



**Banco de Bogotá, S.A.**  
**ESTADISTICAS 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                 | 155,378.84  | 148,663.53  | 162,925.65  | 179,650.67  | 165,164.30  | 179,205.19  | 178,333.76  | 176,038.20  | 215,979.01  |  |
| 3 Activos Líquidos                 | 49,166.39   | 49,970.23   | 73,613.96   | 82,743.80   | 52,689.13   | 51,637.40   | 31,732.40   | 25,077.87   | 28,119.10   |  |
| 4 Total de Préstamos               | 19,639.34   | 18,388.14   | 13,222.83   | 13,327.29   | 11,819.73   | 11,308.02   | 29,766.38   | 31,908.83   | 57,095.76   |  |
| 5 Locales                          | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| 6 Extranjeros                      | 19,639.34   | 18,388.14   | 13,222.83   | 13,327.29   | 11,819.73   | 11,308.02   | 29,766.38   | 31,908.83   | 57,095.76   |  |
| 7 Total de Inversiones             | 80,076.31   | 73,131.17   | 73,434.53   | 67,115.02   | 81,572.96   | 96,388.67   | 115,235.72  | 115,954.46  | 123,038.34  |  |
| 8 Total de Depósitos               | 134,000.57  | 132,250.47  | 144,365.10  | 167,327.04  | 148,995.20  | 161,145.98  | 151,620.63  | 150,615.62  | 190,032.54  |  |
| 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                     | 134,000.57  | 132,250.47  | 144,365.10  | 167,327.04  | 148,995.20  | 161,145.98  | 151,620.63  | 150,615.62  | 190,032.54  |  |
| 14 Depósitos de Oficiales          | 0.00        | 6.85        | 3.47        | 12.85       | 2.45        | 10.60       | 13.64       | 31.74       | 25.17       |  |
| 15 Depósitos de Particulares       | 133,011.81  | 131,403.07  | 142,917.09  | 164,777.81  | 146,886.86  | 159,496.24  | 150,244.62  | 149,124.84  | 189,345.19  |  |
| 16 Depósitos de Bancos             | 988.76      | 840.54      | 1,444.54    | 2,536.39    | 2,105.88    | 1,639.14    | 1,362.37    | 1,459.04    | 662.18      |  |
| 17 Patrimonio Total                | 13,920.25   | 14,234.02   | 14,694.92   | 10,853.65   | 15,172.81   | 16,359.92   | 10,110.68   | 14,306.79   | 15,020.58   |  |
| 18 PROMEDIO (12 MESES)             |             |             |             |             |             |             |             |             |             |  |
| 19 Total de Activos                | 144,378.53  | 143,161.60  | 147,393.39  | 163,523.11  | 160,271.57  | 163,934.36  | 170,629.70  | 177,844.43  | 190,571.65  |  |
| 20 Activos Generadores de Ingresos | 96,251.96   | 79,189.55   | 77,753.16   | 91,403.71   | 96,554.17   | 99,608.00   | 115,829.73  | 114,152.80  | 136,763.39  |  |
| 21 Total de Prestamos              | 17,318.27   | 16,082.62   | 14,567.26   | 19,805.45   | 15,729.54   | 14,848.08   | 21,494.60   | 22,618.06   | 34,457.74   |  |
| 22 Total de Inversiones            | 78,933.69   | 63,106.93   | 63,185.90   | 71,598.25   | 80,824.63   | 84,759.92   | 94,335.12   | 91,534.74   | 102,305.65  |  |
| 23 Patrimonio Total                | 13,808.31   | 14,108.51   | 15,318.76   | 15,818.06   | 14,546.53   | 15,296.97   | 12,402.80   | 12,580.22   | 15,096.70   |  |
| 24 ESTADO DE GANANCIAS Y PERDIDAS  |             |             |             |             |             |             |             |             |             |  |
| 25 Ingreso por Intereses           | 5,168.30    | 1,326.21    | 2,436.92    | 3,354.62    | 4,365.37    | 1,035.60    | 2,163.86    | 3,471.92    | 4,791.55    |  |
| 26 Egreso de Operaciones           | 3,770.70    | 982.78      | 1,964.97    | 2,926.42    | 3,849.04    | 927.34      | 1,887.57    | 2,943.15    | 4,145.36    |  |



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|  | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |  |
| 27 Ingreso Neto de Intereses   | 1,397.60    | 343.43      | 471.95      | 428.20      | 516.33      | 108.26      | 276.29      | 528.77      | 646.19      |  |
| 28 Otros Ingresos  | 7,631.83    | 166.50      | 7,604.37    | 14,826.70   | 19,911.92   | 1,184.64    | 2,854.11    | 5,254.82    | 6,041.62    |  |
| 29 Ingreso de Operaciones  | 9,029.43    | 509.93      | 8,076.32    | 15,254.91   | 20,428.25   | 1,292.90    | 3,130.40    | 5,783.59    | 6,687.81    |  |
| 30 Egresos Generales   | 183.70      | 48.95       | 3,253.61    | 10,738.67   | 11,866.17   | 519.22      | 971.60      | 1,474.45    | 1,957.34    |  |
| 31 Utilidad Antes de Provisiones   | 8,845.73    | 460.97      | 4,822.71    | 4,516.24    | 8,562.08    | 773.68      | 2,158.80    | 4,309.14    | 4,730.48    |  |
| 32 Utilidad del Periodo  | 8,845.73    | 460.97      | 4,902.95    | 4,596.48    | 8,642.33    | 773.68      | 2,158.80    | 4,309.14    | 4,701.48    |  |
| 33 CALIDAD DE ACTIVOS  |             |             |             |             |             |             |             |             |             |  |
| 34 Total de Préstamos Vencidos   | 290.59      | 68.00       | 68.00       | 68.00       | 68.00       | 68.00       | 68.00       | 68.00       | 68.00       |  |
| 35 Total Provisiones Para Préstamos  | 660.47      | 660.47      | 660.47      | 660.47      | 660.47      | 660.47      | 640.47      | 640.47      | 669.47      |  |
| 36 Préstamos Vencidos / Préstamos Totales (%)                              | 1.48        | 0.37        | 0.51        | 0.51        | 0.58        | 0.60        | 0.23        | 0.21        | 0.12        |  |
| 37 Provisiones / Préstamos Vencidos (%)                                    | 227.28      | 971.28      | 971.28      | 971.28      | 971.28      | 971.28      | 941.87      | 941.87      | 984.52      |  |
| 38 Provisiones Para Préstamos / Préstamos Totales (%)                      | 3.36        | 3.59        | 4.99        | 4.96        | 5.59        | 5.84        | 2.15        | 2.01        | 1.17        |  |
| 39 RAZONES DE CAPITAL  |             |             |             |             |             |             |             |             |             |  |
| 40 Patrimonio / Activos Totales (%)  | 8.96        | 9.57        | 9.02        | 6.04        | 9.19        | 9.13        | 5.67        | 8.13        | 6.95        |  |
| 41 Patrimonio / Activos Generadores de Ing. (%)                            | 13.96       | 15.55       | 16.96       | 13.49       | 16.25       | 15.19       | 6.97        | 9.68        | 8.34        |  |
| 42 Patrimonio / Préstamos Totales (%)                                      | 70.88       | 77.41       | 111.13      | 81.44       | 128.37      | 144.68      | 33.97       | 44.84       | 26.31       |  |
| 43 LIQUIDEZ  |             |             |             |             |             |             |             |             |             |  |
| 44 Activos Líquidos / Total de Depósitos (%)                               | 36.69       | 37.78       | 50.99       | 49.45       | 35.36       | 32.04       | 20.93       | 16.65       | 14.80       |  |
| 45 Activos Líquidos / Activos Totales (%)                                  | 31.64       | 33.61       | 45.18       | 46.06       | 31.90       | 28.81       | 17.79       | 14.25       | 13.02       |  |
| 46 Activos Líquidos + Inversiones / Depósitos Totales (%)                  | 96.45       | 93.08       | 101.86      | 89.56       | 90.11       | 91.86       | 96.93       | 93.64       | 79.54       |  |
| 47 RENTABILIDAD  |             |             |             |             |             |             |             |             |             |  |
| 48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)          | 9.19        | 2.33        | 12.61       | 6.71        | 8.95        | 3.11        | 3.73        | 5.03        | 3.44        |  |
| 49 Utilidad Neta / Total de Activos (Promedio) (%)                         | 6.13        | 1.29        | 6.65        | 3.75        | 5.39        | 1.89        | 2.53        | 3.23        | 2.47        |  |
| 50 Utilidad Neta / Patrimonio Total (Promedio) (%)                         | 64.06       | 13.07       | 64.01       | 38.74       | 59.41       | 20.23       | 34.81       | 45.67       | 31.14       |  |
| 51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 5.37        | 6.70        | 6.27        | 4.89        | 4.52        | 4.16        | 3.74        | 4.06        | 3.50        |  |
| 52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)    | 3.92        | 4.96        | 5.05        | 4.27        | 3.99        | 3.72        | 3.26        | 3.44        | 3.03        |  |



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|  | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 | Trimestre 1 | Trimestre 2 | Trimestre 3 | Trimestre 4 |  |
| 53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%) | 1.45        | 1.73        | 1.21        | 0.62        | 0.53        | 0.43        | 0.48        | 0.62        | 0.47        |  |
| 54 Egresos Generales / Ingresos de Operaciones (%)                               | 2.03        | 9.60        | 40.29       | 70.39       | 58.09       | 40.16       | 31.04       | 25.49       | 29.27       |  |
| 55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)               | 7.93        | 0.84        | 19.56       | 21.63       | 20.62       | 4.76        | 4.93        | 6.14        | 4.42        |  |
| 56 PRODUCTIVIDAD   |             |             |             |             |             |             |             |             |             |  |
| 57 Número de Empleados   | 33.00       | 33.00       | 33.00       | 34.00       | 34.00       | 35.00       | 37.00       | 37.00       | 38.00       |  |
| 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   | 595.13      | 557.22      | 400.69      | 391.98      | 347.64      | 323.09      | 804.50      | 862.40      | 1,502.52    |  |
| 60 Depósitos Totales / Empleados   | 4,060.62    | 4,007.59    | 4,374.70    | 4,921.38    | 4,382.21    | 4,604.17    | 4,097.85    | 4,070.69    | 5,000.86    |  |
| 61 Utilidad Neta / Empleados   | 268.05      | 13.97       | 148.57      | 135.19      | 254.19      | 22.11       | 58.35       | 116.46      | 123.72      |  |
| 62 TASA DE CRECIMIENTO (12 MESES)  |             |             |             |             |             |             |             |             |             |  |
| 63 Activos (%)   | 16.49       | 7.99        | 23.56       | 21.88       | 6.30        | 20.54       | 9.46        | -2.01       | 30.77       |  |
| 64 Préstamos (%)   | 30.95       | 33.47       | -16.90      | -49.29      | -39.82      | -38.50      | 125.11      | 139.42      | 383.05      |  |
| 65 Locales (%)   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| 66 Extranjeros (%)   | 30.95       | 33.47       | -16.90      | -49.29      | -39.82      | -38.50      | 125.11      | 139.42      | 383.05      |  |
| 67 Depósitos (%)   | 21.67       | 10.02       | 26.25       | 35.78       | 11.19       | 21.85       | 5.03        | -9.99       | 27.54       |  |
| 68 Locales (%)   | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        | 0.00        |  |
| 69 Extranjeros (%)   | 21.67       | 10.02       | 26.25       | 35.78       | 11.19       | 21.85       | 5.03        | -9.99       | 27.54       |  |
| 70 Patrimonio (%)  | 1.63        | 1.80        | -7.83       | -47.77      | 9.00        | 14.94       | -31.20      | 31.82       | -1.00       |  |
| 71 Utilidad Neta (%)   | 0.00        | 60.82       | 26.83       | -44.31      | -2.30       | 67.84       | -55.97      | -6.25       | -45.60      |  |