

BANCOLOMBIA (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
A SEPTIEMBRE 2018
(En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	5,310,974.40	5,312,123.96	4,850,502.08	4,950,552.11	4,850,893.41	4,833,447.70	5,025,150.35	5,061,203.90	0.00
ACTIVOS LIQUIDOS	561,644.24	613,627.31	224,604.13	252,803.70	339,890.96	292,710.48	169,005.84	157,310.63	0.00
TOTAL DE PRESTAMOS	3,321,469.32	3,066,621.36	3,075,128.85	3,173,934.61	3,108,144.03	3,040,180.40	3,379,617.85	3,445,555.45	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	3,321,469.32	3,066,621.36	3,075,128.85	3,173,934.61	3,108,144.03	3,040,180.40	3,379,617.85	3,445,555.45	0.00
TOTAL DE INVERSIONES	1,395,583.62	1,547,566.90	1,488,618.14	1,487,471.45	1,378,171.30	1,427,222.41	1,423,787.29	1,423,398.79	0.00
TOTAL DE DEPOSITOS	3,065,392.47	3,323,954.24	2,918,570.43	3,047,722.50	2,868,577.21	2,892,521.93	2,683,347.94	2,624,465.18	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	3,065,392.47	3,323,954.24	2,918,570.43	3,047,722.50	2,868,577.21	2,892,521.93	2,683,347.94	2,624,465.18	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	3,007,416.99	3,287,764.20	2,768,461.00	3,007,205.62	2,791,930.59	2,765,054.50	2,609,915.21	2,590,541.75	0.00
DEPOSITOS DE BANCOS	57,975.49	36,190.05	150,109.44	40,516.88	76,646.62	127,467.43	73,432.73	33,923.43	0.00
PATRIMONIO TOTAL	1,112,024.30	1,209,671.30	1,229,846.40	1,253,349.14	1,278,632.02	1,348,980.42	1,373,704.50	1,404,247.06	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	5,351,596.80	5,308,531.05	5,067,311.12	5,082,273.12	5,080,933.90	5,072,785.83	4,937,826.21	5,005,878.00	0.00
ACTIVOS GENERADORES DE INGRESOS	4,746,717.64	4,712,496.20	4,653,956.33	4,734,407.04	4,601,684.14	4,540,795.53	4,683,576.07	4,765,180.15	0.00
TOTAL DE PRESTAMOS	3,333,118.33	3,236,281.47	3,207,320.83	3,289,694.99	3,214,806.68	3,053,400.88	3,227,373.35	3,309,745.03	0.00
TOTAL DE INVERSIONES	1,413,599.31	1,476,214.74	1,446,635.51	1,444,712.05	1,386,877.46	1,487,394.65	1,456,202.72	1,455,435.12	0.00
PATRIMONIO TOTAL	1,036,883.23	1,136,897.07	1,155,180.48	1,174,309.07	1,195,328.16	1,279,325.86	1,301,775.45	1,328,798.10	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	159,877.78	41,187.77	80,480.51	119,141.87	156,825.39	36,470.64	77,162.75	122,779.86	0.00
EGRESOS DE OPERACIONES	72,546.15	18,030.25	34,543.05	51,652.44	68,045.19	15,669.65	33,640.79	55,326.53	0.00
INGRESO NETO DE INTERESES	87,331.63	23,157.52	45,937.46	67,489.44	88,780.20	20,800.99	43,521.96	67,453.33	0.00
OTROS INGRESOS	108,330.89	84,002.06	90,202.57	97,921.67	104,065.56	77,171.78	79,833.89	84,614.99	0.00

INGRESO DE OPERACIONES	195,662.52	107,159.58	136,140.03	165,411.11	192,845.76	97,972.77	123,355.85	152,068.32	0.00
EGRESOS GENERALES	32,281.72	5,201.39	13,551.36	21,631.22	28,056.89	6,915.23	11,040.49	15,884.52	0.00
UTILIDAD ANTES DE PROVISIONES	163,380.80	101,958.19	122,588.67	143,779.89	164,788.87	91,057.54	112,315.36	136,183.80	0.00
UTILIDAD DEL PERIODO	149,414.67	97,395.15	117,584.21	140,960.55	166,185.16	91,026.82	116,182.65	146,725.21	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	33,909.76	25,665.91	29,800.86	33,880.80	30,799.54	31,005.32	28,942.75	21,402.57	0.00
TOTAL PROVISIONES PARA PRESTAMOS	50,939.16	54,012.53	54,161.73	51,909.11	44,446.73	66,100.20	60,965.47	50,149.77	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.02	0.84	0.97	1.07	0.99	1.02	0.86	0.62	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	150.22	210.44	181.75	153.21	144.31	213.19	210.64	234.32	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.53	1.76	1.76	1.64	1.43	2.17	1.80	1.46	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	20.94	22.77	25.36	25.32	26.36	27.91	27.34	27.75	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	23.57	26.22	26.95	26.89	28.50	30.20	28.60	28.84	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	33.48	39.45	39.99	39.49	41.14	44.37	40.65	40.76	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 (%)	18.32	18.46	7.70	8.29	11.85	10.12	6.30	5.99	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	10.58	11.55	4.63	5.11	7.01	6.06	3.36	3.11	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	63.85	65.02	58.70	57.10	59.89	59.46	59.36	60.23	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.15	8.27	5.05	3.97	3.61	8.02	4.96	4.11	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	2.79	7.34	4.64	3.70	3.27	7.18	4.71	3.91	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	14.41	34.27	20.36	16.00	13.90	28.46	17.85	14.72	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.37	3.50	3.46	3.36	3.41	3.21	3.30	3.44	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.53	1.53	1.48	1.45	1.48	1.38	1.44	1.55	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.84	1.97	1.97	1.90	1.93	1.83	1.86	1.89	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	16.50	4.85	9.95	13.08	14.55	7.06	8.95	10.45	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.28	7.13	3.88	2.76	2.26	6.80	3.41	2.37	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	140.00	133.00	137.00	141.00	142.00	141.00	145.00	134.00	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	23,724.78	23,057.30	22,446.20	22,510.17	21,888.34	21,561.56	23,307.71	25,713.10	0.00
DEPOSITOS TOTALES / EMPLEADOS	21,895.66	24,992.14	21,303.43	21,615.05	20,201.25	20,514.34	18,505.85	19,585.56	0.00
UTILIDAD NETA / EMPLEADOS	1,067.25	732.29	858.28	999.72	1,170.32	645.58	801.26	1,094.96	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(1.51)	0.14	(8.21)	(5.05)	(8.66)	(9.01)	3.60	2.24	0.00
PRESTAMOS (%)	(0.70)	(9.96)	(7.92)	(6.80)	(6.42)	(0.86)	9.90	8.56	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(0.70)	(9.96)	(7.92)	(6.80)	(6.42)	(0.86)	9.90	8.56	0.00
DEPOSITOS (%)	(13.68)	(0.17)	(8.87)	(3.78)	(6.42)	(12.98)	(8.06)	(13.89)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(13.68)	(0.17)	(8.87)	(3.78)	(6.42)	(12.98)	(8.06)	(13.89)	0.00
PATRIMONIO (%)	15.63	13.68	13.82	14.43	14.98	11.52	11.70	12.04	0.00
UTILIDAD NETA (%)	33.44	(4.61)	(0.51)	6.10	11.22	(6.54)	(1.19)	4.09	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,298,806.41	3,050,611.39	3,055,943.15	3,154,489.86	3,090,818.66	3,045,340.72	3,387,811.94	3,450,544.77	0.00
MENCION ESPECIAL	21,321.53	16,057.46	20,238.91	14,982.47	14,488.47	14,008.00	13,025.92	10,992.94	0.00
SUBNORMAL	21,023.12	16,530.34	16,673.43	12,468.40	6,479.47	6,920.80	5,796.00	5,358.34	0.00
DUDOSO	5,896.64	12,071.00	5,148.48	12,505.72	7,889.44	3,499.41	3,645.37	3,253.39	0.00
IRRECUPERABLE	25,360.78	25,363.71	31,286.61	31,397.28	32,914.72	36,511.68	30,304.08	25,555.78	0.00