

**BANCOLOMBIA (PANAMÁ), S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A SEPTIEMBRE 2013**  
**( En Miles de Balboas )**

	2011	2012				2013			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	3,997,364.05	3,855,541.92	3,510,050.74	3,521,125.97	3,702,338.35	3,654,365.29	4,705,962.39	4,725,792.79	0.00
ACTIVOS LIQUIDOS	467,790.71	551,451.20	427,858.04	442,238.90	1,402,132.67	736,750.78	1,260,545.31	861,382.29	0.00
TOTAL DE PRESTAMOS	2,291,403.60	1,977,551.77	1,655,201.08	1,675,435.85	1,056,821.31	1,607,971.21	2,021,328.08	2,274,751.90	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	2,291,403.60	1,977,551.77	1,655,201.08	1,675,435.85	1,056,821.31	1,607,971.21	2,021,328.08	2,274,751.90	0.00
TOTAL DE INVERSIONES	1,123,377.56	1,134,616.57	1,215,144.14	1,233,944.68	1,145,163.87	1,119,582.80	1,322,122.73	1,344,955.59	0.00
TOTAL DE DEPOSITOS	2,217,006.02	2,525,225.55	2,447,379.74	2,520,364.44	2,652,439.20	2,492,940.99	3,521,109.06	3,586,427.82	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	2,217,006.02	2,525,225.55	2,447,379.74	2,520,364.44	2,652,439.20	2,492,940.99	3,521,109.06	3,586,427.82	0.00
DEPOSITOS DE OFICIALES	32,584.44	11,065.43	16,333.58	0.00	0.00	0.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	2,132,289.33	2,443,634.40	2,396,663.51	2,488,978.58	2,558,419.03	2,473,650.95	3,509,063.91	3,559,212.57	0.00
DEPOSITOS DE BANCOS	52,132.26	70,525.72	34,382.66	31,385.87	94,020.17	19,290.04	12,045.15	27,215.25	0.00
PATRIMONIO TOTAL	527,573.06	603,054.17	619,190.40	630,372.01	657,319.40	821,596.13	813,526.75	810,603.15	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	3,355,790.13	3,408,999.72	3,542,250.73	3,588,473.36	3,849,851.20	3,754,953.61	4,108,006.56	4,123,459.38	0.00
ACTIVOS GENERADORES DE INGRESOS	2,926,314.18	2,850,534.47	2,909,455.32	2,980,183.99	2,808,383.18	2,919,861.18	3,106,898.02	3,264,544.01	0.00
TOTAL DE PRESTAMOS	1,800,670.15	1,716,218.68	1,741,563.34	1,802,334.27	1,674,112.46	1,792,761.49	1,838,264.58	1,975,093.88	0.00
TOTAL DE INVERSIONES	1,125,644.03	1,134,315.79	1,167,891.97	1,177,849.73	1,134,270.72	1,127,099.69	1,268,633.44	1,289,450.13	0.00
PATRIMONIO TOTAL	464,224.74	551,488.61	562,280.59	571,963.31	592,446.23	712,325.15	716,358.58	720,487.58	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	106,948.51	31,831.79	60,145.30	85,734.75	111,018.24	17,069.98	37,798.34	60,628.99	0.00
EGRESOS DE OPERACIONES	62,257.62	17,982.01	36,008.23	53,291.97	70,266.11	15,936.40	33,249.45	52,288.56	0.00
INGRESO NETO DE INTERESES	44,690.89	13,849.78	24,137.07	32,442.78	40,752.13	1,133.58	4,548.90	8,340.42	0.00
OTROS INGRESOS	106,997.25	62,136.55	71,020.23	78,332.93	105,816.46	177,626.26	185,467.65	195,224.09	0.00
INGRESO DE OPERACIONES	151,688.15	75,986.32	95,157.30	110,775.71	146,568.59	178,759.84	190,016.55	203,564.52	0.00

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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
EGRESOS GENERALES	9,705.22	3,259.43	6,579.04	12,632.47	16,580.70	6,241.38	11,164.54	23,720.51	0.00
UTILIDAD ANTES DE PROVISIONES	141,982.93	72,726.90	88,578.25	98,143.24	129,987.90	172,518.46	178,852.00	179,844.01	0.00
UTILIDAD DEL PERIODO	125,769.13	71,598.88	88,528.49	96,405.27	123,757.69	167,633.56	168,699.13	165,785.82	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	335.25	357.89	11,198.29	11,142.11	219.41	231.10	810.26	390.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	49,274.37	49,692.79	45,145.81	46,441.12	25,890.07	27,487.86	32,784.70	35,490.61	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.01	0.02	0.68	0.67	0.02	0.01	0.04	0.02	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	14,697.72	13,884.98	403.15	416.81	11,799.91	11,894.15	4,046.18	9,100.16	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.15	2.51	2.73	2.77	2.45	1.71	1.62	1.56	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	13.20	15.64	17.64	17.90	17.75	22.48	17.29	17.15	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.45	19.38	21.57	21.67	29.85	30.12	24.33	22.39	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	23.02	30.49	37.41	37.62	62.20	51.10	40.25	35.63	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 (%)	21.10	21.84	17.48	17.55	52.86	29.55	35.80	24.02	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.70	14.30	12.19	12.56	37.87	20.16	26.79	18.23	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	71.77	66.77	67.13	66.51	96.04	74.46	73.35	61.52	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.30	10.05	6.09	4.31	4.41	22.96	10.86	6.77	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.75	8.40	5.00	3.58	3.21	17.86	8.21	5.36	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	27.09	51.93	31.49	22.47	20.89	94.13	47.10	30.68	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.65	4.47	4.13	3.84	3.95	2.34	2.43	2.48	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.13	2.52	2.48	2.38	2.50	2.18	2.14	2.14	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.53	1.94	1.66	1.45	1.45	0.16	0.29	0.34	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	6.40	4.29	6.91	11.40	11.31	3.49	5.88	11.65	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.66	8.72	4.88	3.50	3.77	24.33	11.94	7.97	0.00
<b>PRODUCTIVIDAD</b>									
NUMERO DE EMPLEADOS	111.00	114.00	117.00	112.00	121.00	117.00	126.00	123.00	0.00

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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	20,643.28	17,346.95	14,147.02	14,959.25	8,734.06	13,743.34	16,042.29	18,493.92	0.00
DEPOSITOS TOTALES / EMPLEADOS	19,973.03	22,151.10	20,917.78	22,503.25	21,920.99	21,307.19	27,945.31	29,157.95	0.00
UTILIDAD NETA / EMPLEADOS	1,133.06	628.06	756.65	860.76	1,022.79	1,432.77	1,338.88	1,347.85	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	47.28	30.15	(1.80)	(3.68)	(7.38)	(5.22)	34.07	34.21	0.00
PRESTAMOS (%)	74.92	35.92	(9.45)	(13.16)	(53.88)	(18.69)	22.12	35.77	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	74.92	35.92	(9.45)	(13.16)	(53.88)	(18.69)	22.12	35.77	0.00
DEPOSITOS (%)	28.69	28.79	18.29	18.17	19.64	(1.28)	43.87	42.30	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	28.69	28.79	18.29	18.17	19.64	(1.28)	43.87	42.30	0.00
PATRIMONIO (%)	31.60	20.63	22.52	22.75	24.59	36.24	31.39	28.59	0.00
UTILIDAD NETA (%)	53.38	(27.57)	(14.19)	(15.30)	(1.60)	134.13	90.56	71.97	0.00
CLASIFICACION PRESTAMOS									
NORMAL	2,292,018.82	1,978,751.47	1,653,503.25	1,664,101.98	1,041,416.00	1,605,832.57	2,023,895.34	2,284,610.17	0.00
MENCION ESPECIAL	26,716.48	32,720.78	30,117.37	41,388.88	18,448.49	9,760.93	7,739.57	3,577.32	0.00
SUBNORMAL	14,412.59	13,204.59	50.00	0.00	8,400.57	8,102.58	10,324.03	9,915.74	0.00
DUDOSO	4,962.36	0.00	14,108.55	13,960.89	13,411.53	10,728.19	11,119.03	10,623.56	0.00
IRRECUPERABLE	2,567.72	2,567.72	2,567.72	2,425.22	1,034.80	1,034.80	1,034.80	1,515.73	0.00