

**BANCOLOMBIA (PANAMÁ), S.A.**  
**ESTADÍSTICAS FINANCIERAS**  
**A SEPTIEMBRE 2019**  
**( En Miles de Balboas )**

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
<b>BALANCE DE SITUACION</b>									
TOTAL DE ACTIVOS	4,850,893.41	4,833,447.70	5,025,150.35	5,061,203.90	4,817,292.22	4,854,811.20	4,784,232.16	4,640,272.46	0.00
ACTIVOS LIQUIDOS	339,890.96	292,710.48	169,005.84	157,310.63	232,882.17	417,213.87	266,817.89	206,317.71	0.00
TOTAL DE PRESTAMOS	3,108,144.03	3,040,180.40	3,379,617.85	3,445,555.45	3,142,514.58	2,951,131.86	3,044,373.00	3,018,020.26	0.00
LOCALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS	3,108,144.03	3,040,180.40	3,379,617.85	3,445,555.45	3,142,514.58	2,951,131.86	3,044,373.00	3,018,020.26	0.00
TOTAL DE INVERSIONES	1,378,171.30	1,427,222.41	1,423,787.29	1,423,398.79	1,412,711.57	1,414,973.47	1,414,906.11	1,386,629.79	0.00
TOTAL DE DEPOSITOS	2,868,577.21	2,892,521.93	2,683,347.94	2,624,465.18	2,591,108.76	2,672,419.46	2,726,877.19	2,536,665.64	0.00
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	2,868,577.21	2,892,521.93	2,683,347.94	2,624,465.18	2,591,108.76	2,672,419.46	2,726,877.19	2,536,665.64	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	2,791,930.59	2,765,054.50	2,609,915.21	2,590,541.75	2,528,651.56	2,603,139.37	2,641,351.92	2,466,937.15	0.00
DEPOSITOS DE BANCOS	76,646.62	127,467.43	73,432.73	33,923.43	62,457.20	69,280.09	85,525.27	69,728.50	0.00
PATRIMONIO TOTAL	1,278,632.02	1,348,980.42	1,373,704.50	1,404,247.06	1,486,061.85	1,567,136.82	1,591,446.98	1,741,255.99	0.00
<b>PROMEDIO (12 MESES)</b>									
TOTAL DE ACTIVOS	5,080,933.90	5,072,785.83	4,937,826.21	5,005,878.00	4,834,092.81	4,844,129.45	4,904,691.26	4,850,738.18	0.00
ACTIVOS GENERADORES DE INGRESOS	4,601,684.14	4,540,795.53	4,683,576.07	4,765,180.15	4,520,770.74	4,416,754.07	4,631,342.12	4,636,802.15	0.00
TOTAL DE PRESTAMOS	3,214,806.68	3,053,400.88	3,227,373.35	3,309,745.03	3,125,329.31	2,995,656.13	3,211,995.42	3,231,787.86	0.00
TOTAL DE INVERSIONES	1,386,877.46	1,487,394.65	1,456,202.72	1,455,435.12	1,395,441.43	1,421,097.94	1,419,346.70	1,405,014.29	0.00
PATRIMONIO TOTAL	1,195,328.16	1,279,325.86	1,301,775.45	1,328,798.10	1,382,346.93	1,458,058.62	1,482,575.74	1,572,751.52	0.00
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>									
INGRESOS POR INTERESES	156,825.39	36,470.64	77,162.75	122,779.86	167,881.97	42,109.64	84,678.48	123,622.98	0.00
EGRESOS DE OPERACIONES	68,045.19	15,669.65	33,640.79	55,326.53	76,337.43	20,892.09	42,584.03	61,953.94	0.00
INGRESO NETO DE INTERESES	88,780.20	20,800.99	43,521.96	67,453.33	91,544.55	21,217.55	42,094.45	61,669.04	0.00

OTROS INGRESOS	104,065.56	77,171.78	79,833.89	84,614.99	153,014.76	68,807.60	72,737.34	204,781.38	0.00
INGRESO DE OPERACIONES	192,845.76	97,972.77	123,355.85	152,068.32	244,559.30	90,025.15	114,831.79	266,450.42	0.00
EGRESOS GENERALES	28,056.89	6,915.23	11,040.49	15,884.52	23,597.35	9,409.69	14,289.81	18,960.51	0.00
UTILIDAD ANTES DE PROVISIONES	164,788.87	91,057.54	112,315.36	136,183.80	220,961.96	80,615.46	100,541.98	247,489.91	0.00
UTILIDAD DEL PERIODO	166,185.16	91,026.82	116,182.65	146,725.21	228,540.00	81,075.53	105,385.69	255,194.70	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	30,799.54	31,005.32	28,942.75	21,402.57	5,090.12	9,234.82	14,296.99	15,952.96	0.00
TOTAL PROVISIONES PARA PRESTAMOS	44,446.73	66,100.20	60,965.47	50,149.77	36,649.54	36,344.22	31,606.71	28,752.37	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.99	1.02	0.86	0.62	0.16	0.31	0.47	0.53	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	144.31	213.19	210.64	234.32	720.01	393.56	221.07	180.23	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.43	2.17	1.80	1.46	1.17	1.23	1.04	0.95	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	26.36	27.91	27.34	27.75	30.85	32.28	33.26	37.52	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	28.50	30.20	28.60	28.84	32.62	35.89	35.69	39.53	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	41.14	44.37	40.65	40.76	47.29	53.10	52.28	57.70	0.00
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 (%)	11.85	10.12	6.30	5.99	8.99	15.61	9.78	8.13	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	7.01	6.06	3.36	3.11	4.83	8.59	5.58	4.45	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	59.89	59.46	59.36	60.23	63.51	68.56	61.67	62.80	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.61	8.02	4.96	4.11	5.06	7.34	4.55	7.34	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	3.27	7.18	4.71	3.91	4.73	6.69	4.30	7.01	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	13.90	28.46	17.85	14.72	16.53	22.24	14.22	21.63	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.41	3.21	3.30	3.44	3.71	3.81	3.66	3.55	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.48	1.38	1.44	1.55	1.69	1.89	1.84	1.78	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.93	1.83	1.86	1.89	2.02	1.92	1.82	1.77	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	14.55	7.06	8.95	10.45	9.65	10.45	12.44	7.12	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.26	6.80	3.41	2.37	3.38	6.23	3.14	5.89	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	142.00	141.00	145.00	134.00	135.00	128.00	128.00	129.00	0.00
NUMERO DE SUCURSALES	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMOS / EMPLEADOS	21,888.34	21,561.56	23,307.71	25,713.10	23,277.89	23,055.72	23,784.16	23,395.51	0.00
DEPOSITOS TOTALES / EMPLEADOS	20,201.25	20,514.34	18,505.85	19,585.56	19,193.40	20,878.28	21,303.73	19,664.07	0.00
UTILIDAD NETA / EMPLEADOS	1,170.32	645.58	801.26	1,094.96	1,692.89	633.40	823.33	1,978.25	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(8.66)	(9.01)	3.60	2.24	(0.69)	0.44	(4.79)	(8.32)	0.00
PRESTAMOS (%)	(6.42)	(0.86)	9.90	8.56	1.11	(2.93)	(9.92)	(12.41)	0.00

LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(6.42)	(0.86)	9.90	8.56	1.11	(2.93)	(9.92)	(12.41)	0.00
DEPOSITOS (%)	(6.42)	(12.98)	(8.06)	(13.89)	(9.67)	(7.61)	1.62	(3.35)	0.00
LOCALES (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXTRANJEROS (%)	(6.42)	(12.98)	(8.06)	(13.89)	(9.67)	(7.61)	1.62	(3.35)	0.00
PATRIMONIO (%)	14.98	11.52	11.70	12.04	16.22	16.17	15.85	24.00	0.00
UTILIDAD NETA (%)	11.22	(6.54)	(1.19)	4.09	37.52	(10.93)	(9.29)	73.93	0.00
CLASIFICACION PRESTAMOS									
NORMAL	3,090,818.66	3,045,340.72	3,387,811.94	3,450,544.77	3,150,127.76	2,939,508.91	3,044,252.45	3,017,946.77	0.00
MENCION ESPECIAL	14,488.47	14,008.00	13,025.92	10,992.94	12,071.74	30,506.58	9,347.40	9,199.87	0.00
SUBNORMAL	6,479.47	6,920.80	5,796.00	5,358.34	5,109.62	58.70	57.38	1,388.11	0.00
DUDOSO	7,889.44	3,499.41	3,645.37	3,253.39	3,177.83	7,896.30	12,761.74	12,392.30	0.00
IRRECUPERABLE	32,914.72	36,511.68	30,304.08	25,555.78	8,677.17	9,505.58	9,560.73	5,845.59	0.00