



Banco de Bogotá, S.A.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	67,001.94	86,776.03	101,376.76	55,426.75	98,352.39	119,766.00	77,313.63	74,784.36	66,742.39	
Activos Líquidos	22,686.33	19,133.33	56,275.59	11,643.28	54,317.82	46,579.60	15,162.55	24,981.47	2,638.41	
Total de Préstamos	1,237.71	1,441.51	1,683.46	2,626.22	2,399.82	2,534.83	3,108.52	3,099.90	3,048.59	
Locales	1,237.71	1,441.51	1,683.46	2,626.22	2,399.82	2,534.83	3,108.52	3,099.90	3,048.59	
Extranjeros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Inversiones	42,519.25	64,637.86	41,257.82	40,050.53	39,676.71	69,023.39	56,401.19	45,367.08	14,101.43	
Total de Depósitos	25,017.01	29,193.12	29,887.67	30,111.48	31,517.21	32,698.54	30,760.81	30,986.75	39,650.74	
Locales	25,017.01	29,193.12	29,887.67	30,111.48	31,517.21	32,698.54	30,760.81	30,986.75	39,650.74	
Depósitos de Oficiales	12.59	18.78	41.01	27.25	3.79	22.95	33.31	11.98	8.64	
Depósitos de Particulares	24,992.75	29,162.67	29,835.00	30,072.57	31,501.75	32,663.92	30,727.50	30,974.77	39,642.09	
Depósitos de Bancos	11.67	11.67	11.67	11.67	11.67	11.67	0.00	0.00	0.00	
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	21,228.25	18,960.44	18,716.23	18,970.03	19,498.88	21,458.56	22,768.28	23,988.90	23,641.50	
PROMEDIO (12 MESES)										
Total de Activos	82,621.38	86,032.93	89,014.67	73,045.19	82,677.17	103,271.02	89,345.19	65,105.56	82,547.39	
Activos Generadores de Ingresos	35,956.30	49,920.04	46,125.57	46,779.44	42,916.74	68,818.80	51,225.50	45,571.86	29,613.27	
Total de Prestamos	843.75	1,085.63	1,157.87	1,605.48	1,818.77	1,988.17	2,395.99	2,863.06	2,724.21	
Total de Inversiones	35,112.55	48,834.41	44,967.70	45,173.96	41,097.98	66,830.63	48,829.51	42,708.81	26,889.07	
Patrimonio Total	20,539.00	19,843.17	19,323.72	19,773.81	20,363.56	20,209.50	20,742.25	21,479.47	21,570.19	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	4,180.31	741.74	1,630.62	2,339.30	2,969.93	721.52	1,476.80	1,946.33	2,383.78	
Egreso de Operaciones	1,715.40	384.81	716.14	1,024.03	1,297.13	190.72	360.54	529.30	696.45	



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Ingreso Neto de Intereses	2,464.91	356.93	914.48	1,315.27	1,672.79	530.81	1,116.25	1,417.03	1,687.33
Otros Ingresos	2,947.20	962.92	2,233.52	4,180.52	7,451.79	2,088.33	4,184.80	5,997.12	7,778.71
Ingreso de Operaciones	5,412.11	1,319.85	3,147.99	5,495.80	9,124.58	2,619.13	5,301.05	7,414.15	9,466.04
Egresos Generales	2,707.12	1,231.42	2,607.51	3,920.46	7,086.34	1,877.14	3,804.24	5,244.15	6,836.20
Utilidad Antes de Provisiones	2,704.99	88.43	540.49	1,575.33	2,038.24	742.00	1,496.81	2,170.00	2,629.84
Utilidad del Periodo	2,695.67	57.44	519.49	1,545.20	2,012.47	741.89	1,474.94	2,151.30	2,624.70
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	10.25	41.24	31.24	40.39	36.03	35.60	57.36	54.18	40.62
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones para Préstamos / Préstamos Totales (%)	0.83	2.86	1.86	1.54	1.50	1.40	1.85	1.75	1.33
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	31.68	21.85	18.46	34.23	19.83	17.92	29.45	32.08	35.42
Patrimonio / Activos Generadores de Ing. (%)	48.51	28.69	43.59	44.45	46.34	29.99	38.26	49.50	137.85
Patrimonio / Préstamos Totales (%)	1,715.12	1,315.32	1,111.77	722.33	812.51	846.55	732.45	773.86	775.49
Indice de Adecuacion de Capital	9.75	11.91	11.06	10.28	0.00	12.30	11.20	11.48	14.31
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	90.68	65.54	188.29	38.67	172.34	142.45	49.29	80.62	6.65
Activos Líquidos / Activos Totales (%)	33.86	22.05	55.51	21.01	55.23	38.89	19.61	33.40	3.95
Activos Líquidos + Inversiones / Depósitos Totales (%)	260.65	286.96	326.33	171.67	298.23	353.54	232.65	227.03	42.22
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	7.50	0.46	2.25	4.40	4.69	4.31	5.76	6.29	8.86
Utilidad Neta / Total de Activos (Promedio) (%)	3.26	0.27	1.17	2.82	2.43	2.87	3.30	4.41	3.18
Utilidad Neta / Patrimonio Total (Promedio) (%)	13.12	1.16	5.38	10.42	9.88	14.68	14.22	13.35	12.17
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	11.63	5.94	7.07	6.67	6.92	4.19	5.77	5.69	8.05
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.77	3.08	3.11	2.92	3.02	1.11	1.41	1.55	2.35



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	6.86	2.86	3.97	3.75	3.90	3.09	4.36	4.15	5.70
Egresos Generales / Ingresos de Operaciones (%)	50.02	93.30	82.83	71.34	77.66	71.67	71.76	70.73	72.22
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	8.20	7.72	9.68	11.92	17.36	12.14	16.34	17.55	26.27
PRODUCTIVIDAD									
Número de Empleados	44.00	40.00	40.00	40.00	42.00	42.00	42.00	43.00	41.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	28.13	36.04	42.09	65.66	57.14	60.35	74.01	72.09	74.36
Depósitos Totales / Empleados	568.57	729.83	747.19	752.79	750.41	778.54	732.40	720.62	967.09
Utilidad Neta / Empleados	61.27	1.44	12.99	38.63	47.92	17.66	35.12	50.03	64.02
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	-31.80	1.74	32.25	-38.87	46.79	38.02	-23.74	34.92	-32.14
Préstamos (%)	175.18	97.53	166.26	349.13	93.89	75.85	84.65	18.04	27.03
Locales (%)	175.18	97.53	166.26	349.13	93.89	75.85	84.65	18.04	27.03
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Depósitos (%)	6.68	23.62	16.54	20.48	25.98	12.01	2.92	2.91	25.81
Locales (%)	6.68	23.62	16.54	20.48	25.98	12.01	2.92	2.91	25.81
Extranjeros (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Patrimonio (%)	6.94	-8.52	-6.10	-7.81	-8.15	13.18	21.65	26.46	21.25
Utilidad Neta (%)	103.28	-93.39	-63.16	-25.89	-25.34	1,191.47	183.92	39.22	30.42
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	1,237.40	1,472.27	1,714.71	2,605.16	2,427.64	2,570.43	3,155.66	3,143.98	3,079.10
Mencion Especial	10.56	10.48	0.00	61.44	8.21	0.00	10.22	10.11	10.11
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	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									



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
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
Al por Menor	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	9.00	9.00	9.00	9.00	9.00	9.00	0.00	9.00	9.00
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	6.33	5.67	5.33	7.00	5.50	7.00	6.00	6.00	5.50
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	4.21	2.69	2.44	2.38	1.71	1.80	2.00	2.00	1.75
Persona Juridica	5.07	4.07	3.64	3.62	2.85	0.00	2.13	2.21	1.91