



**Banco de Bogotá, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	98,240.83	85,289.82	76,652.58	90,663.63	67,001.94	86,776.03	101,376.76	55,426.75	98,352.39	
Activos Líquidos	69,465.84	50,752.07	26,575.11	39,125.06	22,686.33	19,133.33	56,275.59	11,643.28	54,317.82	
Total de Préstamos	449.79	729.75	632.27	584.74	1,237.71	1,441.51	1,683.46	2,626.22	2,399.82	
Locales	449.79	729.75	632.27	584.74	1,237.71	1,441.51	1,683.46	2,626.22	2,399.82	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	27,705.85	33,030.96	48,677.58	50,297.40	42,519.25	64,637.86	41,257.82	40,050.53	39,676.71	
Total de Depósitos	23,451.41	23,616.15	25,646.23	24,992.34	25,017.01	29,193.12	29,887.67	30,111.48	31,517.21	
Locales	23,451.41	23,616.15	25,646.23	24,992.34	25,017.01	29,193.12	29,887.67	30,111.48	31,517.21	
Depósitos de Oficiales	12.70	11.30	22.68	31.33	12.59	18.78	41.01	27.25	3.79	
Depósitos de Particulares	23,427.71	23,593.85	23,611.88	24,949.35	24,992.75	29,162.67	29,835.00	30,072.57	31,501.75	
Depósitos de Bancos	11.00	11.00	2,011.67	11.67	11.67	11.67	11.67	11.67	11.67	
Extranjeros	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	
Patrimonio Total	19,849.75	20,725.90	19,931.21	20,577.59	21,228.25	18,960.44	18,716.23	18,970.03	19,498.88	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	67,833.47	62,589.17	67,531.27	80,187.46	82,621.38	86,032.93	89,014.67	73,045.19	82,677.17	
Activos Generadores de Ingresos	15,416.24	18,154.28	24,917.06	33,076.78	35,956.30	49,920.04	46,125.57	46,779.44	42,916.74	
Total de Prestamos	565.31	627.89	561.73	517.79	843.75	1,085.63	1,157.87	1,605.48	1,818.77	
Total de Inversiones	14,850.93	17,526.39	24,355.33	32,558.99	35,112.55	48,834.41	44,967.70	45,173.96	41,097.98	
Patrimonio Total	19,561.05	20,020.11	19,346.34	19,869.83	20,539.00	19,843.17	19,323.72	19,773.81	20,363.56	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	3,031.74	1,236.89	2,049.81	3,083.19	4,180.31	741.74	1,630.62	2,339.30	2,969.93	
Egreso de Operaciones	1,419.10	422.83	849.85	1,288.14	1,715.40	384.81	716.14	1,024.03	1,297.13	



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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	1,612.64	814.06	1,199.96	1,795.05	2,464.91	356.93	914.48	1,315.27	1,672.79
Otros Ingresos	2,099.25	604.90	1,358.13	2,125.21	2,947.20	962.92	2,233.52	4,180.52	7,451.79
Ingreso de Operaciones	3,711.90	1,418.96	2,558.09	3,920.26	5,412.11	1,319.85	3,147.99	5,495.80	9,124.58
Egresos Generales	2,383.40	547.28	1,145.47	1,828.81	2,707.12	1,231.42	2,607.51	3,920.46	7,086.34
Utilidad Antes de Provisiones	1,328.49	871.68	1,412.62	2,091.45	2,704.99	88.43	540.49	1,575.33	2,038.24
Utilidad del Periodo	1,326.07	869.02	1,410.09	2,085.02	2,695.67	57.44	519.49	1,545.20	2,012.47
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	1.89	1.71	1.44	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	2.91	0.86	0.72	6.18	10.25	41.24	31.24	40.39	36.03
Préstamos Vencidos / Préstamos Totales (%)	0.42	0.23	0.23	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	154.37	50.00	50.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.65	0.12	0.11	1.06	0.83	2.86	1.86	1.54	1.50
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	20.21	24.30	26.00	22.70	31.68	21.85	18.46	34.23	19.83
Patrimonio / Activos Generadores de Ing. (%)	70.50	61.39	40.42	40.44	48.51	28.69	43.59	44.45	46.34
Patrimonio / Préstamos Totales (%)	4,413.13	2,840.14	3,152.32	3,519.12	1,715.12	1,315.32	1,111.77	722.33	812.51
Indice de Adecuacion de Capital	51.90	13.75	12.60	14.15	9.75	11.91	11.06	10.28	10.30
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	296.21	214.90	103.62	156.55	90.68	65.54	188.29	38.67	172.34
Activos Líquidos / Activos Totales (%)	70.71	59.51	34.67	43.15	33.86	22.05	55.51	21.01	55.23
Activos Líquidos + Inversiones / Depósitos Totales (%)	414.35	354.77	293.43	357.80	260.65	286.96	326.33	171.67	298.23
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	8.60	19.15	11.32	8.40	7.50	0.46	2.25	4.40	4.69
Utilidad Neta / Total de Activos (Promedio) (%)	1.95	5.55	4.18	3.47	3.26	0.27	1.17	2.82	2.43
Utilidad Neta / Patrimonio Total (Promedio) (%)	6.78	17.36	14.58	13.99	13.12	1.16	5.38	10.42	9.88
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	19.67	27.25	16.45	12.43	11.63	5.94	7.07	6.67	6.92
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	9.21	9.32	6.82	5.19	4.77	3.08	3.11	2.92	3.02
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	10.46	17.94	9.63	7.24	6.86	2.86	3.97	3.75	3.90



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Egresos Generales / Ingresos de Operaciones (%)	64.21	38.57	44.78	46.65	50.02	93.30	82.83	71.34	77.66
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	13.62	13.33	10.90	8.57	8.20	7.72	9.68	11.92	17.36
PRODUCTIVIDAD									
Número de Empleados	44.00	44.00	45.00	46.00	44.00	40.00	40.00	40.00	42.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Préstamos / Empleados	10.22	16.59	14.05	12.71	28.13	36.04	42.09	65.66	57.14
Depósitos Totales / Empleados	532.99	536.73	569.92	543.31	568.57	729.83	747.19	752.79	750.41
Utilidad Neta / Empleados	30.14	19.75	31.34	45.33	61.27	1.44	12.99	38.63	47.92
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	162.49	113.82	31.23	30.06	-31.80	1.74	32.25	-38.87	46.79
Préstamos (%)	-33.93	38.73	28.72	29.70	175.18	97.53	166.26	349.13	93.89
Locales (%)	-33.93	38.73	28.72	29.70	175.18	97.53	166.26	349.13	93.89
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	37.23	22.64	5.26	3.25	6.68	23.62	16.54	20.48	25.98
Locales (%)	40.24	25.09	7.01	4.98	6.68	23.62	16.54	20.48	25.98
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patrimonio (%)	3.00	7.31	6.23	7.39	6.94	-8.52	-6.10	-7.81	-8.15
Utilidad Neta (%)	71.93	2,250.40	483.87	226.77	103.28	-93.39	-63.16	-25.89	-25.34
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	430.16	718.24	620.97	580.35	1,237.40	1,472.27	1,714.71	2,605.16	2,427.64
Mencion Especial	10.81	10.65	10.58	0.00	10.56	10.48	0.00	61.44	8.21
Subnormal	9.84	0.00	0.00	10.56	0.00	0.00	0.00	0.00	0.00
Dudoso	1.89	1.71	1.44	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Resto del País	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



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Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	9.33	9.33	9.33	9.00	9.00	9.00	9.00	9.00	9.00
Prestamo Personal Auto	7.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	6.75	6.67	6.20	6.83	6.71	5.57	5.57	6.86	5.00
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	4.67	4.57	4.53	4.50	4.21	2.69	2.44	0.00	1.71
Persona Juridica	5.92	5.69	5.54	5.54	5.07	4.07	3.64	0.00	2.85