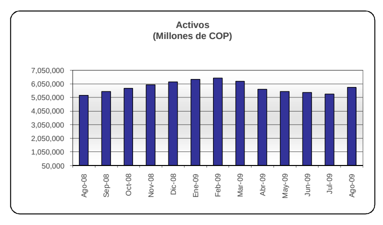
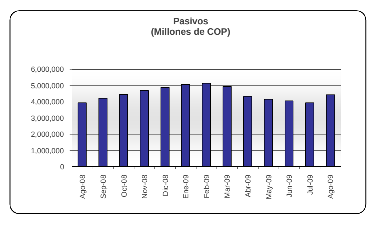
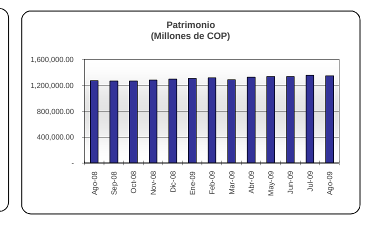
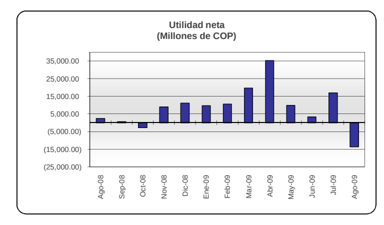
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

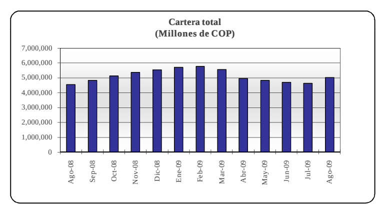
	Ago-08	Sep-08	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09
Activos totales	5,220,595.00	5,499,957.00	5,727,262.00	5,979,353.00	6,193,406.00	6,381,435.00	6,469,098.00	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00
% de cambio	- 0.29	5.35	4.13	4.40	3.58	3.04	1.37	- 3.52	- 9.41	- 2.73	- 1.57	- 2.16	9.26
Pasivos totales	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	4,439,253.00
% de cambio	- 0.53	7.14	5.44	5.31	4.20	3.67	1.51	- 3.79	- 12.65	- 3.79	- 2.15	- 3.34	12.72
Patrimonio total	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	1,347,629.00
% de cambio	0.43	- 0.21	- 0.21	1.21	1.30	0.65	0.84	- 2.48	3.09	0.71	0.26	1.45	- 0.77
Utilidad antes de impuestos	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	(12,544.00)
% de cambio	- 67.66	- 52.84	- 193.34	- 722.64	21.39	- 11.07	8.71	77.81	73.81	- 69.56	- 58.22	292.94	- 168.96
Utilidad neta	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	(13,667.00)
% de cambio	- 74.75	- 76.55	- 543.49	- 432.76	24.32	- 12.96	9.75	86.14	77.97	- 71.81	- 64.93	388.58	- 180.29
Cartera en pesos	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	3,954,016
Cartera en USD expresados en COP	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	1,218,634
Cartera bruta	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	5,172,650
% de cambio	1.56	6.11	6.17	4.82	3.02	3.09	1.22	- 3.77	- 10.70	- 2.84	- 2.30	- 1.69	8.35
Provisiones	(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)	(161,469.00)
Cartera Total Neta después de provisiones	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	5,011,181.00
Cartera en USD	698.44	728.38	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20
Tasa de cambio (COP/USD)	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	2,057.81

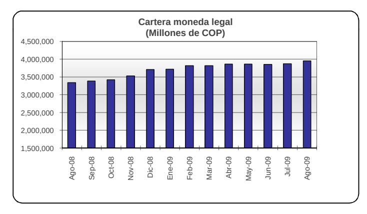


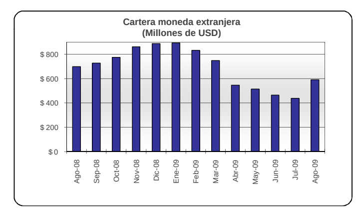


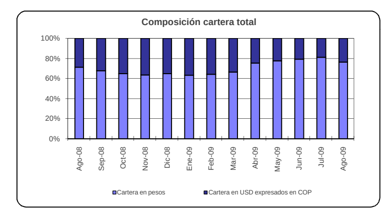






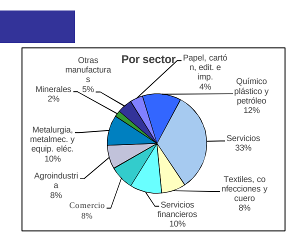




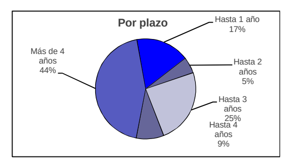


COMPOSICIÓN DE LA CARTERA (COP)
Ago-09

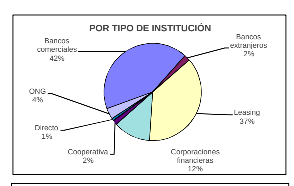
POR SECTOR	
Agroindustria	403,663
Metalurgia, metalmec. y equip. eléc.	508,055
Minerales	102,596
Otras manufacturas	247,969
Papel, cartón, edit. e imp.	218,161
Químico plástico y petróleo	650,514
Servicios	1,692,781
Textiles, confecciones y cuero	411,993
Servicios financieros	532,544
Comercio	404,352
Cesión de activos y pasivos	23
	5,172,650



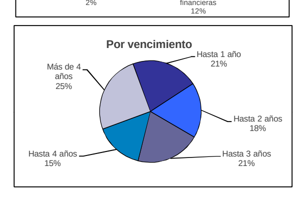
POR PLAZO	
Hasta 1 año	893,332
Hasta 2 años	271,528
Hasta 3 años	1,258,632
Hasta 4 años	462,178
Más de 4 años	2,286,979
	5,172,650

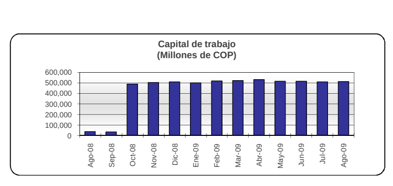
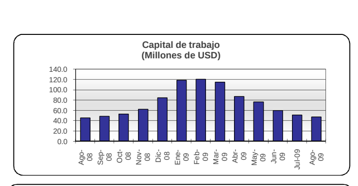
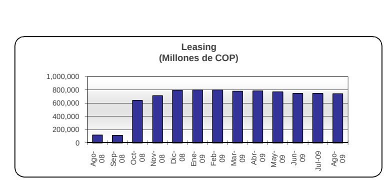
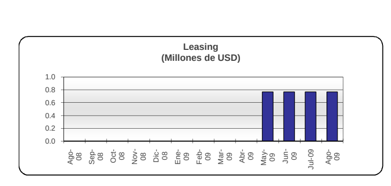
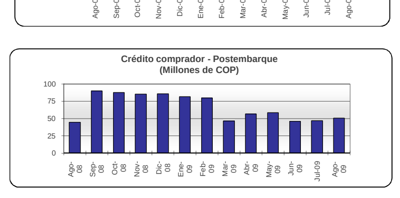
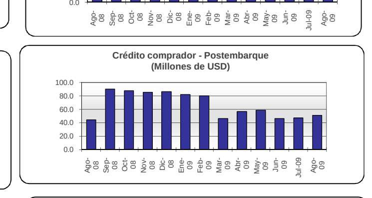
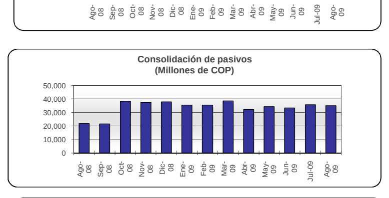
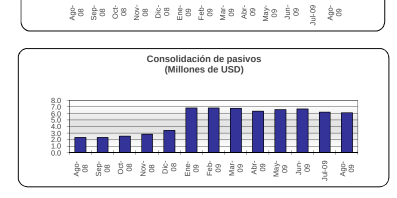
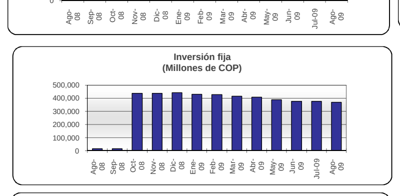
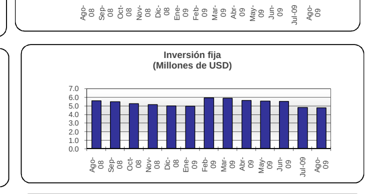
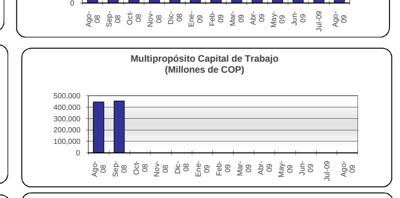
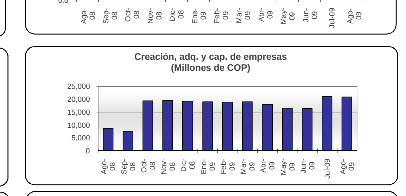
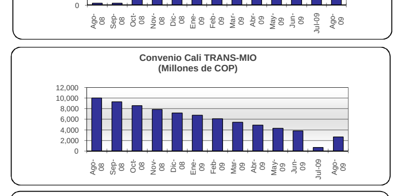
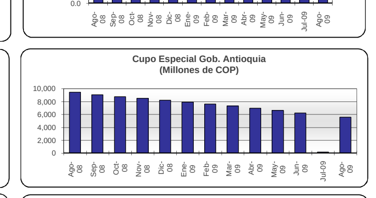
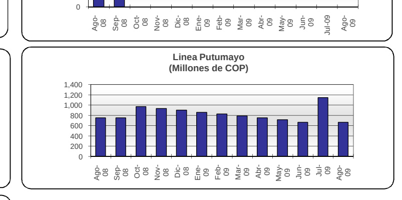
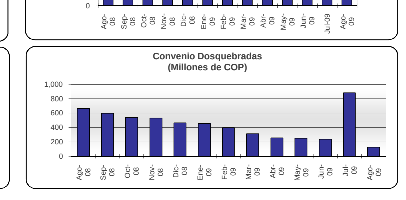
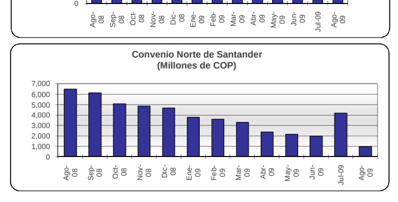
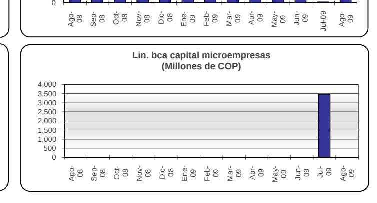


POR TIPO DE INSTITUCIÓN	
Bancos comerciales	2,180,517
Bancos extranjeros	103,293
Leasing	1,936,434
Corporaciones financieras	639,792
Cooperativa	79,618
Cooperativa de grado superior	8,740
Directo	37,856
ONG	186,401
	5,172,650



POR VENCIMIENTO	
Hasta 1 año	1,101,705.4
Hasta 2 años	912,648.7
Hasta 3 años	1,063,121.3
Hasta 4 años	799,505.7
Más de 4 años	1,295,668.8
	5,172,650



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

SALDOS DE LA CARTERA	Ago-08	Sep-08	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09
Capital de trabajo													
Pesos	39,409	37,452	490,386	505,777	510,818	501,886	522,026	523,098	534,143	519,240	516,389	512,696	513,609
Dólares	45.91	49.22	53.26	62.76	84.83	118.65	120.80	115.07	87.22	76.67	59.86	51.54	47.78
Multipropósito Consolidacion de Pasivos													
Pesos	19,566	17,759	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capital de trabajo MICRO y PYMES													
Pesos	445,892	455,078	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Multipropósito Inversión Fija													
Pesos	435,866	430,322	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Leasing													
Pesos	506,722	510,365	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capitalización de empresas													
Pesos	12,201	12,703	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Comprador proveedor													
Pesos													
Dólares	44	90	87	85	86	82	80	46	57	59	46	47	51
Descuento de documentos													
Pesos	17,622	16,183	15,267	14,168	14,051	12,994	15,577	13,185	9,185	8,501	7,398	5,814	5,650
Dólares	13.866	11.749	9.504	12.900	13.082	13.406	11.010	9.720	8.749	7.645	6.751	8.262	7.636
Inversión Fija													
Pesos	17,111	16,304	437,282	437,048	440,888	430,669	428,424	416,335	408,248	387,809	377,016	376,102	369,061
Dólares	5.593	5.469	5.244	5.121	4.997	4.956	5.915	5.873	5.607	5.566	5.525	4.817	4.776
Creación, adquisición y capitalización													
Pesos	8,711	7,616	19,402	19,477	19,232	19,083	18,928	19,064	17,990	16,542	16,431	20,996	20,878
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	120,092	113,518	638,824	712,297	793,692	796,131	795,794	779,735	782,785	766,867	745,889	743,220	741,964
Dólares	-	-	-	-	-	-	-	-	-	0.764	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	22,048	21,650	38,494	37,613	37,906	35,510	35,545	38,706	32,265	34,535	33,391	35,739	35,174
Dólares	2.3	2.3	2.5	2.9	3.5	6.9	6.9	6.8	6.4	6.6	6.7	6.2	6.1
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	6,874	5,882	5,633	4,173	4,853	4,451	4,777	4,386	4,145	4,625	6,054	8,405	7,516
Dólares	1.3	-	-	-	-	-	-	-	-	-	-	0.4	0.4
Eje cafetero													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Proyectos de infraestructura de transporte													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Reestructuraciones													
Pesos	9,557	9,477	9,277	9,196	9,021	8,846	8,782	8,732	8,643	8,571	8,521	8,364	8,298
Dólares													
Speedus													
Dólares	15	13	26	78	82	76	28	23	12	12	10	9	9
Expopymes													
Pesos	172	167	146	141	137	81	78	75	56	56	56	44	44
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	14,037	13,478	12,786	12,206	11,595	13,995	13,601	13,104	13,649	13,405	13,108	12,198	11,869
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	6,069	5,358	4,849	4,183	3,621	3,201	2,700	2,127	1,746	1,371	972	823	633
Dólares													
IFI multipropósito													
Pesos	328	281	228	186	145	111	86	84	84	59	56	56	31
Dólares													
Línea Bogotá													
Pesos	105,427	96,175	88,210	81,096	73,691	66,996	61,497	55,036	49,763	45,434	41,007	37,355	33,796
Línea desplazados													
Pesos	2,974	2,956	2,828	2,765	2,747	2,642	2,556	2,528	2,406	2,348	2,319	2,170	2,111
Línea AECI - Bancoldex													
Pesos	63,545	56,706	56,388	61,115	74,166	79,688	89,399	96,306	103,910	112,914	128,886	145,848	157,561
Cupo especial Cucuta													
Pesos	79	-	-	-	-	-	-	-	-	-	-	-	-
Apoyo productivida y competitvidad													
Pesos	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	1,703,286
Dólares	-	0.07	0.64	0.84	0.82	0.90	0.90	0.90	0.85	0.84	0.87	0.82	1.03
Apoyo a zonas fronterizas													
Pesos	9,146	8,823	9,132	9,170	9,210	9,221	9,567	9,436	9,247	8,823	8,205	7,796	7,506
Financiación de importaciones													
Pesos	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	1,055.9
Dólares	1.2	1.2	1.4	1.5	1.5	1.6	1.7	2.4	2.4	1.8	1.6	1.6	1.6
Cupo especial US export/import													
Dólares	0.2	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	57,977.6
RAPICOP													
Pesos	-	-	-	-	-	-	-	-	-	-	-	13,680.1	18,000.0
Apoyo Financiero Mipymes													
Pesos	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	8,617.4
Dólares	0.07	1.55	1.45	1.42	1.32	1.16	1.03	0.79	0.68	0.37	0.28	0.24	0.13
Linea Risaralda													
Pesos	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	2,512.0
Linea Cundinamarca													
Pesos	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	8,251.3
Tasa Fija													
Pesos	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	26,125.5	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	15,704.9
Convenio Cali TRANS-MIO													
Pesos	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	2,731.2
Cupo Especial Gob. Antioquia													
Pesos	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	5,591.5
Linea Putumayo													
Pesos	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	671.7
Convenio Dosquebradas													
Pesos	661.6	594.7	536.3	527.9	461.0	452.6	394.1	310.2	254.6	249.1	235.0	879.2	123.3
Convenio Norte de Santander													
Pesos	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	974.1
Convenio MEGABUS Pereira													
Pesos	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	821.4
Damnificados por la violencia													
Pesos	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	4,126.7
LIQUIDEX Cadenas productivas													
Pesos	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	6,703.2
MEGABUS aportes Risaralda													
Pesos	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	506.9
Cupo Competitividad USD													
Dólares	118.7	104.3	110.4	89.7	87.6	86.1	85.8	70.5	57.1	57.0	56.0	53.0	53.0
Conv. Línea Rionegro Antioquia													
Pesos	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	2,743.9
Mipyme Compite USD													
Dólares	14.7	13.1	11.1	9.6	9.1	8.1	7.3	6.2	4.5	4.0	3.9	3.5	3.3
LINEA COLOMBIA PRODUCTIVA USD													
Dólares													0
CUPO ESP LIB INV MIPYMES													
Pesos	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	32,168.0
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	9,790.6
CUPO ESPECIAL EMP. COMPETI													
Dólares	58.7	55.2	89.9	103.0	98.5	80.2	75.4	68.0	62.9	60.9	59.4	-	44.7
EMP. COMPET. CIR 18/07													
Dólares	106.8	97.9	-	-	-	-	-	-	-	-	-	48.0	-
LINEA FUSAGASUGA													
Pesos	-	-	-	-	-	-	-	-	-	-	-	55,740	-
CONV.APROG.MODERNIZAC.													
Dólares	0	0	-	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	38	43	44	47	46	46	45	44	44	42	42	41	40
TRANSMETRO - BARRANQUILLA													
Pesos	491	523	716	748	930	961	1,142	1,407	1,655	1,670	1,772	2,474	1,920
COLOMBIA CRECE CIR 4/08													
Dólares	231	233	217	217	211	207	203	198	69	54	46	42	38
CUPO EXPORTADOR VENEZUELA M.E													
Dólares		8	116	148	158	161	162	152	129	124	120	121	191
LINEA BANCA CAPITAL													
Pesos					6,912	13,673	27,293	36,622	46,871	48,911	53,615	-	62,182
LINEA DEPARTAMENTO DE ARAUCA													
Pesos					-	221	300	459	910	1,649	2,287	9,752	2,592
LINEA APOYO COMERCIO FRONTERIZ													
Pesos								753	2,384	4,466	6,649	607	11,449
LINEA ENVIGADO													
Pesos								20	165	333	533	23,767	572
LINEA APOYO SECTOR AUTOMOTOR													
Pesos									880	18,052	21,055	380	24,256
LINEA APOYO SECTOR ELECTRDOMES													
Pesos									100	180	307	541	1,050
LINEA CAMARA COMERCIO CUCUTA													
Pesos									5	15	34	1,268	540
LINEA MANIZALES OLA INVERNAL													
Pesos									1,134	1,231	1,344	11,024	1,310
LINEA LIQUIDEZ CONTRACICLICA													
Pesos											250	23,000	16,303
Dólares													91
LIN. BCA CAPITAL MICROEMPRESAS													
Pesos												3,464	-
LIN. DEPARTAMENTO DE RISARALDA													
Pesos												1,500	1,463
BANCA CAPITAL EMERG. ECONOMICA													
Pesos													19
LIN LIQUIDEX INT. FINANCIEROS													
Pesos													18,911
LINEA RECOMPOSICION PASIVO COP													
Pesos													13,393
TOTAL CARTERA													
Pesos	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	3,954,016
Dólares	698.44	728.38	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20
Total cartera antes de provisiones	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	5,172,650