



**ESTADO DE RESULTADO**  
**Bancolombia (Panamá) S.A.**  
**Enero - Diciembre de 2002**

Descripcion	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	4.294.701	3.880.938	4.082.467	12.258.106	3.998.983	3.705.672	4.939.452	12.644.106	5.047.768	4.490.168	3.583.331	13.121.267	3.643.940	3.824.142	4.335.139,01	11.803.220,82	49.826.700,51
Préstamos	1.105.739	935.914	1.091.910	3.133.563	1.112.861	1.159.052	1.059.890	3.331.803	1.306.181	1.775.917	911.692	3.993.789	1.048.978	1.169.646	1.189.090,82	3.407.715,21	13.866.869,90
Depósitos	167.738	91.752	30.836	290.326	37.611	73.598	126.777	237.986	127.908	96.185	87.957	312.049	113.872	125.694	73.429,62	312.996,30	1.153.357,52
Inversiones	2.803.332	2.645.512	2.755.967	8.204.811	2.646.490	2.253.875	3.550.216	8.450.581	3.389.650	2.403.305	2.364.960	8.157.914	2.240.660	2.311.524	2.876.724,76	7.428.909,04	32.242.215,86
Arrendamiento Financiero	217.893	207.760	203.753	629.406	202.021	219.147	202.569	623.737	224.030	214.762	218.723	657.514	240.429	217.277	195.893,81	653.600,27	2.564.257,23
Otros Ingresos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Egresos de Operaciones	2.149.835	2.050.673	1.978.286	6.178.794	1.862.266	2.015.888	1.832.274	5.710.428	1.898.946	1.837.763	1.781.191	5.517.900	1.794.122	1.727.357	2.025.852,08	5.547.331,58	22.954.453,95
Intereses Pagados	2.141.766	2.035.953	1.973.001	6.150.720	1.847.406	2.005.207	1.784.533	5.637.146	1.884.868	1.807.125	1.753.033	5.445.026	1.775.629	1.701.506	1.998.856,19	5.475.991,62	22.708.884,32
Comisiones	8.069	14.720	5.285	28.074	14.860	10.681	47.741	73.282	14.078	30.639	28.158	72.874	18.493	25.851	26.995,89	71.339,96	245.569,63
Ingreso Neto de Intereses	2.144.867	1.830.264	2.104.181	6.079.312	2.136.716	1.689.784	3.107.178	6.933.678	3.148.823	2.652.405	1.802.140	7.603.367	1.849.817	2.096.785	2.309.286,93	6.255.889,24	26.872.246,56
Otros Ingresos	662.638	326.771	977.245	1.966.653	554.317	5.022.529	4.356.142	9.932.988	-461.221	1.168.135	-16.709	690.206	195.660	377.770	654.675,99	1.228.106,36	13.817.953,68
Comisiones	31.476	33.474	41.029	105.980	54.542	57.740	39.780	152.062	64.302	1.052.836	53.639	1.170.777	54.131	51.787	38.490,86	144.408,93	1.573.226,96
Operaciones con Divisas	0	0	0	0	0	0	0	0	0	0	898	898	11.210	8.352	23.182,50	42.744,45	43.642,15
Dividendos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0,00	0,00	0,00
Otros Ingresos	631.161	293.297	936.216	1.860.674	499.775	4.964.790	4.316.362	9.780.926	-525.522	115.299	-71.245	-481.468	130.319	317.632	593.002,63	1.040.952,98	12.201.084,57
Ingresos de Operaciones	2.807.504	2.157.035	3.081.426	8.045.965	2.691.033	6.712.313	7.463.320	16.866.667	2.687.602	3.820.540	1.785.431	8.293.573	2.045.478	2.474.555	2.963.962,92	7.483.995,60	40.690.200,24
Egresos Generales	101.880	763.322	475.864	1.341.065	372.860	360.729	182.084	915.673	162.992	325.278	187.626	675.896	185.687	258.103	4.187.638,13	4.631.428,50	7.564.062,64
Gastos Administrativos	37.787	46.042	103.203	187.032	139.860	94.474	98.043	332.378	95.817	145.608	87.019	328.444	100.541	93.212	117.553,66	311.307,16	1.159.160,48
Gastos Generales	13.332	15.499	19.520	48.352	54.429	41.376	38.497	134.302	30.669	29.272	61.595	121.535	38.512	120.250	70.699,44	229.460,90	533.650,06
Gastos de Depreciación	142	142	39.507	39.791	27.755	7.891	27.471	63.117	29.058	26.946	27.603	83.607	28.499	31.339	27.780,06	87.618,01	274.133,37
Otros Gastos	50.618	701.639	313.633	1.065.890	150.815	216.988	18.073	385.876	7.449	123.452	11.409	142.310	18.135	13.302	3.971.604,97	4.003.042,43	5.597.118,73
Utilidad antes de Provisiones	2.705.624	1.393.713	2.605.562	6.704.900	2.318.173	6.351.585	7.281.236	15.950.994	2.524.610	3.495.262	1.597.805	7.617.677	1.859.790	2.216.452	-1.223.675,21	2.852.567,10	33.126.137,60
Provisiones por Cuentas Malas	1.500.000	500.000	1.975.000	3.975.000	3.119.037	5.434.000	6.207.000	14.760.037	1.556.916	2.490.775	-3.845.837	201.854	509.867	-7.134.271	-2.351.992,55	-8.976.396,73	9.960.494,41
Utilidad del Periodo	1.205.624	893.713	630.562	2.729.900	-800.864	917.585	1.074.236	1.190.957	967.694	1.004.487	5.443.642	7.415.823	1.349.924	9.350.723	1.128.317,34	11.828.963,83	23.165.643,19