



**Bancolombia (Panamá), S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 19**

	2007		2008				2009			
	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	2,093,846.24	2,106,357.66	2,182,898.03	2,677,863.78	2,518,813.75	2,674,578.89	2,804,967.34	2,938,523.67	2,686,805.26	
Activos Líquidos	130,616.79	82,933.48	129,788.40	94,505.47	58,993.32	139,360.07	136,327.44	105,652.05	124,462.00	
Total de Préstamos	973,298.06	1,043,273.17	1,058,856.03	1,573,697.08	1,355,339.53	1,353,032.80	1,367,673.66	1,425,060.15	1,311,161.59	
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Extranjeros	973,298.06	1,043,273.17	1,058,856.03	1,573,697.08	1,355,339.53	1,353,032.80	1,367,673.66	1,425,060.15	1,311,161.59	
Total de Inversiones	763,363.23	748,953.55	978,583.73	983,030.07	962,208.38	1,014,078.47	1,118,281.69	1,218,941.74	1,177,184.58	
Total de Depósitos	1,140,670.39	1,130,281.21	1,279,791.88	1,518,942.12	1,567,881.59	1,646,058.83	2,035,581.83	2,195,141.73	1,680,546.22	
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	1,140,670.39	1,130,281.21	1,279,791.88	1,518,942.12	1,567,881.59	1,646,058.83	2,035,581.83	2,195,141.73	1,680,546.22	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	1,139,420.39	1,112,536.20	1,267,958.46	1,502,939.95	1,559,173.14	1,633,197.60	2,022,679.18	2,170,143.88	1,671,806.43	
Depósitos de Bancos	1,250.00	17,745.01	11,833.43	16,002.17	8,708.45	12,861.23	12,902.64	24,997.84	8,739.79	
Patrimonio Total	252,474.31	241,829.95	252,158.88	262,563.53	264,921.44	292,310.84	296,240.87	309,611.19	320,824.56	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	1,577,082.01	1,777,483.18	1,805,022.64	2,122,629.61	2,306,329.99	2,390,468.28	2,493,932.69	2,808,193.72	2,602,809.50	
Activos Generadores de Ingresos	1,337,633.24	1,403,353.77	1,703,870.45	2,015,112.55	2,027,104.60	2,079,669.00	2,261,697.55	2,600,364.52	2,402,947.04	
Total de Prestamos	874,533.52	954,623.88	772,450.31	1,088,921.40	1,164,318.79	1,198,152.98	1,213,264.84	1,499,378.61	1,333,250.56	
Total de Inversiones	463,099.72	448,729.89	931,420.14	926,191.14	862,785.81	881,516.01	1,048,432.71	1,100,985.91	1,069,696.48	
Patrimonio Total	212,977.51	251,982.90	262,768.91	264,724.64	258,697.88	267,070.39	274,199.87	286,087.36	292,873.00	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	77,320.78	20,511.37	39,282.73	64,571.14	91,101.09	25,130.10	49,955.24	76,415.37	100,588.05	
Egreso de Operaciones	66,743.31	21,962.00	39,984.36	60,493.25	84,241.13	20,510.47	41,506.69	60,622.84	75,790.05	



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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	10,577.47	-1,450.63	-701.62	4,077.89	6,859.96	4,619.63	8,448.54	15,792.53	24,798.01
Otros Ingresos	95,605.22	477.93	544.53	21,360.23	23,168.00	25,341.66	28,690.21	27,710.21	48,647.21
Ingreso de Operaciones	106,182.69	-972.70	-157.09	25,438.12	30,027.96	29,961.29	37,138.76	43,502.74	73,445.22
Egresos Generales	18,012.24	5,070.01	3,433.39	5,234.08	7,824.13	1,780.08	3,650.08	5,439.06	7,922.93
Utilidad Antes de Provisiones	88,170.46	-6,042.71	-3,590.48	20,204.04	22,203.83	28,181.21	33,488.67	38,063.68	65,522.29
Utilidad del Periodo	80,343.07	-10,339.95	-9,822.81	891.29	3,870.11	26,843.46	29,241.04	37,284.16	53,593.44
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	845.43	3,285.77	5,854.50	40.50	435.09	491.06	444.00	3,475.10	1,768.00
Total Provisiones Para Préstamos	19,997.29	24,079.16	26,234.96	43,251.95	41,780.38	36,883.10	38,484.28	39,750.15	38,578.89
Préstamos Vencidos / Préstamos Totales (%)	0.09	0.31	0.55	0.00	0.03	0.04	0.03	0.24	0.13
Provisiones / Préstamos Vencidos (%)	2,365.35	732.83	448.12	106,794.93	9,602.79	7,510.99	8,667.63	1,143.86	2,182.06
Provisiones Para Préstamos / Préstamos Totales (%)	2.05	2.31	2.48	2.75	3.08	2.73	2.81	2.79	2.94
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	12.06	11.48	11.55	9.80	10.52	10.93	10.56	10.54	11.94
Patrimonio / Activos Generadores de Ing. (%)	14.54	13.49	12.38	10.27	11.43	12.35	11.92	11.71	12.89
Patrimonio / Préstamos Totales (%)	25.94	23.18	23.81	16.68	19.55	21.60	21.66	21.73	24.47
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	11.45	7.34	10.14	6.22	3.76	8.47	6.70	4.81	7.41
Activos Líquidos / Activos Totales (%)	6.24	3.94	5.95	3.53	2.34	5.21	4.86	3.60	4.63
Activos Líquidos + Inversiones / Depósitos Totales (%)	78.37	73.60	86.61	70.94	65.13	70.07	61.63	60.34	77.45
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	6.01	-2.95	-1.15	0.06	0.19	5.16	2.59	1.91	2.23
Utilidad Neta / Total de Activos (Promedio) (%)	5.09	-2.33	-1.09	0.06	0.17	4.49	2.34	1.77	2.06
Utilidad Neta / Patrimonio Total (Promedio) (%)	37.72	-16.41	-7.48	0.45	1.50	40.20	21.33	17.38	18.30
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	5.78	5.85	4.61	4.27	4.49	4.83	4.42	3.92	4.19
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.99	6.26	4.69	4.00	4.16	3.94	3.67	3.11	3.15
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.79	-0.41	-0.08	0.27	0.34	0.89	0.75	0.81	1.03



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Egresos Generales / Ingresos de Operaciones (%)	16.96	-521.23	-2,185.66	20.58	26.06	5.94	9.83	12.50	10.79
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	7.15	0.14	0.06	1.41	1.14	4.87	2.54	1.42	2.02
<b>PRODUCTIVIDAD</b>									
Número de Empleados	65.00	72.00	74.00	84.00	86.00	89.00	97.00	94.00	98.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	14,973.82	14,489.91	14,308.87	18,734.49	15,759.76	15,202.62	14,099.73	15,160.21	13,379.20
Depósitos Totales / Empleados	17,548.78	15,698.35	17,294.48	18,082.64	18,231.18	18,495.04	20,985.38	23,352.57	17,148.43
Utilidad Neta / Empleados	1,236.05	-143.61	-132.74	10.61	45.00	301.61	301.45	396.64	546.87
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	97.47	45.41	52.96	70.85	20.30	26.98	28.50	9.73	6.67
Préstamos (%)	25.46	20.47	117.85	160.48	39.25	29.69	29.17	-9.45	-3.26
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	25.46	20.47	117.85	160.48	39.25	29.69	29.17	-9.45	-3.26
Depósitos (%)	58.25	37.94	52.85	77.40	37.45	45.63	59.06	44.52	7.19
Locales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjeros (%)	58.25	37.94	52.85	77.40	37.45	45.63	59.06	44.52	7.19
Patrimonio (%)	45.53	-7.75	-7.76	-1.62	4.93	20.87	17.48	17.92	21.10
Utilidad Neta (%)	102.39	-111.72	-109.89	-99.08	-95.18	-359.61	-397.69	4,083.16	1,284.81
<b>CLASIFICACION PRESTAMOS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	986,954.35	1,044,827.33	1,039,129.38	1,600,816.69	1,254,251.60	1,379,987.14	1,387,185.40	1,457,095.62	1,323,677.98
Mención Especial	2,057.17	9,123.90	34,253.66	10,782.46	138,389.08	4,735.49	15,401.37	435.17	21,424.26
Subnormal	1,746.76	5,471.43	978.85	1,744.09	2,480.06	685.62	10.00	573.88	0.00
Dudoso	2,252.08	6,271.00	8,785.43	3,595.78	1,989.16	2,896.59	2,534.00	4,378.47	42.08
Irrecuperable	285.00	1,658.68	1,943.68	10.00	10.00	1,611.04	1,027.16	2,327.16	4,596.16