442,780.14	449,532.12	457,706.60	464,224.74	551,488.61	562,280.59	571,963.31	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	82,921.23	21,682.81	46,322.91	74,983.07	106,948.51	31,831.79	60,145.30	85,734.75	0.00
EGRESOS DE OPERACIONES	49,777.14	13,011.69	27,914.92	44,474.96	62,257.62	17,982.01	36,008.23	53,291.97	0.00
INGRESO NETO DE INTERESES	33,144.09	8,671.13	18,407.99	30,508.12	44,690.89	13,849.78	24,137.07	32,442.78	0.00

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OTROS INGRESOS	79,113.34	97,926.98	100,316.26	103,400.21	106,997.25	62,136.55	71,020.23	78,332.93	0.00
INGRESO DE OPERACIONES	112,257.43	106,598.10	118,724.25	133,908.33	151,688.15	75,986.32	95,157.30	110,775.71	0.00
EGRESOS GENERALES	17,874.66	2,177.01	3,839.89	5,676.98	9,705.22	3,259.43	6,579.04	12,632.47	0.00
UTILIDAD ANTES DE PROVISIONES	94,382.77	104,421.09	114,884.36	128,231.35	141,982.93	72,726.90	88,578.25	98,143.24	0.00
UTILIDAD DEL PERIODO	81,995.75	98,856.52	103,170.73	113,825.85	125,769.13	71,598.88	88,528.49	96,405.27	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,045.24	772.63	1,503.82	1,380.49	335.25	357.89	11,198.29	11,142.11	0.00
TOTAL PROVISIONES PARA PRESTAMOS	36,212.90	41,258.47	46,420.46	48,046.32	49,274.37	49,692.79	45,145.81	46,441.12	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.08	0.05	0.08	0.07	0.01	0.02	0.68	0.67	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	3,464.55	5,340.01	3,086.85	3,480.37	14,697.72	13,884.98	403.15	416.81	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.76	2.84	2.54	2.49	2.15	2.51	2.73	2.77	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	14.77	16.88	14.14	14.05	13.20	15.64	17.64	17.90	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.44	19.31	17.14	16.83	15.45	19.38	21.60	21.70	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	30.60	34.36	27.65	26.62	23.02	30.49	37.41	37.62	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
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	11.32	15.98	26.37	25.36	21.10	21.84	17.48	17.55	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.19	10.58	15.26	14.79	11.70	14.30	12.19	12.56	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	76.79	73.82	80.54	77.95	71.77	66.73	66.96	66.32	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.33	15.56	7.51	5.34	4.30	10.05	6.09	4.32	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.04	14.15	6.45	4.67	3.75	8.40	5.00	3.58	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	22.72	89.31	45.90	33.16	27.09	51.93	31.49	22.47	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.37	3.41	3.37	3.52	3.65	4.47	4.14	3.84	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.02	2.05	2.03	2.09	2.13	2.52	2.48	2.39	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	1.35	1.37	1.34	1.43	1.53	1.94	1.66	1.45	0.00

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(PROMEDIO) (%)									
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	15.92	2.04	3.23	4.24	6.40	4.29	6.91	11.40	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.21	15.42	7.30	4.85	3.66	8.72	4.89	3.51	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	103.00	103.00	110.00	110.00	111.00	114.00	117.00	112.00	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	12,717.83	14,125.10	16,617.51	17,538.48	20,643.28	17,346.95	14,147.02	14,959.25	0.00
DEPOSITOS TOTALES / EMPLEADOS	16,725.57	19,036.09	18,808.04	19,389.55	19,973.03	22,151.10	20,917.78	22,503.25	0.00
UTILIDAD NETA / EMPLEADOS	796.08	959.77	937.92	1,034.78	1,133.06	628.06	756.65	860.76	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	1.02	12.80	26.80	28.29	47.28	30.15	(1.80)	(3.68)	0.00
PRESTAMOS (%)	(0.09)	14.39	30.82	35.50	74.92	35.92	(9.45)	(13.16)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(0.09)	14.39	30.82	35.50	74.92	35.92	(9.45)	(13.16)	0.00
DEPOSITOS (%)	2.51	20.79	19.83	16.34	28.69	28.79	18.29	18.17	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	2.51	20.79	19.83	16.34	28.69	28.79	18.29	18.17	0.00
PATRIMONIO (%)	24.95	29.64	28.37	27.79	31.60	20.63	22.52	22.75	0.00
UTILIDAD NETA (%)	53.00	54.06	42.73	45.34	53.38	(27.57)	(14.19)	(15.30)	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,284,587.91	1,434,255.95	1,814,072.96	1,917,965.89	2,292,018.82	1,978,751.47	1,653,503.25	1,664,101.98	0.00
MENCION ESPECIAL	53,769.68	41,596.95	39,997.87	37,660.76	26,716.48	32,720.78	30,117.37	41,388.88	0.00
SUBNORMAL	0.00	12,913.30	12,897.58	14,132.21	14,412.59	13,204.59	50.00	0.00	0.00
DUDOSO	5,258.49	4,962.36	4,962.36	4,962.36	4,962.36	0.00	14,108.55	13,960.89	0.00
IRRECUPERABLE	2,533.52	2,415.49	2,415.29	2,557.79	2,567.72	2,567.72	2,567.72	2,425.22	0.00