



Bancolombia (Panamá), S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 19

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	1,060,317.79	1,448,608.71	1,427,147.25	1,567,395.44	2,093,846.24	2,106,357.66	2,182,898.03	2,677,863.78	2,518,813.75	
Activos Líquidos	100,727.40	411,807.87	29,874.04	63,397.22	130,616.79	82,933.48	129,788.40	94,505.47	58,993.32	
Total de Préstamos	775,768.97	865,974.59	486,044.59	604,145.73	973,298.06	1,043,273.17	1,058,856.03	1,573,697.08	1,355,339.53	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	775,768.97	865,974.59	486,044.59	604,145.73	973,298.06	1,043,273.17	1,058,856.03	1,573,697.08	1,355,339.53	
Total de Inversiones	162,836.20	148,506.22	884,256.56	869,352.22	763,363.23	748,953.55	978,583.73	983,030.07	962,208.38	
Total de Depósitos	720,790.96	819,401.41	837,308.39	856,202.36	1,140,670.39	1,130,281.21	1,279,791.88	1,518,942.12	1,567,881.59	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	720,790.96	819,401.41	837,308.39	856,202.36	1,140,670.39	1,130,281.21	1,279,791.88	1,518,942.12	1,567,881.59	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	720,790.96	819,401.41	837,308.39	856,202.36	1,139,420.39	1,112,536.20	1,267,958.46	1,502,939.95	1,559,173.14	
Depósitos de Bancos	0.00	0.00	0.00	0.00	1,250.00	17,745.01	11,833.43	16,002.17	8,708.45	
Patrimonio Total	173,480.72	262,135.86	273,378.94	266,885.76	252,474.31	241,829.95	252,158.88	262,563.53	264,921.44	
PROMEDIO (12 MESES)										
Total de Activos	1,009,589.39	1,196,625.05	1,281,187.50	1,294,768.22	1,577,082.01	1,777,483.18	1,805,022.64	2,122,629.61	2,306,329.99	
Activos Generadores de Ingresos	931,458.93	917,811.84	1,228,245.55	1,185,189.95	1,337,633.24	1,403,353.77	1,703,870.45	2,015,112.55	2,027,104.60	
Total de Prestamos	770,070.04	728,123.18	594,779.32	657,945.36	874,533.52	954,623.88	772,450.31	1,088,921.40	1,164,318.79	
Total de Inversiones	161,388.89	189,688.65	633,466.24	527,244.59	463,099.72	448,729.89	931,420.14	926,191.14	862,785.81	
Patrimonio Total	152,941.24	201,577.26	206,582.30	210,249.56	212,977.51	251,982.90	262,768.91	264,724.64	258,697.88	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	72,637.87	19,957.06	43,071.91	59,334.87	77,320.78	20,511.37	39,282.73	64,571.14	91,101.09	
Egreso de Operaciones	38,217.24	10,920.11	29,492.54	47,062.49	66,743.31	21,962.00	39,984.36	60,493.25	84,241.13	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	34,420.64	9,036.95	13,579.37	12,272.38	10,577.47	-1,450.63	-701.62	4,077.89	6,859.96
Otros Ingresos	17,615.06	81,245.15	91,024.35	92,565.71	95,605.22	477.93	544.53	21,360.23	23,168.00
Ingreso de Operaciones	52,035.70	90,282.10	104,603.72	104,838.09	106,182.69	-972.70	-157.09	25,438.12	30,027.96
Egresos Generales	11,819.36	2,014.66	3,417.85	5,760.48	18,012.24	5,070.01	3,433.39	5,234.08	7,824.13
Utilidad Antes de Provisiones	40,216.34	88,267.44	101,185.88	99,077.61	88,170.46	-6,042.71	-3,590.48	20,204.04	22,203.83
Utilidad del Periodo	39,696.55	88,228.46	99,307.98	96,467.28	80,343.07	-10,339.95	-9,822.81	891.29	3,870.11
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	10.00	30.00	0.00	2,208.06	845.43	3,285.77	5,854.50	40.50	435.09
Total Provisiones Para Préstamos	23,430.49	20,732.68	15,941.44	16,621.54	19,997.29	24,079.16	26,234.96	43,251.95	41,780.38
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.37	0.09	0.31	0.55	0.00	0.03
Provisiones / Préstamos Vencidos (%)	234,304.92	69,108.95	0.00	752.77	2,365.35	732.83	448.12	106,794.93	9,602.79
Provisiones para Préstamos / Préstamos Totales (%)	3.02	2.39	3.28	2.75	2.05	2.31	2.48	2.75	3.08
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	16.36	18.10	19.16	17.03	12.06	11.48	11.55	9.80	10.52
Patrimonio / Activos Generadores de Ing. (%)	18.48	25.84	19.95	18.11	14.54	13.49	12.38	10.27	11.43
Patrimonio / Préstamos Totales (%)	22.36	30.27	56.25	44.18	25.94	23.18	23.81	16.68	19.55
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	13.97	50.26	3.57	7.40	11.45	7.34	10.14	6.22	3.76
Activos Líquidos / Activos Totales (%)	9.50	28.43	2.09	4.04	6.24	3.94	5.95	3.53	2.34
Activos Líquidos + Inversiones / Depósitos Totales (%)	36.57	68.38	109.17	108.94	78.37	73.60	86.61	70.94	65.13
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	4.26	38.45	16.17	10.85	6.01	-2.95	-1.15	0.06	0.19
Utilidad Neta / Total de Activos (Promedio) (%)	3.93	29.49	15.50	9.93	5.09	-2.33	-1.09	0.06	0.17
Utilidad Neta / Patrimonio Total (Promedio) (%)	25.96	175.08	96.14	61.18	37.72	-16.41	-7.48	0.45	1.50
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.80	8.70	7.01	6.68	5.78	5.85	4.61	4.27	4.49
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.10	4.76	4.80	5.29	4.99	6.26	4.69	4.00	4.16
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.70	3.94	2.21	1.38	0.79	-0.41	-0.08	0.27	0.34
Egresos Generales / Ingresos de Operaciones (%)	22.71	2.23	3.27	5.49	16.96	-521.23	-2,185.66	20.58	26.06



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Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.89	35.41	14.82	10.41	7.15	0.14	0.06	1.41	1.14
PRODUCTIVIDAD									
Número de Empleados	58.00	60.00	63.00	68.00	65.00	72.00	74.00	84.00	86.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	13,375.33	14,432.91	7,714.99	8,884.50	14,973.82	14,489.91	14,308.87	18,734.49	15,759.76
Depósitos Totales / Empleados	12,427.43	13,656.69	13,290.61	12,591.21	17,548.78	15,698.35	17,294.48	18,082.64	18,231.18
Utilidad Neta / Empleados	684.42	1,470.47	1,576.32	1,418.64	1,236.05	-143.61	-132.74	10.61	45.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	10.58	53.35	25.71	53.34	97.47	45.41	52.96	70.85	20.30
Préstamos (%)	1.49	46.71	-30.91	-15.12	25.46	20.47	117.85	160.48	39.25
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	1.49	46.71	-30.91	-15.12	25.46	20.47	117.85	160.48	39.25
Depósitos (%)	25.94	35.05	37.60	28.09	58.25	37.94	52.85	77.40	37.45
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	25.94	35.05	37.60	28.09	58.25	37.94	52.85	77.40	37.45
Patrimonio (%)	31.03	85.89	95.57	73.74	45.53	-7.75	-7.76	-1.62	4.93
Utilidad Neta (%)	55.60	848.82	559.33	385.81	102.39	-111.72	-109.89	-99.08	-95.18
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	774,099.28	874,276.50	489,161.94	615,249.70	986,954.35	1,044,827.33	1,039,129.38	1,600,816.69	1,254,251.60
Mencion Especial	20,897.35	6,626.79	6,886.21	1,671.28	2,057.17	9,123.90	34,253.66	10,782.46	138,389.08
Subnormal	0.00	2,571.75	2,426.64	1,402.89	1,746.76	5,471.43	978.85	1,744.09	2,480.06
Dudoso	0.00	49.36	920.00	168.00	2,252.08	6,271.00	8,785.43	3,595.78	1,989.16
Irrecuperable	4,202.83	3,182.88	2,591.23	2,275.41	285.00	1,658.68	1,943.68	10.00	10.00