



Bancolombia (Panamá) S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002						2003								
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	104,050,683.74	587.94	17,697,444.17	30,733,519.44	91,715,086.05	71,430,805.70	144,126,615.21	72,642,252.29	83,359,491.66	13,451,993.06	73,338,256.82	31,208,208.08	55,087,735.88	20,748,021.27	121,748,127.91
Depositos Locales en Bancos	887,402.79	66.44	1,335,667.02	1,088,690.94	1,038,013.10	6,795,726.45	5,916,825.98	9,515,855.04	4,408,074.02	3,964,802.58	1,385,684.73	1,643,731.23	1,352,617.57	1,770,779.71	2,223,069.81
A la Vista	887,402.79	66.44	1,335,667.02	1,088,690.94	1,038,013.10	1,795,726.45	909,823.53	1,515,855.04	1,408,074.02	964,802.58	1,385,684.73	1,643,731.23	1,352,617.57	1,770,779.71	2,223,069.81
A Plazo	0.00	0.00	0.00	0.00	0.00	5,000,000.00	5,007,002.45	8,000,000.00	3,000,000.00	3,000,000.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	103,627,694.91	657.94	15,750,206.56	29,107,882.92	90,222,518.84	64,408,782.90	137,818,673.94	62,834,392.38	78,455,493.61	9,201,317.08	71,668,428.32	29,336,352.50	53,524,512.01	18,734,693.71	119,377,901.47
A la Vista	9,017,139.21	144.52	6,239,181.01	6,233,956.51	19,316,025.63	5,492,218.21	32,091,735.31	12,787,585.47	4,452,773.49	5,351,427.55	18,412,086.39	11,488,258.93	18,976,418.44	9,113,112.46	15,256,320.22
A Plazo	94,688,974.45	995.57	9,511,025.55	22,873,926.41	70,906,493.21	58,916,564.69	105,726,938.63	50,046,806.91	74,002,720.12	4,025,571.80	53,334,760.68	17,926,512.32	34,626,512.32	9,700,000.00	104,200,000.00
Otros	-464,413.96	-75.94	611,570.59	536,945.58	454,554.11	226,296.35	391,115.29	292,004.87	495,924.03	285,873.40	284,143.77	228,124.35	210,606.30	242,547.85	147,156.63
CARTERA CREDITICIA	205,686,340.32	63.48	324,021,724.19	335,666,690.11	330,315,326.19	318,321,524.72	326,040,480.90	417,976,343.79	479,018,562.52	399,054,361.85	379,003,446.82	594,666,813.64	579,669,469.50	544,746,617.40	529,708,064.51
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	205,686,340.32	63.48	324,021,724.19	335,666,690.11	330,315,326.19	318,321,524.72	326,040,480.90	417,976,343.79	479,018,562.52	399,054,361.85	379,003,446.82	594,666,813.64	579,669,469.50	544,746,617.40	529,708,064.51
INVERSIONES EN VALORES	-131,773,552.63	-41.19	319,944,362.99	296,146,998.80	288,093,060.18	287,737,588.42	264,002,226.60	308,101,362.65	333,263,960.84	359,982,411.19	328,345,561.07	266,927,640.16	186,932,455.49	222,961,345.96	188,170,810.36
Locales	0.00	0.00	2,115,812.32	2,115,812.32	2,115,812.32	2,115,812.32	2,340,661.32	4,619,873.39	4,623,060.24	4,902,034.99	5,439,161.39	5,813,647.26	2,115,812.32	2,115,812.32	2,115,812.32
Extranjero	-131,773,552.63	-41.46	317,828,550.67	294,031,186.48	285,977,247.86	285,621,776.10	261,661,565.28	303,481,489.26	328,640,900.60	355,080,376.20	322,906,399.68	261,113,992.90	184,816,643.17	220,845,533.64	186,054,998.04
OTROS ACTIVOS	-218,186.38	-1.78	12,252,792.63	12,278,250.25	11,048,157.32	12,594,464.67	8,427,040.46	11,523,079.20	12,425,959.41	13,043,353.75	10,442,555.21	9,255,236.72	7,685,256.15	10,567,243.28	12,034,606.25
Locales	-209,681.74	-24.76	846,720.98	801,083.75	781,388.02	815,298.67	741,534.91	619,148.19	710,992.13	676,349.36	665,784.60	660,209.15	655,095.74	633,682.18	637,039.24
Extranjero	-8,504.64	-0.07	11,406,071.65	11,477,166.50	10,266,769.30	11,779,166.00	7,685,505.55	10,903,931.01	11,714,967.28	12,367,004.39	9,776,770.61	8,595,027.57	7,030,160.41	9,933,561.10	11,397,567.01
TOTAL DE ACTIVOS	177,745,285.05	26.37	673,916,323.98	674,825,458.60	721,171,629.74	690,084,383.51	742,596,363.17	810,243,037.93	908,067,974.43	785,532,119.85	791,129,819.92	902,057,898.60	829,374,917.02	799,023,227.91	851,661,609.03
DEPOSITOS	135,352,245.60	25.62	528,252,473.93	525,002,983.32	574,624,309.62	555,175,344.77	567,934,975.72	624,383,175.30	728,730,533.01	604,755,124.91	611,490,688.63	625,674,712.67	641,933,645.37	608,056,698.17	663,604,719.53
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Ahorros	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	135,352,245.60	25.62	528,252,473.93	525,002,983.32	574,624,309.62	555,175,344.77	567,934,975.72	624,383,175.30	728,730,533.01	604,755,124.91	611,490,688.63	625,674,712.67	641,933,645.37	608,056,698.17	663,604,719.53
Oficiales	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	135,352,245.60	25.62	528,252,473.93	525,002,983.32	574,624,309.62	555,175,344.76	567,934,975.72	624,383,175.30	728,730,533.00	604,755,124.91	611,490,688.63	625,674,712.67	641,933,645.37	608,056,698.17	663,604,719.53
A la Vista	64,874,101.83	110.76	58,572,243.48	52,453,288.92	96,718,911.80	84,480,086.87	88,241,881.58	86,109,393.13	126,174,110.90	111,933,632.15	130,658,130.83	108,353,596.32	114,756,742.41	99,431,324.39	123,446,345.31
A Plazo	58,847,881.07	13.60	432,624,049.56	435,702,588.74	440,250,459.33	432,888,670.93	440,379,419.36	497,611,418.51	561,791,425.57	452,362,958.71	438,420,309.45	473,676,805.23	482,413,766.98	460,406,414.57	491,471,930.63
De Ahorro	11,630,262.70	31.39	37,056,180.89	36,847,105.66	37,654,938.49	37,806,586.96	39,313,674.78	40,662,363.66	40,764,996.53	40,458,534.05	42,412,248.35	43,644,311.12	44,763,135.98	48,218,959.21	48,686,443.59
De Bancos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	11,242,139.36	14.81	75,890,561.58	75,003,914.90	72,517,581.57	53,149,165.60	50,449,357.14	52,808,073.69	40,899,061.87	40,333,000.24	38,095,187.38	131,585,603.05	92,839,023.02	92,520,631.58	87,132,700.94
Locales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	11,242,139.36	14.81	75,890,561.58	75,003,914.90	72,517,581.57	53,149,165.60	50,449,357.14	52,808,073.69	40,899,061.87	40,333,000.24	38,095,187.38	131,585,603.05	92,839,023.02	92,520,631.58	87,132,700.94



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(En Balboas)

Descripcion	2002			2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	-2,009,493.98	-25.13	7,995,489.81	15,763,444.44	11,473,481.54	13,377,198.00	6,633,282.34	7,612,302.12	6,778,937.11	7,032,197.93	6,324,449.45	7,519,861.72	5,744,310.89	6,013,131.35	5,985,995.83
Locales	14,935.24	3.71	402,761.65	408,088.87	415,141.52	31,358.13	411,893.16	419,718.78	416,584.52	426,313.13	403,202.29	417,509.88	428,498.97	462,892.45	417,696.89
Extranjero	-2,024,429.22	-26.66	7,592,728.16	15,355,355.57	11,058,340.02	13,345,839.87	6,221,389.18	7,192,583.34	6,362,352.59	6,605,884.80	5,921,247.16	7,102,351.84	5,315,811.92	5,550,238.90	5,568,298.94
PATRIMONIO	33,160,394.07	53.68	61,777,798.66	59,055,115.94	62,556,257.01	68,382,675.14	117,578,747.97	125,439,486.82	131,659,442.44	133,411,796.77	135,219,494.46	137,277,721.16	88,857,937.74	92,432,766.81	94,938,192.73
Capital	0.00	0.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00	14,000,000.00
Reservas de Capital	0.00	0.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
Otras Reservas	554,601.02	6.19	8,964,385.48	3,947,605.80	6,412,523.87	10,196,540.11	53,332,114.15	59,255,947.95	63,152,863.43	62,839,757.63	61,330,488.97	59,676,546.23	8,344,608.50	9,593,761.93	9,518,986.50
Utilidad de Periodos Anteriores	23,002,444.77	155.31	14,810,968.42	37,813,107.20	37,813,107.20	37,813,107.20	37,813,413.19	37,813,413.19	37,813,413.19	37,813,413.19	37,813,413.19	37,813,413.19	37,813,413.19	37,813,413.19	37,813,413.19
Utilidad de Periodo	9,603,348.28	41.75	23,002,444.76	2,294,402.94	3,330,625.94	5,373,027.83	11,433,220.63	13,370,125.68	15,693,165.82	17,758,625.95	21,075,592.30	24,787,761.74	27,699,916.05	30,025,591.69	32,605,793.04
Ganancia o Perdida en Valores Disponible para la Venta	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	177,745,285.05	26.37	673,916,323.98	674,825,458.60	721,171,629.74	690,084,383.51	742,596,363.17	810,243,037.93	908,067,974.43	785,532,119.85	791,129,819.92	902,057,898.60	829,374,917.02	799,023,227.91	851,661,609.03