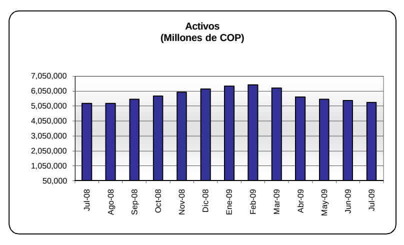
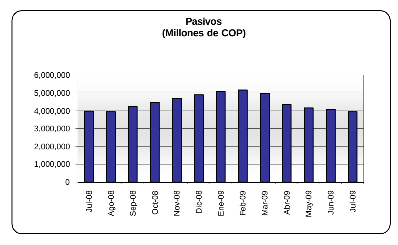
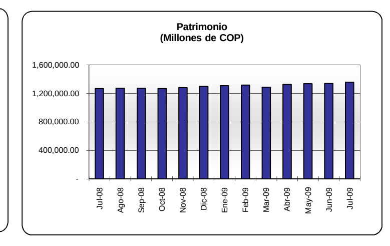
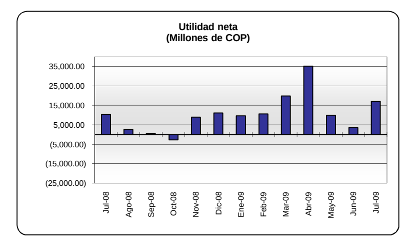
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

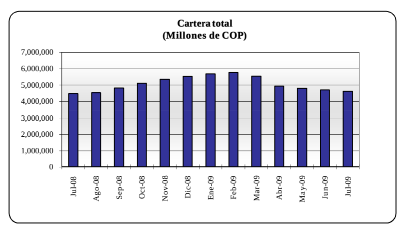
	Jul-08	Ago-08	Sep-08	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09
Activos totales	5,235,997.00	5,220,595.00	5,499,957.00	5,727,262.00	5,979,353.00	6,193,406.00	6,381,435.00	6,469,098.00	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00
% de cambio	- 3.34	- 0.29	5.35	4.13	4.40	3.58	3.04	1.37	- 3.52	- 9.41	- 2.73	- 1.57	- 2.16
Pasivos totales	3,968,769.00	3,947,881.00	4,229,863.00	4,459,810.00	4,696,505.00	4,893,877.00	5,073,512.00	5,150,188.00	4,955,001.00	4,327,969.00	4,164,123.00	4,074,499.00	3,938,317.00
% de cambio	- 4.60	- 0.53	7.14	5.44	5.31	4.20	3.67	1.51	- 3.79	- 12.65	- 3.79	- 2.15	- 3.34
Patrimonio total	1,267,228.00	1,272,713.00	1,270,094.00	1,267,452.00	1,282,848.00	1,299,529.00	1,307,923.00	1,318,910.00	1,286,151.00	1,325,929.00	1,335,277.00	1,338,740.00	1,358,101.00
% de cambio	0.83	0.43	- 0.21	- 0.21	1.21	1.30	0.65	0.84	- 2.48	3.09	0.71	0.26	1.45
Utilidad antes de impuestos	11,323.00	3,662.00	1,727.00	(1,612.00)	10,037.00	12,184.00	10,835.00	11,779.00	20,944.00	36,402.00	11,079.00	4,629.00	18,189.00
% de cambio	229.25	- 67.66	- 52.84	- 193.34	- 722.64	21.39	- 11.07	8.71	77.81	73.81	- 69.56	- 58.22	292.94
Utilidad neta	10,248.00	2,588.00	607.00	(2,692.00)	8,958.00	11,137.00	9,694.00	10,639.00	19,803.00	35,243.00	9,934.00	3,484.00	17,022.00
% de cambio	333.50	- 74.75	- 76.55	- 543.49	- 432.76	24.32	- 12.96	9.75	86.14	77.97	- 71.81	- 64.93	388.58
Cartera en pesos	3,346,160	3,340,156	3,384,982	3,427,140	3,535,991	3,713,334	3,719,912	3,822,970	3,821,335	3,863,848	3,870,542	3,855,821	3,876,529
Cartera en USD expresados en COP	1,271,628	1,349,518	1,591,334	1,856,119	2,001,868	1,991,832	2,161,687	2,130,246	1,907,339	1,251,660	1,099,691	1,000,095	897,382
Cartera bruta	4,617,788	4,689,674	4,976,316	5,283,259	5,537,859	5,705,166	5,881,599	5,953,216	5,728,674	5,115,508	4,970,233	4,855,916	4,773,911
% de cambio	- 4.72	1.56	6.11	6.17	4.82	3.02	3.09	1.22	- 3.77	- 10.70	- 2.84	- 2.30	- 1.69
Provisiones	(133,720.00)	(146,227.00)	(154,711.00)	(165,132.00)	(172,718.00)	(177,681.00)	(182,925.00)	(185,049.00)	(178,296.00)	(160,388.00)	(155,514.00)	(152,059.00)	(149,549.00)
Cartera Total Neta después de provisiones	4,484,069.00	4,543,446.00	4,821,606.00	5,118,126.00	5,365,141.00	5,527,485.00	5,698,674.00	5,768,166.00	5,550,378.00	4,955,120.00	4,814,719.00	4,703,856.00	4,624,362.00
Cartera en USD	706.25	698.44	728.38	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69
Tasa de cambio (COP/USD)	1,800.54	1,932.20	2,184.76	2,392.28	2,318.00	2,243.59	2,420.26	2,555.89	2,544.24	2,288.64	2,140.66	2,145.21	2,040.95

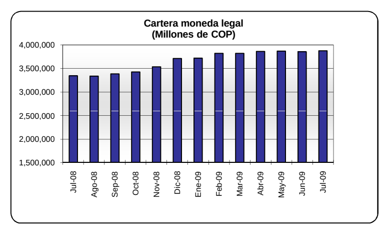


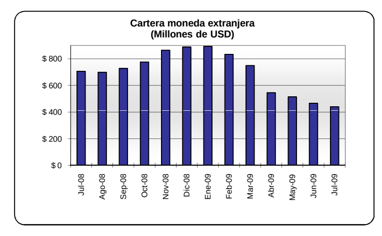


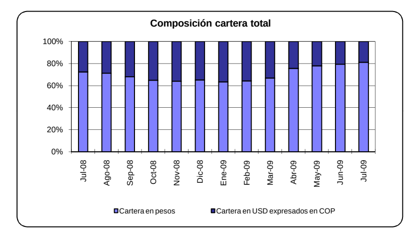






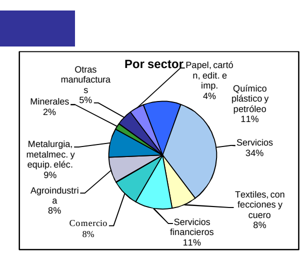




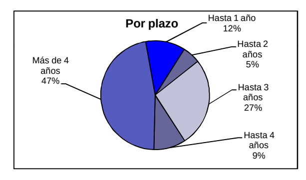


COMPOSICIÓN DE LA CARTERA (COP)
Jul-09

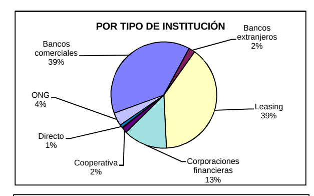
POR SECTOR	
Agroindustria	369,581
Metalurgia, metalmec. y equip. eléc.	410,636
Minerales	92,141
Otras manufacturas	231,193
Papel, cartón, edit. e imp.	208,916
Químico plástico y petróleo	539,836
Servicios	1,634,973
Textiles, confecciones y cuero	355,537
Servicios financieros	534,870
Comercio	396,204
Cesión de activos y pasivos	24
	4,773,911



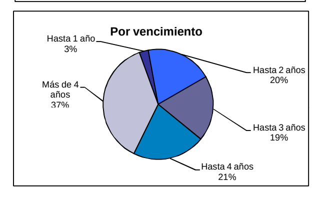
POR PLAZO	
Hasta 1 año	563,493
Hasta 2 años	251,721
Hasta 3 años	1,267,917
Hasta 4 años	455,401
Más de 4 años	2,235,379
	4,773,911

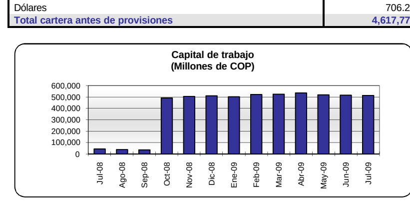
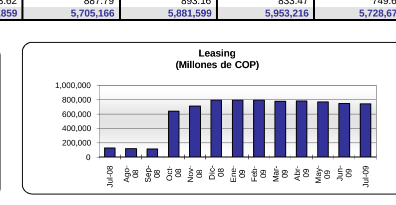
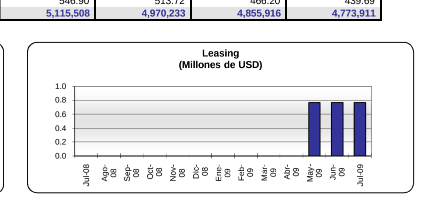
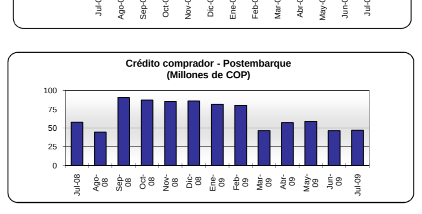
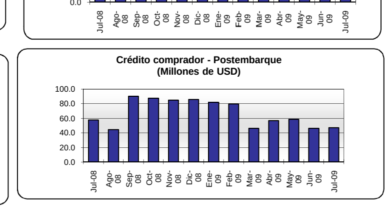
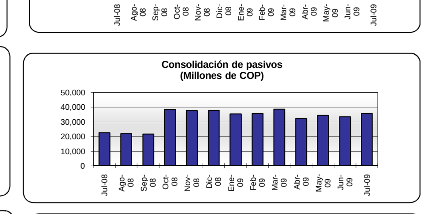
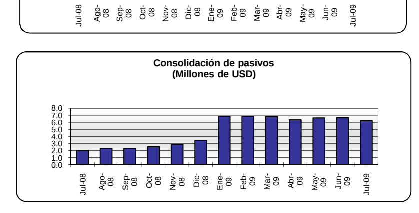
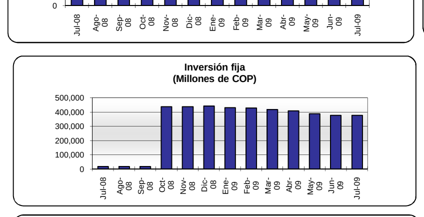
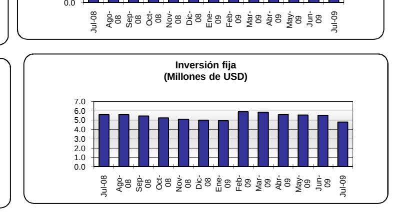
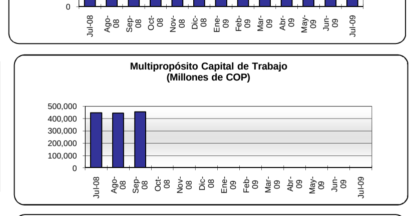
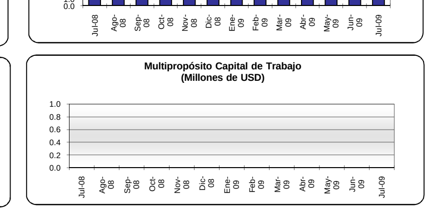
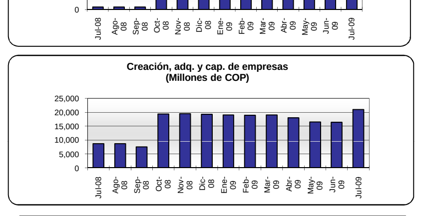
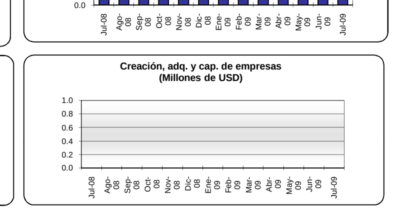
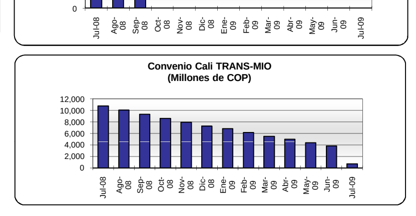
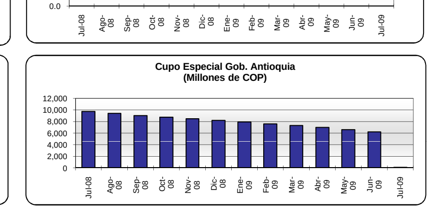
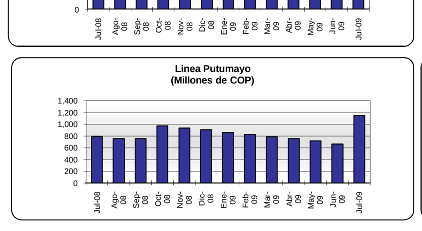
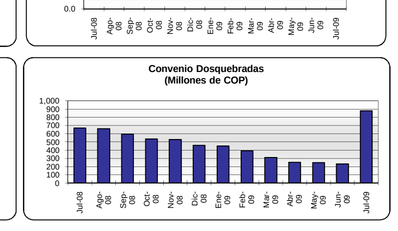
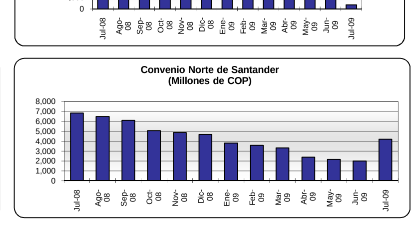


POR TIPO DE INSTITUCIÓN	
Bancos comerciales	1,837,190
Bancos extranjeros	92,280
Leasing	1,880,128
Corporaciones financieras	639,964
Cooperativa	81,026
Cooperativa de grado superior	8,769
Directo	41,879
ONG	192,675
	4,773,911



POR VENCIMIENTO	
Hasta 1 año	126,807.5
Hasta 2 años	933,980.1
Hasta 3 años	918,665.0
Hasta 4 años	1,021,173.4
Más de 4 años	1,773,285.1
	4,773,911



LÍNEAS DE CRÉDITO
Saldos de cartera por moneda
(Cifras en millones)

SALDOS DE LA CARTERA	Jul-08	Ago-08	Sep-08	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09
Capital de trabajo													
Pesos	44,762	39,409	37,452	490,386	505,777	510,818	501,886	522,026	523,098	534,143	519,240	516,389	512,696
Dólares	40.99	45.91	49.22	53.26	62.76	84.83	118.65	120.80	115.07	87.22	76.67	59.86	51.54
Multipropósito Consolidacion de Pasivos													
Pesos	20,568	19,566	17,759	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capital de trabajo MICRO y PYMES													
Pesos	448,441	445,892	455,078	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Multipropósito Inversión Fija													
Pesos	442,019	435,866	430,322	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Leasing													
Pesos	510,476	506,722	510,365	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capitalización de empresas													
Pesos	12,098	12,201	12,703	-	-	-	-	-	-	-	-	-	-
Dólares													
Comprador proveedor													
Pesos													
Dólares	58	44	90	87	85	86	82	80	46	57	59	46	47
Descuento de documentos													
Pesos	17,790	17,622	16,183	15,267	14,168	14,051	12,994	15,577	13,185	9,185	8,501	7,398	5,814
Dólares	13.308	13.866	11.749	9.504	12.900	13.082	13.406	11.010	9.720	8.749	7.645	6.751	8.262
Inversión Fija													
Pesos	17,431	17,111	16,304	437,282	437,048	440,888	430,669	428,424	416,335	408,248	387,809	377,016	376,102
Dólares	5.593	5.593	5.469	5.244	5.121	4.997	4.956	5.915	5.873	5.607	5.566	5.525	4.817
Creación, adquisición y capitalización													
Pesos	8,723	8,711	7,616	19,402	19,477	19,232	19,083	18,928	19,064	17,990	16,542	16,431	20,996
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	127,622	120,092	113,518	638,824	712,297	793,692	796,131	795,794	779,735	782,785	766,867	745,889	743,220
Dólares	-	-	-	-	-	-	-	-	-	-	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	22,638	22,048	21,650	38,494	37,613	37,906	35,510	35,545	38,706	32,265	34,535	33,391	35,739
Dólares	2.0	2.3	2.3	2.5	2.9	3.5	6.9	6.9	6.8	6.4	6.6	6.7	6.2
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	6,926	6,874	5,882	5,633	4,173	4,853	4,451	4,777	4,386	4,145	4,625	6,054	8,405
Dólares	-	1.3	-	-	-	-	-	-	-	-	-	-	0.4
Eje cafetero													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Proyectos de infraestructura de transporte													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Reestructuraciones													
Pesos	9,598	9,557	9,477	9,277	9,196	9,021	8,846	8,782	8,732	8,643	8,571	8,521	8,364
Dólares													
Speedus													
Dólares	15	15	13	26	78	82	76	28	23	12	12	10	9
Expopymes													
Pesos	176	172	167	146	141	137	81	78	75	56	56	56	44
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	14,433	14,037	13,478	12,786	12,206	11,595	13,995	13,601	13,104	13,649	13,405	13,108	12,198
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	6,692	6,069	5,358	4,849	4,183	3,621	3,201	2,700	2,127	1,746	1,371	972	823
Dólares													
IFI multipropósito													
Pesos	385	328	281	228	186	145	111	86	84	84	59	56	56
Dólares													
Línea Bogotá													
Pesos	113,774	105,427	96,175	88,210	81,096	73,691	66,996	61,497	55,036	49,763	45,434	41,007	37,355
Línea desplazados													
Pesos	3,033	2,974	2,956	2,828	2,765	2,747	2,642	2,556	2,528	2,406	2,348	2,319	2,170
Línea AECI - Bancoldex													
Pesos	67,328	63,545	56,706	56,388	61,115	74,166	79,688	89,399	96,306	103,910	112,914	128,886	145,848
Cupo especial Cucuta													
Pesos	233	79	-	-	-	-	-	-	-	-	-	-	-
Apoyo productivida y competitvidad													
Pesos	1,078,125	1,124,264	1,204,783	1,259,608	1,293,736	1,388,599	1,425,663	1,511,341	1,552,273	1,602,098	1,652,620	1,668,008	1,630,374
Dólares	1.31	-	0.07	0.64	0.84	0.82	0.90	0.90	0.90	0.85	0.84	0.87	0.82
Apoyo a zonas fronterizas													
Pesos	9,048	9,146	8,823	9,132	9,170	9,210	9,221	9,567	9,436	9,247	8,823	8,205	7,796
Financiación de importaciones													
Pesos	2,067.4	1,918.9	3,825.0	3,819.2	5,678.4	6,683.8	6,683.8	6,507.9	4,081.1	4,657.9	2,228.4	1,055.9	1,055.9
Dólares	0.8	1.2	1.2	1.4	1.5	1.5	1.6	1.7	2.4	2.4	1.8	1.6	1.6
Cupo especial US export/import													
Dólares	0.2	0.2	0.1	0.1	0.1	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	94,026.2	90,944.2	87,403.2	88,779.2	85,491.4	80,982.1	77,852.4	75,270.0	71,977.2	69,281.3	66,788.5	63,852.1	60,995.4
RAPICOP													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	13,680.1
Apoyo Financiero Mipymes													
Pesos	54,714.5	59,404.0	63,664.6	67,646.0	70,410.0	60,917.2	55,385.2	48,535.5	41,063.1	34,380.3	27,894.3	20,963.4	2,820.6
Dólares	0.07	0.07	1.55	1.45	1.42	1.32	1.16	1.03	0.79	0.68	0.37	0.28	0.24
Línea Risaralda													
Pesos	8,590.0	7,928.3	7,398.5	6,908.1	6,690.9	6,951.8	6,105.8	5,497.5	4,951.5	4,267.9	3,725.0	3,341.0	6,743.8
Línea Cundinamarca													
Pesos	5,002.4	4,728.4	4,459.5	4,150.9	3,872.9	3,567.8	3,297.6	3,077.0	2,798.5	2,829.0	3,656.7	5,199.5	16,584.6
Tasa Fija													
Pesos	2,317.5	2,291.6	2,257.3	2,231.4	2,205.5	2,171.3	2,145.4	2,119.5	2,085.2	59.3	33.4	-	3,299.0
Cupo Especial Volcán Galeras													
Pesos	26,925.4	26,125.5	25,114.5	24,213.6	23,334.3	22,348.5	21,495.3	20,853.4	19,681.5	19,014.2	18,295.4	17,412.0	5,902.8
Convenio Cali TRANS-MIO													
Pesos	10,793.5	10,066.5	9,320.4	8,603.5	7,927.7	7,256.5	6,841.0	6,180.5	5,515.8	4,974.7	4,369.1	3,858.9	713.6
Cupo Especial Gob. Antioquia													
Pesos	9,739.5	9,436.6	9,041.3	8,745.2	8,483.6	8,186.9	7,903.5	7,622.6	7,308.4	6,967.1	6,611.8	6,239.7	129.4
Linea Putumayo													
Pesos	793.2	758.6	758.1	974.9	936.4	907.7	862.7	830.2	790.9	757.8	716.4	667.1	1,147.1
Convenio Dosquebradas													
Pesos	670.1	661.6	594.7	536.3	527.9	461.0	452.6	394.1	310.2	254.6	249.1	235.0	879.2
Convenio Norte de Santander													
Pesos	6,848.5	6,475.4	6,104.0	5,063.9	4,873.3	4,664.2	3,790.7	3,593.7	3,314.4	2,380.9	2,172.9	1,992.9	4,181.7
Convenio MEGABUS Pereira													
Pesos	1,243.4	1,240.8	1,517.8	1,436.9	1,309.9	1,233.8	1,169.5	1,182.7	1,102.0	1,137.6	1,063.9	985.3	15,000.0
Damnificados por la violencia													
Pesos	2,694.3	2,598.1	2,464.5	2,987.4	2,938.6	3,170.7	3,113.5	3,078.7	2,921.5	4,086.4	4,077.7	3,967.1	6,771.6
LIQUIDEX Cadenas productivas													
Pesos	11,565.9	10,312.2	7,798.5	7,158.1	7,079.5	7,286.7	7,684.6	6,879.3	6,369.0	5,154.2	4,655.1	4,532.8	551.5
MEGABUS aportes Risaralda													
Pesos	1,342.0	1,283.5	1,208.6	1,147.1	1,091.6	1,011.4	899.9	853.3	781.3	727.4	673.6	596.1	2,915.3
Cupo Competitividad USD													
Dólares	118.7	118.7	104.3	110.4	89.7	87.6	86.1	85.8	70.5	57.1	57.0	56.0	53.0
Conv. Línea Rionegro Antioquia													
Pesos	3,114.6	3,012.6	2,894.8	2,796.7	2,692.6	2,591.4	2,422.4	2,316.3	2,295.6	2,829.6	3,157.8	3,054.0	38,218.4
Mipyme Compite USD													
Dólares	16.8	14.7	13.1	11.1	9.6	9.1	8.1	7.3	6.2	4.5	4.0	3.9	3.5
CUPO ESP LIB INV MIPYMES													
Pesos	94,140.4	87,678.8	82,261.0	77,969.9	74,205.1	70,762.7	66,463.9	61,110.0	54,897.7	50,792.4	46,605.9	43,848.9	11,559.7
MIPYME COMPITE LIQU.TEMPOR													
Pesos	26,741.6	25,086.9	23,335.0	22,517.5	21,143.9	19,962.0	19,319.1	17,654.4	15,620.6	14,828.1	13,341.7	12,466.1	1,861.5
CUPO ESPECIAL EMP. COMPETI													
Dólares	65.6	58.7	55.2	89.9	103.0	98.5	80.2	75.4	68.0	62.9	60.9	59.4	-
EMP. COMPET. CIR 18/07													
Dólares	107.9	106.8	97.9	-	-	-	-	-	-	-	-	-	48.0
LINEA FUSAGASUGA													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	55,740
CONV.APROG.MODERNIZAC.													
Dólares	0	0	0	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	33	38	43	44	47	46	46	45	44	44	42	42	41
TRANSMETRO - BARRANQUILLA													
Pesos	498	491	523	716	748	930	961	1,142	1,407	1,655	1,670	1,772	2,474
COLOMBIA CRECE CIR 4/08													
Dólares	227	231	233	217	217	211	207	203	198	69	54	46	42
CUPO EXPORTADOR VENEZUELA M.E													
Dólares			8	116	148	158	161	162	152	129	124	120	121
LINEA BANCA CAPITAL													
Pesos						6,912	13,673	27,293	36,622	46,871	48,911	53,615	-
LINEA DEPARTAMENTO DE ARAUCA													
Pesos						-	221	300	459	910	1,649	2,287	9,752
LINEA APOYO COMERCIO FRONTERIZ													
Pesos									753	2,384	4,466	6,649	607
LINEA ENVIGADO													
Pesos									20	165	333	533	23,767
LINEA APOYO SECTOR AUTOMOTOR													
Pesos										880	18,052	21,055	380
LINEA APOYO SECTOR ELECTRDOMES													
Pesos										100	180	307	541
LINEA CAMARA COMERCIO CUCUTA													
Pesos										5	15	34	1,268
LINEA MANIZALES OLA INVERNAL													
Pesos										1,134	1,231	1,344	11,024
LINEA LIQUIDEZ CONTRACICLICA													
Pesos												250	23,000
LIN. BCA CAPITAL MICROEMPRESAS													
Pesos													3,464
LIN. DEPARTAMENTO DE RISARALDA													
Pesos													1,500
TOTAL CARTERA													**3,876,529**
Pesos	3,346,149	3,340,156	3,384,982	3,427,140	3,535,991	3,713,334	3,719,913	3,822,970	3,821,335	3,863,848	3,870,542	3,855,821	440
Dólares	706.25	698.44	728.38	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69
Total cartera antes de provisiones	4,617,777	4,689,673	4,976,316	5,283,261	5,537,859	5,705,166	5,881,599	5,953,216	5,728,674	5,115,508	4,970,233	4,855,916	4,773,911