



ESTADO DE RESULTADO
Bancolombia (Panamá) S.A.
ENERO - DICIEMBRE 2003
(En Balboas)

Descripción	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	4,081,059.40	2,788,563.12	3,205,058.18	10,074,680.70	3,084,338.51	3,032,259.64	3,359,737.07	9,476,335.22	2,907,279.21	3,098,021.98	2,649,625.06	8,654,926.25	3,617,911.65	3,489,054.34	3,460,494.89	10,567,460.88	38,773,403.05
Préstamos	1,182,140.79	1,180,662.91	1,255,902.08	3,618,705.78	1,237,849.83	1,293,960.08	1,314,653.12	3,846,463.03	1,302,472.13	1,162,158.65	1,173,669.84	3,638,300.62	2,247,324.92	2,190,228.99	2,144,568.75	6,582,122.66	17,685,592.09
Depósitos	90,392.82	77,554.85	90,391.42	258,339.09	147,299.24	173,500.42	92,975.05	413,774.71	74,729.08	19,497.02	133,590.98	227,817.08	34,697.01	24,555.06	65,631.40	124,883.47	1,024,814.35
Inversiones	2,599,158.29	1,324,327.08	1,646,718.65	5,570,204.02	1,460,689.24	1,333,971.31	1,723,664.12	4,518,324.67	1,300,976.62	1,744,138.31	1,079,133.23	4,124,248.16	1,117,891.57	1,066,507.94	1,061,575.19	3,245,974.70	17,458,751.55
Arrendamiento Financiero	209,367.50	206,018.28	212,046.03	627,431.81	238,500.20	230,827.83	228,444.78	697,772.81	229,101.38	172,228.00	263,231.01	664,560.39	217,998.15	207,762.35	188,719.55	614,480.05	2,604,245.06
Otros Ingresos	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	0.00	0.00
Egresos de Operaciones	1,526,375.62	1,468,541.70	1,485,382.03	4,480,299.35	1,442,255.69	1,476,250.61	1,475,761.43	4,394,267.73	1,354,306.84	1,274,663.57	1,230,043.04	3,859,013.45	1,324,069.85	1,238,990.82	1,315,816.89	3,878,877.56	16,612,458.09
Intereses Pagados	1,495,521.74	1,445,101.26	1,451,664.21	4,392,287.21	1,415,608.98	1,447,095.65	1,444,408.64	4,307,113.27	1,319,883.45	1,244,269.66	1,200,279.88	3,764,432.99	1,299,808.57	1,232,689.87	1,284,570.64	3,817,069.08	16,280,902.55
Comisiones	30,853.88	23,440.44	33,717.82	88,012.14	26,646.71	29,154.96	31,352.79	87,154.46	34,423.39	30,393.91	29,763.16	94,580.46	24,261.28	6,300.95	31,246.25	61,808.48	331,555.54
Ingreso Neto de Intereses	2,554,683.78	1,320,021.42	1,719,676.15	5,594,381.35	1,642,082.82	1,556,009.03	1,883,975.64	5,082,067.49	1,552,972.37	1,823,358.41	1,419,582.02	4,795,912.80	2,293,841.80	2,250,063.52	2,144,678.00	6,688,583.32	22,160,944.96
Otros Ingresos	695,352.69	455,914.52	1,411,460.10	2,562,727.31	5,191,502.42	1,160,420.61	1,140,139.77	7,492,062.80	1,122,673.07	2,180,226.64	2,476,921.88	5,779,821.59	841,142.95	1,583,086.07	2,751,372.86	5,175,601.88	21,010,213.58
Comisiones	29,502.24	6,557.66	37,551.04	73,610.94	49,397.81	47,774.71	55,270.15	152,442.67	54,542.21	51,722.44	71,444.35	177,709.00	84,337.31	1,353,722.88	21,902.55	1,459,962.74	1,863,725.35
Operaciones con Divisas	30,052.85	53,287.62	16,622.49	99,962.96	23,318.24	11,880.83	3,075.37	38,274.44	5,046.26	4,508.51	3,489.18	13,043.95	6,646.51	-3,919.23	117,133.20	119,860.48	271,141.83
Dividendos	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	0.00	0.00
Otros Ingresos	635,797.60	396,069.24	1,357,286.57	2,389,153.41	5,118,786.37	1,100,765.07	1,081,794.25	7,301,345.69	1,063,084.60	2,123,995.69	2,401,988.35	5,589,068.64	750,159.13	233,282.42	2,612,337.11	3,595,778.66	18,875,346.40
Ingresos de Operaciones	3,250,036.47	1,775,935.94	3,131,136.25	8,157,108.66	6,833,585.24	2,716,429.64	3,024,115.41	12,574,130.29	2,675,645.44	4,003,585.05	3,896,503.90	10,575,734.39	3,134,984.75	3,833,149.59	4,896,050.86	11,864,185.20	43,171,158.54
Egresos Generales	195,633.53	246,252.94	192,651.27	634,537.74	269,257.06	181,300.95	204,650.59	655,208.60	216,978.33	189,921.87	184,334.45	591,234.65	270,046.62	255,120.72	197,574.52	722,741.86	2,603,722.85
Gastos Administrativos	120,405.38	101,333.24	100,865.31	322,603.93	145,852.49	99,166.75	88,806.16	333,825.40	129,853.38	102,301.96	117,750.19	349,905.53	147,204.02	166,568.63	115,022.07	428,794.72	1,435,129.58
Gastos Generales	28,098.07	49,875.48	49,288.28	127,261.83	78,468.09	40,368.80	55,761.83	174,598.72	47,654.77	40,469.15	27,501.14	115,625.06	83,588.83	43,097.16	55,875.11	182,561.10	600,046.71
Gastos de Depreciación	29,821.48	28,148.73	28,405.51	86,375.72	28,078.71	29,551.54	41,914.46	99,544.71	16,831.59	20,355.02	24,311.85	61,498.46	13,668.18	19,061.14	8,182.36	40,911.68	288,330.57
Otros Gastos	17,308.60	66,895.49	14,092.17	98,296.26	16,857.77	12,213.86	18,168.14	47,239.77	22,638.59	26,795.74	14,771.27	64,205.60	25,585.59	26,393.79	18,494.98	70,474.36	280,215.99
Utilidad antes de Provisiones	3,054,402.94	1,529,683.00	2,938,484.98	7,522,570.92	6,564,328.18	2,535,128.69	2,819,464.82	11,918,921.69	2,458,667.11	3,813,663.18	3,712,169.45	9,984,499.74	2,864,938.13	3,578,028.87	4,698,476.34	11,141,443.34	40,567,435.69
Provisiones por Cuentas Malas	760,000.00	493,460.00	896,083.08	2,149,543.08	504,135.42	598,223.64	496,424.68	1,598,783.74	393,206.98	496,696.84	0.00	889,903.82	-47,216.17	1,252,353.23	2,118,274.99	3,323,412.05	7,961,642.69
Utilidad del Periodo	2,294,402.94	1,036,223.00	2,042,401.90	5,373,027.84	6,060,192.76	1,936,905.05	2,323,040.14	10,320,137.95	2,065,460.13	3,316,966.34	3,712,169.45	9,094,595.92	2,912,154.30	2,325,675.64	2,580,201.35	7,818,031.29	32,605,793.00