

BANCOLOMBIA (PANAMÁ), S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

| | 2008 | 2009 | | | | 2010 | | | |
|---------------------------------|--------------|--------------|--------------|---------------|--------------|--------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| BALANCE DE SITUACION | | | | | | | | | |
| TOTAL DE ACTIVOS | 2,518,813.75 | 2,674,578.89 | 2,804,967.34 | 2,938,523.67 | 2,686,805.26 | 2,626,228.67 | 2,818,955.28 | 2,849,740.30 | 2,714,216.22 |
| ACTIVOS LIQUIDOS | 58,993.32 | 139,360.07 | 136,327.44 | 105,652.05 | 124,462.00 | 65,361.84 | 204,211.15 | 144,535.72 | 195,047.23 |
| TOTAL DE PRESTAMOS | 1,355,339.53 | 1,353,032.80 | 1,367,673.66 | 1,425,060.15 | 1,311,161.59 | 1,271,875.39 | 1,397,255.60 | 1,423,779.53 | 1,309,936.70 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 1,355,339.53 | 1,353,032.80 | 1,367,673.66 | 1,425,060.15 | 1,311,161.59 | 1,271,875.39 | 1,397,255.60 | 1,423,779.53 | 1,309,936.70 |
| TOTAL DE INVERSIONES | 962,208.38 | 1,014,078.47 | 1,118,281.69 | 1,218,941.74 | 1,177,184.58 | 1,220,599.22 | 1,147,217.84 | 1,205,391.09 | 1,127,910.49 |
| TOTAL DE DEPOSITOS | 1,567,881.59 | 1,646,058.83 | 2,035,581.83 | 2,195,141.73 | 1,680,546.22 | 1,623,186.59 | 1,726,456.87 | 1,833,255.12 | 1,722,733.38 |
| LOCALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE BANCOS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS | 1,567,881.59 | 1,646,058.83 | 2,035,581.83 | 2,195,141.73 | 1,680,546.22 | 1,623,186.59 | 1,726,456.87 | 1,833,255.12 | 1,722,733.38 |
| DEPOSITOS DE OFICIALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DEPOSITOS DE PARTICULARES | 1,559,173.14 | 1,633,197.60 | 2,022,679.18 | 2,170,143.88 | 1,671,806.43 | 1,610,704.99 | 1,698,330.44 | 1,804,678.44 | 1,689,155.31 |
| DEPOSITOS DE BANCOS | 8,708.45 | 12,861.23 | 12,902.64 | 24,997.84 | 8,739.79 | 12,481.61 | 28,126.43 | 28,576.69 | 33,578.06 |
| PATRIMONIO TOTAL | 264,921.44 | 292,310.84 | 296,240.87 | 309,611.19 | 320,824.56 | 385,637.24 | 393,693.47 | 401,858.59 | 400,876.42 |
| PROMEDIO (12 MESES) | | | | | | | | | |
| TOTAL DE ACTIVOS | 2,310,894.51 | 2,390,468.28 | 2,493,932.69 | 2,808,193.72 | 2,602,809.50 | 2,650,403.78 | 2,811,961.31 | 2,894,131.99 | 2,700,510.74 |
| ACTIVOS GENERADORES DE INGRESOS | 2,137,595.93 | 2,079,669.00 | 2,261,697.55 | 2,600,364.52 | 2,402,947.04 | 2,429,792.94 | 2,515,214.40 | 2,636,586.26 | 2,463,096.68 |
| TOTAL DE PRESTAMOS | 1,165,911.69 | 1,198,152.98 | 1,213,264.84 | 1,499,378.61 | 1,333,250.56 | 1,312,454.09 | 1,382,464.63 | 1,424,419.84 | 1,310,549.15 |
| TOTAL DE INVERSIONES | 971,684.24 | 881,516.01 | 1,048,432.71 | 1,100,985.91 | 1,069,696.48 | 1,117,338.85 | 1,132,749.77 | 1,212,166.42 | 1,152,547.54 |
| PATRIMONIO TOTAL | 263,231.38 | 267,070.39 | 274,199.87 | 286,087.36 | 292,873.00 | 338,974.04 | 344,967.17 | 355,734.89 | 360,850.49 |
| ESTADO DE GANANCIAS Y PERDIDAS | | | | | | | | | |
| INGRESOS POR INTERESES | 91,101.09 | 25,130.10 | 49,955.24 | 76,415.37 | 100,588.05 | 20,582.11 | 40,510.15 | 61,600.98 | 82,921.23 |
| EGRESOS DE OPERACIONES | 84,241.13 | 20,510.47 | 41,506.69 | 60,622.84 | 75,790.05 | 12,151.01 | 24,062.20 | 36,781.35 | 49,777.14 |
| INGRESO NETO DE INTERESES | 6,859.96 | 4,619.63 | 8,448.54 | 15,792.53 | 24,798.01 | 8,431.10 | 16,447.95 | 24,819.63 | 33,144.09 |

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| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| OTROS INGRESOS | 23,168.00 | 25,341.66 | 28,690.21 | 27,710.21 | 48,647.21 | 58,248.70 | 73,312.62 | 78,103.21 | 79,113.34 |
| INGRESO DE OPERACIONES | 30,027.96 | 29,961.29 | 37,138.76 | 43,502.74 | 73,445.22 | 66,679.80 | 89,760.57 | 102,922.84 | 112,257.43 |
| EGRESOS GENERALES | 7,824.13 | 1,780.08 | 3,650.08 | 5,439.06 | 7,922.93 | 1,469.94 | 7,526.86 | 11,043.86 | 17,874.66 |
| UTILIDAD ANTES DE PROVISIONES | 22,203.83 | 28,181.21 | 33,488.67 | 38,063.68 | 65,522.29 | 65,209.86 | 82,233.71 | 91,878.97 | 94,382.77 |
| UTILIDAD DEL PERIODO | 3,870.11 | 26,843.46 | 29,241.04 | 37,284.16 | 53,593.44 | 64,166.88 | 72,285.49 | 78,317.57 | 81,995.75 |
| CALIDAD DE ACTIVOS | | | | | | | | | |
| TOTAL DE PRESTAMOS VENCIDOS | 435.09 | 491.06 | 444.00 | 3,475.10 | 1,768.00 | 1,489.24 | 3,083.87 | 3,180.91 | 1,045.24 |
| TOTAL PROVISIONES PARA PRESTAMOS | 41,780.38 | 36,883.10 | 38,484.28 | 39,750.15 | 38,578.89 | 37,790.42 | 34,184.94 | 37,394.99 | 36,212.90 |
| PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%) | 0.03 | 0.04 | 0.03 | 0.24 | 0.13 | 0.12 | 0.22 | 0.22 | 0.08 |
| PROVISIONES / PRESTAMOS VENCIDOS (%) | 9,602.79 | 7,510.99 | 8,667.63 | 1,143.86 | 2,182.06 | 2,537.56 | 1,108.51 | 1,175.61 | 3,464.55 |
| PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%) | 3.08 | 2.73 | 2.81 | 2.79 | 2.94 | 2.97 | 2.45 | 2.63 | 2.76 |
| RAZONES DE CAPITAL | | | | | | | | | |
| PATRIMONIO / ACTIVOS TOTALES (%) | 10.52 | 10.93 | 10.56 | 10.54 | 11.94 | 14.68 | 13.97 | 14.10 | 14.77 |
| PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%) | 11.43 | 12.35 | 11.92 | 11.71 | 12.89 | 15.47 | 15.47 | 15.28 | 16.44 |
| PATRIMONIO / PRESTAMOS TOTALES (%) | 19.55 | 21.60 | 21.66 | 21.73 | 24.47 | 30.32 | 28.18 | 28.22 | 30.60 |
| INDICE DE ADECUACION DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LIQUIDEZ | | | | | | | | | |
| ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%) | 3.76 | 8.47 | 6.70 | 4.81 | 7.41 | 4.03 | 11.83 | 7.88 | 11.32 |
| ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%) | 2.34 | 5.21 | 4.86 | 3.60 | 4.63 | 2.49 | 7.24 | 5.07 | 7.19 |
| ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%) | 65.13 | 70.07 | 61.63 | 60.34 | 77.45 | 79.22 | 78.28 | 73.64 | 76.79 |
| RENTABILIDAD | | | | | | | | | |
| UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 0.18 | 5.16 | 2.59 | 1.91 | 2.23 | 10.56 | 5.75 | 3.96 | 3.33 |
| UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%) | 0.17 | 4.49 | 2.34 | 1.77 | 2.06 | 9.68 | 5.14 | 3.61 | 3.04 |
| UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%) | 1.47 | 40.20 | 21.33 | 17.38 | 18.30 | 75.72 | 41.91 | 29.35 | 22.72 |
| INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 4.26 | 4.83 | 4.42 | 3.92 | 4.19 | 3.39 | 3.22 | 3.12 | 3.37 |
| EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 3.94 | 3.94 | 3.67 | 3.11 | 3.15 | 2.00 | 1.91 | 1.86 | 2.02 |
| INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS | 0.32 | 0.89 | 0.75 | 0.81 | 1.03 | 1.39 | 1.31 | 1.26 | 1.35 |

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| (PROMEDIO) (%) | | | | | | | | | |
| EGRESOS GENERALES / INGRESOS DE OPERACIONES (%) | 26.06 | 5.94 | 9.83 | 12.50 | 10.79 | 2.20 | 8.39 | 10.73 | 15.92 |
| OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%) | 1.08 | 4.87 | 2.54 | 1.42 | 2.02 | 9.59 | 5.83 | 3.95 | 3.21 |
| PRODUCTIVIDAD | | | | | | | | | |
| NUMERO DE EMPLEADOS | 86.00 | 89.00 | 97.00 | 94.00 | 98.00 | 97.00 | 100.00 | 103.00 | 103.00 |
| NUMERO DE SUCURSALES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PRESTAMOS / EMPLEADOS | 15,759.76 | 15,202.62 | 14,099.73 | 15,160.21 | 13,379.20 | 13,112.12 | 13,972.56 | 13,823.10 | 12,717.83 |
| DEPOSITOS TOTALES / EMPLEADOS | 18,231.18 | 18,495.04 | 20,985.38 | 23,352.57 | 17,148.43 | 16,733.88 | 17,264.57 | 17,798.59 | 16,725.57 |
| UTILIDAD NETA / EMPLEADOS | 45.00 | 301.61 | 301.45 | 396.64 | 546.87 | 661.51 | 722.85 | 760.36 | 796.08 |
| TASA DE CRECIMIENTO (12 MESES) | | | | | | | | | |
| ACTIVOS (%) | 19.77 | 26.98 | 28.50 | 9.73 | 6.67 | (1.81) | 0.50 | (3.02) | 1.02 |
| PRESTAMOS (%) | 38.80 | 29.69 | 29.17 | (9.45) | (3.26) | (6.00) | 2.16 | (0.09) | (0.09) |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 38.80 | 29.69 | 29.17 | (9.45) | (3.26) | (6.00) | 2.16 | (0.09) | (0.09) |
| DEPOSITOS (%) | 37.45 | 45.63 | 59.06 | 44.52 | 7.19 | (1.39) | (15.19) | (16.49) | 2.51 |
| LOCALES (%) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTRANJEROS (%) | 37.45 | 45.63 | 59.06 | 44.52 | 7.19 | (1.39) | (15.19) | (16.49) | 2.51 |
| PATRIMONIO (%) | 1.29 | 20.87 | 17.48 | 17.92 | 21.10 | 31.93 | 32.90 | 29.79 | 24.95 |
| UTILIDAD NETA (%) | (95.67) | (359.61) | (397.69) | 4,083.16 | 1,284.81 | 139.04 | 147.21 | 110.06 | 53.00 |
| CLASIFICACION PRESTAMOS | | | | | | | | | |
| NORMAL | 1,254,251.60 | 1,379,987.14 | 1,387,185.40 | 1,457,095.62 | 1,323,677.98 | 1,268,513.66 | 1,384,589.11 | 1,394,009.48 | 1,284,587.91 |
| MENCION ESPECIAL | 138,389.08 | 4,735.49 | 15,401.37 | 435.17 | 21,424.26 | 31,159.78 | 35,849.97 | 56,743.59 | 53,769.68 |
| SUBNORMAL | 2,480.06 | 685.62 | 10.00 | 573.88 | 0.00 | 6,678.12 | 8,131.22 | 0.00 | 0.00 |
| DUDOSO | 1,989.16 | 2,896.59 | 2,534.00 | 4,378.47 | 42.08 | 1,843.08 | 1,843.08 | 7,569.29 | 5,258.49 |
| IRRECUPERABLE | 10.00 | 1,611.04 | 1,027.16 | 2,327.16 | 4,596.16 | 1,471.16 | 1,027.16 | 2,852.16 | 2,533.52 |