



Bancolombia (Panamá) S.A.
ESTADÍSTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003			2004			2005			
	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	851,661.61	844,089.85	779,752.56	791,643.35	921,165.16	910,301.43	859,944.48	963,285.12	977,597.27	
3 Activos Líquidos	121,748.13	80,255.95	81,881.19	66,131.68	143,156.96	162,717.28	95,900.34	53,471.81	16,348.86	
4 Total de Préstamos	529,708.06	525,907.94	520,668.25	622,017.92	643,671.28	524,019.04	528,547.12	737,608.91	764,371.11	
5 Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6 Extranjeros	529,708.06	525,907.94	520,668.25	622,017.92	643,671.28	524,019.04	528,547.12	737,608.91	764,371.11	
7 Total de Inversiones	188,170.81	227,993.43	166,544.50	96,205.21	122,532.67	211,231.76	215,234.43	148,343.07	159,941.57	
8 Total de Depósitos	663,604.72	658,592.69	609,946.64	576,958.62	728,239.87	690,360.40	609,166.84	604,112.04	572,319.18	
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	663,604.72	658,592.69	609,946.64	576,958.62	728,239.87	690,360.40	609,166.84	604,112.04	572,319.18	
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	663,555.76	658,592.69	609,946.64	576,958.62	728,239.87	690,360.40	609,166.84	604,112.04	572,319.18	
16 Depósitos de Bancos	48.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
17 Patrimonio Total	94,938.19	105,426.54	100,258.77	107,737.74	107,159.13	110,118.56	121,721.51	126,879.98	132,401.76	
18 PROMEDIO (12 MESES)										
19 Total de Activos	762,788.97	767,087.12	843,910.26	846,850.63	886,413.38	877,195.64	819,848.52	877,464.24	949,381.22	
20 Activos Generadores de Ingresos	680,922.48	679,980.24	749,747.64	789,908.79	742,041.41	744,576.08	715,497.15	802,087.55	845,258.32	
21 Total de Prestamos	426,864.89	422,114.73	499,843.41	608,342.37	586,689.67	524,963.49	524,607.69	679,813.41	704,021.20	
22 Total de Inversiones	254,057.59	257,865.51	249,904.23	181,566.42	155,351.74	219,612.60	190,889.47	122,274.14	141,237.12	
23 Patrimonio Total	78,358.00	86,904.61	115,959.11	122,507.73	101,048.66	107,772.55	110,990.14	117,308.86	119,780.45	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	38,773.40	10,268.22	19,837.97	29,051.49	39,415.65	10,226.55	24,166.61	38,806.05	53,217.81	
26 Egreso de Operaciones	16,612.46	3,617.12	7,065.50	10,586.45	14,677.68	4,788.06	10,040.06	15,444.03	22,630.81	



Bancolombia (Panamá) S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003				2004				2005			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4			
27 Ingreso Neto de Intereses	22,160.94	6,651.10	12,772.46	18,465.04	24,737.97	5,438.49	14,126.55	23,362.02	30,587.00			
28 Otros Ingresos	21,010.21	4,069.82	6,238.15	10,115.93	12,816.97	581.77	1,171.54	1,588.17	6,552.27			
29 Ingreso de Operaciones	43,171.16	10,720.92	19,010.62	28,580.97	37,554.94	6,020.26	15,298.09	24,950.19	37,139.27			
30 Egresos Generales	2,603.72	1,007.05	1,534.29	2,112.02	3,892.46	777.72	1,502.58	4,690.35	7,022.64			
31 Utilidad Antes de Provisiones	40,567.44	9,713.87	17,476.33	26,468.95	33,662.48	5,242.54	13,795.51	20,259.84	30,116.63			
32 Utilidad del Periodo	32,605.79	7,453.87	13,697.95	21,189.37	21,628.69	5,199.66	13,752.63	20,131.77	25,512.55			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	1,214.17	3,475.42	3,233.83	3,680.52	1,137.78	1,477.38	1,137.78	4,744.82	7,289.17			
35 Total Provisiones Para Préstamos	24,957.92	26,457.92	27,957.92	30,718.92	37,962.00	37,962.00	37,962.00	37,962.00	32,905.38			
36 Préstamos Vencidos / Préstamos Totales (%)	0.23	0.66	0.62	0.59	0.18	0.28	0.22	0.64	0.95			
37 Provisiones / Préstamos Vencidos (%)	2,055.55	761.29	864.55	834.63	3,336.51	2,569.56	3,336.51	800.07	451.43			
38 Provisiones Para Préstamos / Préstamos Totales (%)	4.71	5.03	5.37	4.94	5.90	7.24	7.18	5.15	4.30			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	11.15	12.49	12.86	13.61	11.63	12.10	14.15	13.17	13.54			
41 Patrimonio / Activos Generadores de Ing. (%)	13.22	13.98	14.59	15.00	13.99	14.98	16.37	14.32	14.32			
42 Patrimonio / Préstamos Totales (%)	17.92	20.05	19.26	17.32	16.65	21.01	23.03	17.20	17.32			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	18.35	12.19	13.42	11.46	19.66	23.57	15.74	8.85	2.86			
45 Activos Líquidos / Activos Totales (%)	14.30	9.51	10.50	8.35	15.54	17.88	11.15	5.55	1.67			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	46.70	46.80	40.73	28.14	36.48	54.17	51.08	33.41	30.80			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.79	4.38	3.65	3.58	2.91	2.79	3.84	3.35	3.02			
49 Utilidad Neta / Total de Activos (Promedio) (%)	4.27	3.89	3.25	3.34	2.44	2.37	3.35	3.06	2.69			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	41.61	34.31	23.63	23.06	21.40	19.30	24.78	22.88	21.30			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.69	6.04	5.29	4.90	5.31	5.49	6.76	6.45	6.30			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	2.44	2.13	1.88	1.79	1.98	2.57	2.81	2.57	2.68			



Bancolombia (Panamá) S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2003				2004				2005			
	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) (%)	3.25	3.91	3.41	3.12	3.33	2.92	3.95	3.88	3.62			
54 Egresos Generales / Ingresos de Operaciones (%)	6.03	9.39	8.07	7.39	10.36	12.92	9.82	18.80	18.91			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	3.09	2.39	1.66	1.71	1.73	0.31	0.33	0.26	0.78			
56 PRODUCTIVIDAD												
57 Número de Empleados	42.00	40.00	42.00	42.00	40.00	44.00	44.00	44.00	47.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	0.00			
59 Préstamos / Empleados	12,612.10	13,147.70	12,396.86	14,809.95	16,091.78	11,909.52	12,012.43	16,763.84	16,263.22			
60 Depósitos Totales / Empleados	15,800.11	16,464.82	14,522.54	13,737.11	18,206.00	15,690.01	13,844.70	13,729.82	12,177.00			
61 Utilidad Neta / Empleados	776.33	186.35	326.14	504.51	540.72	118.17	312.56	457.54	542.82			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	26.37	22.32	-14.13	-12.24	8.16	7.84	10.28	21.68	6.13			
64 Préstamos (%)	63.48	65.21	8.69	4.60	21.51	-0.36	1.51	18.58	18.75			
65 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
66 Extranjeros (%)	63.48	65.21	8.69	4.60	21.51	-0.36	1.51	18.58	18.75			
67 Depósitos (%)	25.62	18.63	-16.30	-7.79	9.74	4.82	-0.13	4.71	-21.41			
68 Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			
69 Extranjeros (%)	25.62	18.63	-16.30	-7.79	9.74	4.82	-0.13	4.71	-21.41			
70 Patrimonio (%)	53.68	54.17	-23.85	-21.52	12.87	4.45	21.41	17.77	23.56			
71 Utilidad Neta (%)	40.75	38.73	-12.71	-14.52	-33.67	-30.24	0.40	-4.99	17.96			