

**BANCOLOMBIA (PANAMÁ), S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A JUNIO 2014**  
**( En Miles de Balboas )**

	2012	2013				2014			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	3,702,338.35	3,654,365.29	4,705,962.39	4,725,792.79	4,317,563.57	4,492,795.61	4,921,141.16	0.00	0.00
ACTIVOS LIQUIDOS	1,402,132.67	736,750.78	1,260,545.31	861,382.29	656,237.90	676,117.33	883,787.80	0.00	0.00
TOTAL DE PRESTAMOS	1,056,821.31	1,607,971.21	2,021,328.08	2,274,751.90	2,328,049.65	2,350,510.10	2,564,336.33	0.00	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	1,056,821.31	1,607,971.21	2,021,328.08	2,274,751.90	2,328,049.65	2,350,510.10	2,564,336.33	0.00	0.00
TOTAL DE INVERSIONES	1,145,163.87	1,119,582.80	1,322,122.73	1,344,955.59	1,306,128.61	1,376,653.04	1,371,435.12	0.00	0.00
TOTAL DE DEPOSITOS	2,652,439.20	2,492,940.99	3,521,109.06	3,586,427.82	3,127,546.58	3,279,569.87	3,580,305.52	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	2,652,439.20	2,492,940.99	3,521,109.06	3,586,427.82	3,127,546.58	3,279,569.87	3,580,305.52	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	2,558,419.03	2,473,650.95	3,509,063.91	3,559,212.57	3,104,496.63	3,223,538.88	3,565,762.48	0.00	0.00
DEPOSITOS DE BANCOS	94,020.17	19,290.04	12,045.15	27,215.25	23,049.95	56,030.99	14,543.04	0.00	0.00
PATRIMONIO TOTAL	657,319.40	821,596.13	813,526.75	810,603.15	820,721.34	906,619.96	910,978.02	0.00	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	3,849,851.20	3,754,953.61	4,108,006.56	4,123,459.38	4,009,950.96	4,073,580.45	4,813,551.77	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	2,808,383.18	2,919,861.18	3,106,898.02	3,264,544.01	2,918,081.72	3,227,358.57	3,639,611.13	0.00	0.00
TOTAL DE PRESTAMOS	1,674,112.46	1,792,761.49	1,838,264.58	1,975,093.88	1,692,435.48	1,979,240.65	2,292,832.20	0.00	0.00
TOTAL DE INVERSIONES	1,134,270.72	1,127,099.69	1,268,633.44	1,289,450.13	1,225,646.24	1,248,117.92	1,346,778.92	0.00	0.00
PATRIMONIO TOTAL	592,446.23	712,325.15	716,358.58	720,487.58	739,020.37	864,108.05	862,252.38	0.00	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	111,018.24	17,069.98	37,798.34	60,628.99	84,351.36	23,018.35	48,004.10	0.00	0.00
EGRESOS DE OPERACIONES	70,266.11	15,936.40	33,249.45	52,288.56	69,560.16	17,648.32	33,740.54	0.00	0.00
INGRESO NETO DE INTERESES	40,752.13	1,133.58	4,548.90	8,340.42	14,791.21	5,370.04	14,263.56	0.00	0.00
OTROS INGRESOS	105,816.46	177,626.26	185,467.65	195,224.09	211,385.59	85,148.61	91,824.91	0.00	0.00
INGRESO DE OPERACIONES	146,568.59	178,759.84	190,016.55	203,564.52	226,176.79	90,518.65	106,088.47	0.00	0.00

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	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
EGRESOS GENERALES	16,580.70	6,241.38	11,164.54	23,720.51	35,088.19	4,921.26	13,911.18	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	129,987.90	172,518.46	178,852.00	179,844.01	191,088.61	85,597.39	92,177.30	0.00	0.00
UTILIDAD DEL PERIODO	123,757.69	167,633.56	168,699.13	165,785.82	175,835.56	84,556.83	87,439.37	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	219.41	231.10	810.26	390.00	71.41	1,311.53	1,955.01	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	25,890.07	27,487.86	32,784.70	35,490.61	33,706.99	34,081.76	37,646.62	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.02	0.01	0.04	0.02	0.00	0.06	0.08	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	11,799.91	11,894.15	4,046.18	9,100.16	47,203.46	2,598.62	1,925.65	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	2.45	1.71	1.62	1.56	1.45	1.45	1.47	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	17.75	22.48	17.29	17.15	19.01	20.18	18.51	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	29.85	30.12	24.33	22.39	22.58	24.32	23.15	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	62.20	51.10	40.25	35.63	35.25	38.57	35.52	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 (%)	52.86	29.55	35.80	24.02	20.98	20.62	24.68	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	37.87	20.16	26.79	18.23	15.20	15.05	17.96	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	96.04	74.46	73.35	61.52	62.74	62.59	62.99	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.41	22.96	10.86	6.77	6.03	10.48	4.80	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.21	17.86	8.21	5.36	4.38	8.30	3.63	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	20.89	94.13	47.10	30.68	23.79	39.14	20.28	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.95	2.34	2.43	2.48	2.89	2.85	2.64	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.50	2.18	2.14	2.14	2.38	2.19	1.85	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.45	0.16	0.29	0.34	0.51	0.67	0.78	0.00	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	11.31	3.49	5.88	11.65	15.51	5.44	13.11	0.00	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.77	24.33	11.94	7.97	7.24	10.55	5.05	0.00	0.00
<b>PRODUCTIVIDAD</b>									
NUMERO DE EMPLEADOS	121.00	117.00	126.00	123.00	135.00	136.00	138.00	0.00	0.00

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NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	8,734.06	13,743.34	16,042.29	18,493.92	17,244.81	17,283.16	18,582.15	0.00	0.00
DEPOSITOS TOTALES / EMPLEADOS	21,920.99	21,307.19	27,945.31	29,157.95	23,167.01	24,114.48	25,944.24	0.00	0.00
UTILIDAD NETA / EMPLEADOS	1,022.79	1,432.77	1,338.88	1,347.85	1,302.49	621.74	633.62	0.00	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(7.38)	(5.22)	34.07	34.21	16.62	22.94	4.57	0.00	0.00
PRESTAMOS (%)	(53.88)	(18.69)	22.12	35.77	120.29	46.18	26.86	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(53.88)	(18.69)	22.12	35.77	120.29	46.18	26.86	0.00	0.00
DEPOSITOS (%)	19.64	(1.28)	43.87	42.30	17.91	31.55	1.68	0.00	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	19.64	(1.28)	43.87	42.30	17.91	31.55	1.68	0.00	0.00
PATRIMONIO (%)	24.59	36.24	31.39	28.59	24.86	10.35	11.98	0.00	0.00
UTILIDAD NETA (%)	(1.60)	134.13	90.56	71.97	42.08	(49.56)	(48.17)	0.00	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,041,416.00	1,605,832.57	2,023,895.34	2,284,610.17	2,343,389.21	2,365,958.10	2,578,474.67	0.00	0.00
MENCION ESPECIAL	18,448.49	9,760.93	7,739.57	3,577.32	4,260.74	2,158.40	7,339.25	0.00	0.00
SUBNORMAL	8,400.57	8,102.58	10,324.03	9,915.74	2,222.10	4,804.81	2,773.55	0.00	0.00
DUDOSO	13,411.53	10,728.19	11,119.03	10,623.56	10,450.49	10,318.73	12,126.56	0.00	0.00
IRRECUPERABLE	1,034.80	1,034.80	1,034.80	1,515.73	1,434.10	1,351.83	1,268.93	0.00	0.00