



Bancolombia (Panamá) S.A.
ESTADÍSTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2002			2003			2004			
	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	673,916.32	690,084.38	908,067.97	902,057.90	851,661.61	844,089.85	779,752.56	791,643.35	921,165.16	
3 Activos Líquidos	17,697.44	71,430.81	83,359.49	31,208.21	121,748.13	80,255.95	81,881.19	66,131.68	143,156.96	
4 Total de Préstamos	324,021.72	318,321.52	479,018.56	594,666.81	529,708.06	525,907.94	520,668.25	622,017.92	643,671.28	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	324,021.72	318,321.52	479,018.56	594,666.81	529,708.06	525,907.94	520,668.25	622,017.92	643,671.28	
7 Total de Inversiones	319,944.36	287,737.59	333,263.96	266,927.64	188,170.81	227,993.43	166,544.50	96,205.21	122,532.67	
8 Total de Depósitos	528,252.47	555,175.34	728,730.53	625,674.71	663,604.72	658,592.69	609,946.64	576,958.62	728,239.87	
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	528,252.47	555,175.34	728,730.53	625,674.71	663,604.72	658,592.69	609,946.64	576,958.62	728,239.87	
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	528,252.47	555,175.34	728,727.80	625,559.47	663,555.76	658,592.69	609,946.64	576,958.62	728,239.87	
16 Depósitos de Bancos	0.00	0.00	2.73	115.24	48.96	0.00	0.00	0.00	0.00	
17 Patrimonio Total	61,777.80	68,382.68	131,659.44	137,277.72	94,938.19	105,426.54	100,258.77	107,737.74	107,159.13	
18 PROMEDIO (12 MESES)										
19 Total de Activos	705,064.90	710,787.03	847,691.03	785,225.20	762,788.97	767,087.12	843,910.26	846,850.63	886,413.38	
20 Activos Generadores de Ingresos	665,466.88	646,801.14	754,947.38	742,212.19	680,922.48	679,980.24	749,747.64	789,908.79	742,041.41	
21 Total de Prestamos	301,889.18	290,334.34	372,560.64	447,370.37	426,864.89	422,114.73	499,843.41	608,342.37	586,689.67	
22 Total de Inversiones	363,577.70	356,466.80	382,386.74	294,841.82	254,057.59	257,865.51	249,904.23	181,566.42	155,351.74	
23 Patrimonio Total	47,228.98	54,400.48	83,604.98	73,767.84	78,358.00	86,904.61	115,959.11	122,507.73	101,048.66	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	49,826.70	10,074.68	19,551.02	28,205.94	38,773.40	10,268.22	19,837.97	29,051.49	39,415.65	
26 Egreso de Operaciones	22,954.45	4,480.30	8,874.57	12,733.58	16,612.46	3,617.12	7,065.50	10,586.45	14,677.68	



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27 Ingreso Neto de Intereses	26,872.25	5,594.38	10,676.45	15,472.36	22,160.94	6,651.10	12,772.46	18,465.04	24,737.97	
28 Otros Ingresos	13,817.95	2,562.73	10,054.79	15,834.61	21,010.21	4,069.82	6,238.15	10,115.93	12,816.97	
29 Ingreso de Operaciones	40,690.20	8,157.11	20,731.24	31,306.97	43,171.16	10,720.92	19,010.62	28,580.97	37,554.94	
30 Egresos Generales	7,564.06	634.54	1,289.75	1,880.98	2,603.72	1,007.05	1,534.29	2,112.02	3,892.46	
31 Utilidad Antes de Provisiones	33,126.14	7,522.57	19,441.49	29,425.99	40,567.44	9,713.87	17,476.33	26,468.95	33,662.48	
32 Utilidad del Periodo	23,165.64	5,373.03	15,693.17	24,787.76	32,605.79	7,453.87	13,697.95	21,189.37	21,628.69	
33 CALIDAD DE ACTIVOS										
34 Total de Préstamos Vencidos	2,055.86	2,055.86	748.61	4,042.11	1,214.17	3,475.42	3,233.83	3,680.52	1,137.78	
35 Total Provisiones Para Préstamos	24,331.58	26,476.93	21,723.92	22,723.92	24,957.92	26,457.92	27,957.92	30,718.92	37,962.00	
36 Préstamos Vencidos / Préstamos Totales (%)	0.63	0.65	0.16	0.68	0.23	0.66	0.62	0.59	0.18	
37 Provisiones / Préstamos Vencidos (%)	1,183.52	1,287.88	2,901.91	562.18	2,055.55	761.29	864.55	834.63	3,336.51	
38 Provisiones para Préstamos / Préstamos Totales (%)	7.51	8.32	4.54	3.82	4.71	5.03	5.37	4.94	5.90	
39 RAZONES DE CAPITAL										
40 Patrimonio / Activos Totales (%)	9.17	9.91	14.50	15.22	11.15	12.49	12.86	13.61	11.63	
41 Patrimonio / Activos Generadores de Ing. (%)	9.59	11.28	16.21	15.93	13.22	13.98	14.59	15.00	13.99	
42 Patrimonio / Préstamos Totales (%)	19.07	21.48	27.49	23.08	17.92	20.05	19.26	17.32	16.65	
43 LIQUIDEZ										
44 Activos Líquidos / Total de Depósitos (%)	3.35	12.87	11.44	4.99	18.35	12.19	13.42	11.46	19.66	
45 Activos Líquidos / Activos Totales (%)	2.63	10.35	9.18	3.46	14.30	9.51	10.50	8.35	15.54	
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	63.92	64.69	57.17	47.65	46.70	46.80	40.73	28.14	36.48	
47 RENTABILIDAD										
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	3.48	3.32	4.16	4.45	4.79	4.38	3.65	3.58	2.91	
49 Utilidad Neta / Total de Activos (Promedio) (%)	3.29	3.02	3.70	4.21	4.27	3.89	3.25	3.34	2.44	
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	49.05	39.51	37.54	44.80	41.61	34.31	23.63	23.06	21.40	
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.49	6.23	5.18	5.07	5.69	6.04	5.29	4.90	5.31	
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	3.45	2.77	2.35	2.29	2.44	2.13	1.88	1.79	1.98	



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	4.04	3.46	2.83	2.78	3.25	3.91	3.41	3.12	3.33	
54 Egresos Generales / Ingresos de Operaciones (%)	18.59	7.78	6.22	6.01	6.03	9.39	8.07	7.39	10.36	
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	2.08	1.58	2.66	2.84	3.09	2.39	1.66	1.71	1.73	
56 PRODUCTIVIDAD										
57 Número de Empleados	39.00	38.00	38.00	42.00	42.00	40.00	42.00	42.00	40.00	
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00	
59 Préstamos / Empleados	8,308.25	8,376.88	12,605.75	14,158.73	12,612.10	13,147.70	12,396.86	14,809.95	16,091.78	
60 Depósitos Totales / Empleados	13,544.94	14,609.88	19,177.12	14,897.02	15,800.11	16,464.82	14,522.54	13,737.11	18,206.00	
61 Utilidad Neta / Empleados	593.99	141.40	412.98	590.18	776.33	186.35	326.14	504.51	540.72	
62 TASA DE CRECIMIENTO (12 MESES)										
63 Activos (%)	-8.46	-5.66	15.34	34.96	26.37	22.32	-14.13	-12.24	8.16	
64 Préstamos (%)	15.82	21.34	80.01	98.17	63.48	65.21	8.69	4.60	21.51	
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
66 Extranjeros (%)	15.84	21.66	80.01	98.17	63.48	65.21	8.69	4.60	21.51	
67 Depósitos (%)	0.49	6.55	26.43	28.50	25.62	18.63	-16.30	-7.79	9.74	
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
69 Extranjeros (%)	0.49	6.55	26.43	28.50	25.62	18.63	-16.30	-7.79	9.74	
70 Patrimonio (%)	89.04	69.19	270.34	1,238.25	53.68	54.17	-23.85	-21.52	12.87	
71 Utilidad Neta (%)	0.00	96.82	300.25	118.65	40.75	38.73	-12.71	-14.52	-33.67	