



Bancolombia (Panamá) S.A.
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-126,808,101.79	-88.58	143,156,960.00	127,793,316.16	117,160,333.78	162,717,279.87	171,199,015.38	131,660,196.61	95,900,338.21	45,669,566.25	24,952,921.89	53,471,808.23	55,933,850.07	22,646,430.90	16,348,858.21
Depositos Locales en Bancos	-31,411,350.82	-96.21	32,648,640.52	16,057,118.02	15,917,188.12	2,111,281.19	17,438,260.33	1,334,574.06	1,507,970.96	1,296,894.19	1,615,439.89	2,155,602.30	2,494,231.09	2,831,125.45	1,237,289.70
A la Vista	-1,411,350.82	-53.29	2,648,640.52	1,057,118.02	917,188.12	2,111,281.19	2,438,260.33	1,334,574.06	1,507,970.96	1,296,894.19	1,615,439.89	2,155,602.30	2,494,231.09	2,831,125.45	1,237,289.70
A Plazo	-30,000,000.00	-100.00	30,000,000.00	15,000,000.00	15,000,000.00	0.00	15,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	-95,369,868.24	-86.47	110,286,608.26	111,428,156.24	100,880,356.80	160,279,905.73	153,546,059.48	130,030,523.34	94,119,668.98	44,166,316.09	23,173,602.35	51,111,890.85	53,269,379.82	19,683,577.34	14,916,740.02
A la Vista	-1,369,868.24	-14.75	9,286,608.26	32,428,156.24	17,280,356.80	19,079,555.73	24,498,648.30	70,089,559.86	16,705,196.32	43,730,586.93	23,173,602.35	23,111,890.85	42,269,379.82	19,683,577.34	7,916,740.02
A Plazo	-94,000,000.00	-93.07	101,000,000.00	79,000,000.00	83,600,000.00	141,200,350.00	129,047,411.18	59,940,963.48	77,414,472.66	435,729.16	0.00	28,000,000.00	11,000,000.00	0.00	7,000,000.00
Menos Provisiones	-10,618.75	-100.00	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	38,860.75	38,860.75	38,860.75	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-10,618.75	-100.00	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	10,618.75	38,860.75	38,860.75	38,860.75	0.00
Otros	-37,501.48	-16.14	232,329.97	318,660.65	373,407.61	336,711.70	225,314.32	305,717.96	283,317.02	216,974.72	174,498.40	243,175.83	209,099.91	170,588.86	194,828.49
CARTERA CREDITICIA	120,699,836.31	18.75	643,671,278.24	574,829,417.75	578,017,954.20	524,019,037.61	513,290,543.73	529,239,794.54	528,547,120.69	590,826,514.68	725,018,683.61	737,608,909.65	715,541,801.13	748,628,752.01	764,371,114.55
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	115,643,220.68	16.97	681,633,276.24	612,791,415.44	615,979,951.89	561,981,035.30	551,252,541.42	567,201,792.21	566,509,118.38	628,788,512.37	762,980,681.30	775,570,907.34	749,003,798.82	782,090,749.70	797,276,496.92
Menos Provisiones	-5,056,615.63	-13.32	37,961,998.00	37,961,997.69	37,961,997.69	37,961,997.69	37,961,997.69	37,961,997.67	37,961,997.69	37,961,997.69	37,961,997.69	37,961,997.69	33,461,997.69	33,461,997.69	32,905,382.37
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-5,056,615.63	-13.32	37,961,998.00	37,961,997.69	37,961,997.69	37,961,997.69	37,961,997.69	37,961,997.67	37,961,997.69	37,961,997.69	37,961,997.69	37,961,997.69	33,461,997.69	33,461,997.69	32,905,382.37
INVERSIONES EN VALORES	37,408,895.41	30.53	122,532,672.09	160,325,914.44	183,456,508.39	211,231,763.61	197,843,744.81	203,265,378.46	215,234,432.31	228,363,414.89	152,118,672.03	148,343,071.02	112,342,582.31	144,902,338.82	159,941,567.50
Locales	0.00	0.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00	2,604,690.00
Extranjero	37,408,895.41	31.19	119,927,982.09	157,721,224.44	180,851,818.39	208,627,073.61	195,239,054.81	200,660,688.46	212,629,742.31	225,758,724.89	149,513,982.03	145,738,381.02	109,737,892.31	142,297,648.82	157,336,877.50
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	25,131,485.57	212.90	11,804,248.76	14,085,081.87	16,175,721.83	12,333,349.85	14,963,615.57	20,321,311.79	20,262,592.26	24,724,262.26	25,772,656.42	23,861,335.56	14,882,994.04	16,451,131.49	36,935,734.33
Locales	2,606,508.52	277.98	937,662.02	893,504.28	914,014.54	803,018.95	801,779.42	798,966.37	830,739.10	1,057,569.16	778,288.95	3,582,184.12	3,587,571.01	3,594,254.30	3,544,170.54
Extranjero	22,524,977.05	207.29	10,866,586.74	13,191,577.59	15,261,707.29	11,530,330.90	14,161,836.15	19,522,345.42	19,431,853.16	23,666,693.10	24,994,367.47	20,279,151.44	11,295,423.03	12,856,877.19	33,391,563.79
TOTAL DE ACTIVOS	56,432,115.50	6.13	921,165,159.09	877,033,730.22	894,810,518.20	910,301,430.94	897,296,919.49	884,486,681.40	859,944,483.47	889,583,758.08	927,862,933.95	963,285,124.46	898,701,227.55	932,628,653.22	977,597,274.59
DEPOSITOS	-155,920,692.59	-21.41	728,239,868.10	687,883,627.34	643,964,300.64	690,360,403.87	665,558,643.30	660,411,741.30	609,166,835.44	633,906,295.51	625,593,038.12	604,112,041.18	561,661,283.29	580,053,504.94	572,319,175.51
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	-155,920,692.59	-21.41	728,239,868.10	687,883,627.34	643,964,300.64	690,360,403.87	665,558,643.30	660,411,741.30	609,166,835.44	633,906,295.51	625,593,038.12	604,112,041.18	561,661,283.29	580,053,504.94	572,319,175.51
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	-155,920,692.59	-21.41	728,239,868.10	687,883,627.34	643,964,300.64	690,360,403.87	665,558,643.30	660,411,741.30	609,166,835.44	633,906,295.51	625,593,038.12	604,112,041.18	561,661,283.29	580,053,504.94	572,319,175.51



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(En Balboas)

Descripcion	2004		2005												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-106,194,858.20	-53.53	198,398,357.36	168,883,582.18	121,047,549.56	114,699,300.25	117,137,325.71	119,637,374.15	114,392,754.40	144,718,514.27	139,363,899.61	104,930,268.11	118,544,256.24	121,707,331.53	92,203,499.16
A Plazo	-48,410,720.47	-10.20	474,411,359.40	465,869,812.85	468,925,016.93	521,693,928.24	493,720,091.40	486,469,026.46	438,722,412.63	435,300,782.69	433,694,647.20	445,657,788.14	394,262,124.28	410,217,647.49	426,000,638.93
De Ahorro	-1,315,113.92	-2.37	55,430,151.34	53,130,232.31	53,991,734.15	53,967,175.38	54,701,226.19	54,305,340.69	56,051,668.41	53,886,998.55	52,534,491.31	53,523,984.93	48,854,902.77	48,128,525.92	54,115,037.42
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	160,083,404.15	199.92	80,075,414.42	74,152,866.90	134,812,043.76	104,563,099.38	112,139,091.67	100,593,420.54	122,236,514.13	124,597,466.27	168,937,993.56	225,703,530.73	196,772,653.22	207,536,791.63	240,158,818.57
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	160,083,404.15	199.92	80,075,414.42	74,152,866.90	134,812,043.76	104,563,099.38	112,139,091.67	100,593,420.54	122,236,514.13	124,597,466.27	168,937,993.56	225,703,530.73	196,772,653.22	207,536,791.63	240,158,818.57
OTROS PASIVOS	27,026,779.51	474.93	5,690,742.43	6,271,837.31	5,019,858.79	5,259,366.66	6,037,631.82	6,195,465.06	6,819,625.32	7,412,647.41	8,030,349.65	6,589,575.43	7,503,441.71	9,426,240.84	32,717,521.94
Locales	-28,567.28	-6.34	450,865.99	410,103.14	410,271.87	407,262.40	405,056.07	461,703.78	409,989.92	410,067.46	418,364.96	413,266.13	415,300.46	419,960.75	422,298.71
Extranjero	27,055,346.79	516.34	5,239,876.44	5,861,734.17	4,609,586.92	4,852,104.26	5,632,575.75	5,733,761.28	6,409,635.40	7,002,579.95	7,611,984.69	6,176,309.30	7,088,141.25	9,006,280.09	32,295,223.23
PATRIMONIO	25,242,624.12	23.56	107,159,134.45	108,725,398.67	111,014,315.01	110,118,561.03	113,561,552.70	117,286,054.50	121,721,508.58	123,667,348.89	125,301,552.62	126,879,976.99	132,763,849.33	135,612,115.81	132,401,758.57
Capital	0.00	0.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00
Reservas de Capital	0.00	0.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodos Anteriores	21,628,691.32	30.71	70,419,206.24	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56	92,047,897.56
Utilidad de Periodo	3,883,858.53	17.96	21,628,691.34	2,130,434.75	3,881,583.56	5,199,655.25	7,640,994.28	10,391,548.80	13,752,625.18	16,963,460.35	18,745,652.63	20,131,771.70	27,062,309.60	29,518,141.03	25,512,549.87
Ganancia o Perdida en Valores Disponible para la Venta	-269,925.73	-242.66	111,236.87	-452,933.64	84,833.89	-2,128,991.78	-1,127,339.14	-153,391.86	920,985.84	-344,009.02	-491,997.57	-299,692.27	-1,346,357.83	-953,922.78	-158,688.86
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	56,432,115.19	6.13	921,165,159.40	877,033,730.22	894,810,518.20	910,301,430.94	897,296,919.49	884,486,681.40	859,944,483.47	889,583,758.08	927,862,933.95	963,285,124.33	898,701,227.55	932,628,653.22	977,597,274.59