



Bancolombia (Panamá) S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2001				2002				2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
1 BALANCE DE SITUACION												
2 Total de Activos	736,213.47	731,489.68	787,314.08	668,392.50	673,916.32	690,084.38	908,067.97	902,057.90	851,661.61			
3 Activos Líquidos	32,632.53	28,706.58	73,527.97	29,832.34	17,697.44	71,430.81	83,359.49	31,208.21	121,748.13			
4 Total de Préstamos	279,756.63	262,347.15	266,102.72	300,073.93	324,021.72	318,321.52	479,018.56	594,666.81	529,708.06			
5 Locales	34.28	699.80	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
6 Extranjeros	279,722.35	261,647.35	266,102.72	300,073.93	324,021.72	318,321.52	479,018.56	594,666.81	529,708.06			
7 Total de Inversiones	407,211.05	425,196.01	431,509.52	322,756.00	319,944.36	287,737.59	333,263.96	266,927.64	188,170.81			
8 Total de Depósitos	525,692.97	521,031.92	576,410.77	486,908.87	528,252.47	555,175.34	728,730.53	625,674.71	663,604.72			
9 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
11 Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
12 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
13 Extranjeros	525,692.97	521,031.92	576,410.77	486,908.87	528,252.47	555,175.34	728,730.53	625,674.71	663,604.72			
14 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
15 Depósitos de Particulares	525,692.97	521,031.92	576,410.77	486,908.87	528,252.47	555,175.34	728,727.80	625,559.47	663,555.76			
16 Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	2.73	115.24	48.96			
17 Patrimonio Total	32,680.17	40,418.29	35,550.53	10,257.97	61,777.80	68,382.68	131,659.44	137,277.72	94,938.19			
18 PROMEDIO (12 MESES)												
19 Total de Activos	736,213.47	731,489.68	787,314.08	668,392.50	705,064.90	710,787.03	847,691.03	785,225.20	762,788.97			
20 Activos Generadores de Ingresos	686,967.68	687,543.16	697,612.24	622,829.93	665,466.88	646,801.14	754,947.38	742,212.19	680,922.48			
21 Total de Prestamos	279,756.63	262,347.15	266,102.72	300,073.93	301,889.18	290,334.34	372,560.64	447,370.37	426,864.89			
22 Total de Inversiones	407,211.05	425,196.01	431,509.52	322,756.00	363,577.70	356,466.80	382,386.74	294,841.82	254,057.59			
23 Patrimonio Total	32,680.17	40,418.29	35,550.53	10,257.97	47,228.98	54,400.48	83,604.98	73,767.84	78,358.00			
24 ESTADO DE GANANCIAS Y PERDIDAS												
25 Ingreso por Intereses	46,670.50	12,258.11	24,902.21	38,023.48	49,826.70	10,074.68	19,551.02	28,205.94	38,773.40			
26 Egreso de Operaciones	29,259.35	6,178.79	11,889.22	17,407.12	22,954.45	4,480.30	8,874.57	12,733.58	16,612.46			



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27 Ingreso Neto de Intereses	17,411.14	6,079.31	13,012.99	20,616.36	26,872.25	5,594.38	10,676.45	15,472.36	22,160.94	
28 Otros Ingresos	3,820.42	1,966.65	11,899.64	12,589.85	13,817.95	2,562.73	10,054.79	15,834.61	21,010.21	
29 Ingreso de Operaciones	21,231.57	8,045.97	24,912.63	33,206.20	40,690.20	8,157.11	20,731.24	31,306.97	43,171.16	
30 Egresos Generales	1,842.64	1,341.07	2,256.74	2,932.63	7,564.06	634.54	1,289.75	1,880.98	2,603.72	
31 Utilidad Antes de Provisiones	19,388.92	6,704.90	22,655.89	30,273.57	33,126.14	7,522.57	19,441.49	29,425.99	40,567.44	
32 Utilidad del Periodo	13,388.92	2,729.90	3,920.86	11,336.68	23,165.64	5,373.03	15,693.17	24,787.76	32,605.79	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	2,340.86	12,327.71	18,045.14	22,148.38	2,055.86	2,055.86	748.61	4,042.11	1,214.17	
35 Total Provisiones Para Préstamos	19,014.06	20,813.85	24,230.76	24,409.27	24,331.58	26,476.93	21,723.92	22,723.92	24,957.92	
36 Préstamos Vencidos / Préstamos Totales (%)	0.84	4.70	6.78	7.38	0.63	0.65	0.16	0.68	0.23	
37 Provisiones / Préstamos Vencidos (%)	812.27	168.84	134.28	110.21	1,183.52	1,287.88	2,901.91	562.18	2,055.55	
38 Provisiones para Préstamos / Préstamos Totales (%)	6.80	7.93	9.11	8.13	7.51	8.32	4.54	3.82	4.71	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	4.44	5.53	4.52	1.53	9.17	9.91	14.50	15.22	11.15	
41 Patrimonio / Activos Generadores de Ing. (%)	4.76	5.88	5.10	1.65	9.59	11.28	16.21	15.93	13.22	
42 Patrimonio / Préstamos Totales (%)	11.68	15.41	13.36	3.42	19.07	21.48	27.49	23.08	17.92	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	6.21	5.51	12.76	6.13	3.35	12.87	11.44	4.99	18.35	
45 Activos Líquidos / Activos Totales (%)	4.43	3.92	9.34	4.46	2.63	10.35	9.18	3.46	14.30	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	83.67	87.12	87.62	72.41	63.92	64.69	57.17	47.65	46.70	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.59	1.12	2.43	3.48	3.32	4.16	4.45	4.79	
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	1.49	1.00	2.26	3.29	3.02	3.70	4.21	4.27	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	27.02	22.06	147.35	49.05	39.51	37.54	44.80	41.61	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	7.13	7.14	8.14	7.49	6.23	5.18	5.07	5.69	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.59	3.41	3.73	3.45	2.77	2.35	2.29	2.44	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.54	3.73	4.41	4.04	3.46	2.83	2.78	3.25	
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	16.67	9.06	8.83	18.59	7.78	6.22	6.01	6.03	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.14	3.41	2.70	2.08	1.58	2.66	2.84	3.09	
56 PRODUCTIVIDAD										
57 Número de Empleados	15.00	35.00	39.00	39.00	39.00	38.00	38.00	42.00	42.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
59 Préstamos / Empleados	18,650.44	7,495.63	6,823.15	7,694.20	8,308.25	8,376.88	12,605.75	14,158.73	12,612.10	
60 Depósitos Totales / Empleados	35,046.20	14,886.63	14,779.76	12,484.84	13,544.94	14,609.88	19,177.12	14,897.02	15,800.11	
61 Utilidad Neta / Empleados	0.00	78.00	100.53	290.68	593.99	141.40	412.98	590.18	776.33	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	0.00	0.00	0.00	0.00	-8.46	-5.66	15.34	34.96	26.37	
64 Préstamos (%)	0.00	0.00	0.00	0.00	15.82	21.34	80.01	98.17	63.48	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	0.00	0.00	0.00	0.00	15.84	21.66	80.01	98.17	63.48	
67 Depósitos (%)	0.00	0.00	0.00	0.00	0.49	6.55	26.43	28.50	25.62	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.00	0.00	0.00	0.00	0.49	6.55	26.43	28.50	25.62	
70 Patrimonio (%)	0.00	0.00	0.00	0.00	89.04	69.19	270.34	1,238.25	53.68	
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	96.82	300.25	118.65	40.75	