



**ESTADO DE RESULTADO**  
**Bancolombia (Panamá) S.A.**  
**ENERO - DICIEMBRE 2005**  
**(En Balboas)**

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	3,698,392.39	3,374,347.18	3,153,811.05	10,226,550.62	4,596,471.97	4,658,378.99	4,685,207.25	13,940,058.21	4,476,601.33	4,305,102.85	5,857,739.95	14,639,444.13	4,533,150.11	6,242,952.16	3,635,650.61	14,411,752.88	53,217,805.84
Préstamos	2,687,791.37	2,410,608.14	2,666,951.08	7,765,350.59	3,127,481.26	2,974,342.42	3,076,871.50	9,178,695.18	3,279,331.31	3,707,195.03	4,228,283.76	11,214,810.10	4,029,540.61	4,060,332.11	4,335,435.22	12,425,307.94	40,584,163.81
Depósitos	255,417.78	194,058.29	247,156.89	696,632.96	342,741.75	302,744.18	311,474.32	956,960.25	114,400.68	119,339.72	40,971.85	274,712.25	44,559.94	36,253.61	47,131.21	127,944.76	2,056,250.22
Inversiones	532,658.18	546,505.00	10,266.95	1,089,430.13	889,925.00	1,132,711.79	1,082,207.29	3,104,844.08	847,475.82	267,595.17	1,426,539.31	2,541,610.30	218,160.71	1,846,238.94	-1,047,677.54	1,016,722.11	7,752,606.62
Arrendamiento Financiero	222,525.06	223,175.75	229,436.13	675,136.94	236,323.96	248,580.60	214,654.14	699,558.70	235,393.52	210,972.93	161,945.03	608,311.48	240,888.85	300,127.50	300,761.72	841,778.07	2,824,785.19
Otros Ingresos	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	0.00	0.00
Egresos de Operaciones	1,547,702.94	1,529,750.49	1,710,607.93	4,788,061.36	1,780,667.08	1,719,687.47	1,751,647.14	5,252,001.69	1,662,254.63	1,746,601.08	1,995,113.30	5,403,969.01	2,351,503.91	2,370,558.40	2,464,715.15	7,186,777.46	22,630,809.52
Intereses Pagados	1,489,286.24	1,531,871.81	1,686,753.23	4,707,911.28	1,740,815.06	1,700,333.82	1,709,237.12	5,150,386.00	1,639,145.23	1,727,610.99	1,967,854.60	5,334,610.82	2,323,311.23	2,337,999.66	2,441,043.09	7,102,353.98	22,295,262.08
Comisiones	58,416.70	-2,121.32	23,854.70	80,150.08	39,852.02	19,353.65	42,410.02	101,615.69	23,109.40	18,990.09	27,258.70	69,358.19	28,192.68	32,558.74	23,672.06	84,423.48	335,547.44
Ingreso Neto de Intereses	2,150,689.45	1,844,596.69	1,443,203.12	5,438,489.26	2,815,804.89	2,938,691.52	2,933,560.11	8,688,056.52	2,814,346.70	2,558,501.77	3,862,626.65	9,235,475.12	2,181,646.20	3,872,393.76	1,170,935.46	7,224,975.42	30,586,996.32
Otros Ingresos	253,195.03	177,337.40	151,236.06	581,768.49	-185,895.64	55,634.20	720,034.91	589,773.47	1,056,851.90	-553,341.82	-86,878.02	416,632.06	4,984,485.73	-86,791.05	66,405.26	4,964,099.94	6,552,273.96
Comisiones	717,273.15	-928,574.32	67,634.01	-143,667.16	-46,431.89	39,413.89	119,834.63	112,816.63	84,415.89	-6,020.35	147,785.52	226,181.06	4,433,890.91	89,975.20	-72,871.39	4,450,994.72	4,646,325.25
Operaciones con Divisas	-636,230.34	977,029.37	22,857.85	363,656.88	306,202.19	-65,160.88	128,613.22	369,654.53	456,720.99	-300,551.49	-402,065.82	-245,896.32	315,903.58	-7,292.89	-346.54	308,264.15	795,679.24
Dividendos	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	0.00	0.00
Otros Ingresos	172,152.22	128,882.35	60,744.20	361,778.77	-445,665.94	81,381.19	471,587.06	107,302.31	515,715.02	-246,769.98	167,402.28	436,347.32	234,691.24	-169,473.36	139,623.19	204,841.07	1,110,269.47
Ingresos de Operaciones	2,403,884.48	2,021,934.09	1,594,439.18	6,020,257.75	2,629,909.25	2,994,325.72	3,653,595.02	9,277,829.99	3,871,198.60	2,005,159.95	3,775,748.63	9,652,107.18	7,166,131.93	3,785,602.71	1,237,340.72	12,189,075.36	37,139,270.28
Egresos Generales	273,449.73	227,901.29	276,367.49	777,718.51	188,570.22	243,771.20	292,518.64	724,860.06	660,363.43	222,968.15	2,304,441.95	3,187,773.53	236,137.98	1,329,771.28	766,380.52	2,332,289.78	7,022,641.88
Gastos Administrativos	102,194.05	146,778.43	157,577.91	406,550.39	111,626.24	163,968.08	124,025.21	399,619.53	102,526.35	120,993.02	2,205,387.21	2,428,906.58	99,211.50	1,231,188.27	547,430.04	1,877,829.81	5,112,906.31
Gastos Generales	43,663.40	131,482.78	62,182.94	237,329.12	37,987.69	44,073.26	39,118.12	121,179.07	49,327.29	47,688.73	61,962.35	158,978.37	55,563.23	46,601.51	84,419.39	186,584.13	704,070.69
Gastos de Depreciación	13,040.28	14,583.08	14,751.42	42,374.78	13,516.19	13,532.20	14,586.46	41,634.85	14,445.91	14,525.30	14,361.43	43,332.64	14,361.43	14,361.43	14,184.81	42,907.67	170,249.94
Otros Gastos	114,552.00	-64,943.00	41,855.22	91,464.22	25,440.10	22,197.66	114,788.85	162,426.61	494,063.88	39,761.10	22,730.96	556,555.94	67,001.82	37,620.07	120,346.28	224,968.17	1,035,414.94
Utilidad antes de Provisiones	2,130,434.75	1,794,032.80	1,318,071.69	5,242,539.24	2,441,339.03	2,750,554.52	3,361,076.38	8,552,969.93	3,210,835.17	1,782,191.80	1,471,306.68	6,464,333.65	6,929,993.95	2,455,831.43	470,960.20	9,856,785.58	30,116,628.40
Provisiones por Cuentas Malas	0.00	42,884.00	0.00	42,884.00	0.00	0.00	0.00	0.00	0.00	0.00	85,187.13	85,187.13	-543.95	0.00	4,476,551.36	4,476,007.41	4,604,078.54
Utilidad del Periodo	2,130,434.75	1,751,148.80	1,318,071.69	5,199,655.24	2,441,339.03	2,750,554.52	3,361,076.38	8,552,969.93	3,210,835.17	1,782,191.80	1,386,119.55	6,379,146.52	6,930,537.90	2,455,831.43	-4,005,591.16	5,380,778.17	25,512,549.86