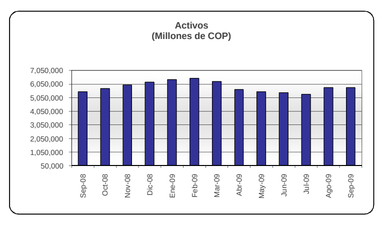
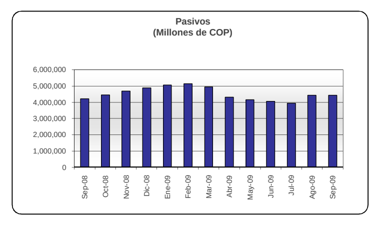
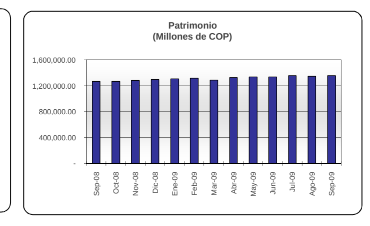
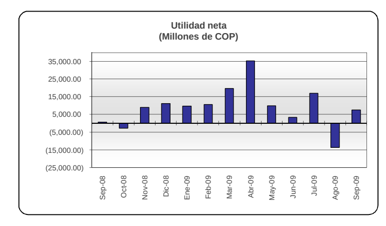
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

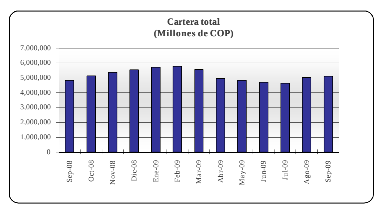
	Sep-08	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09
Activos totales	5,499,957.00	5,727,262.00	5,979,353.00	6,193,406.00	6,381,435.00	6,469,098.00	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00
% de cambio	5.35	4.13	4.40	3.58	3.04	1.37	- 3.52	- 9.41	- 2.73	- 1.57	- 2.16	9.26	9.26
Pasivos totales	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	4,430,951.00
% de cambio	7.14	5.44	5.31	4.20	3.67	1.51	- 3.79	- 12.65	- 3.79	- 2.15	- 3.34	12.72	12.51
Patrimonio total	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	1,355,728.00
% de cambio	- 0.21	- 0.21	1.21	1.30	0.65	0.84	- 2.48	3.09	0.71	0.26	1.45	- 0.77	- 0.17
Utilidad antes de impuestos	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)	8,676.00
% de cambio	- 52.84	- 193.34	- 722.64	21.39	- 11.07	8.71	77.81	73.81	- 69.56	- 58.22	292.94	- 168.96	- 52.30
Utilidad neta	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)	7,552.00
% de cambio	- 76.55	- 543.49	- 432.76	24.32	- 12.96	9.75	86.14	77.97	- 71.81	- 64.93	388.58	- 180.29	- 55.63
Cartera en pesos	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	4,101,267
Cartera en USD expresados en COP	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	1,169,180
Cartera bruta	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	5,270,447
% de cambio	6.11	6.17	4.82	3.02	3.09	1.22	- 3.77	- 10.70	- 2.84	- 2.30	- 1.69	8.35	10.40
Provisiones	(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)	(164,777.00)
Cartera Total Neta después de provisiones	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	5,105,670.00
Cartera en USD	728.38	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21
Tasa de cambio (COP/USD)	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	1,925.49

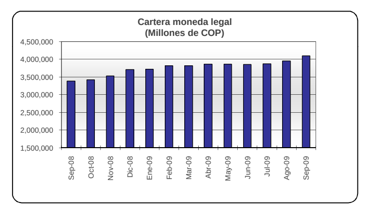


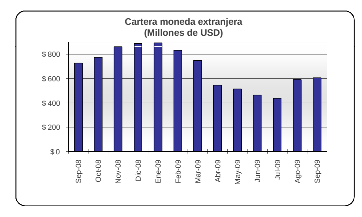


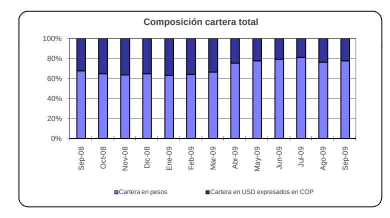






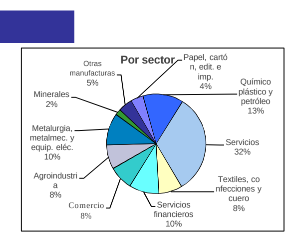




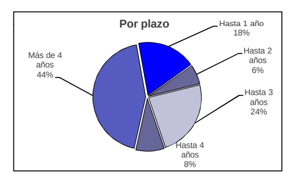


COMPOSICIÓN DE LA CARTERA (COP)
31/09/2009

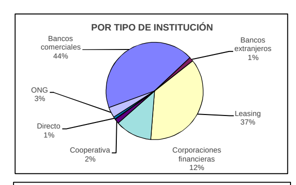
POR SECTOR	
Agroindustria	421,417
Metalurgia, metalmec. y equip. eléc.	546,735
Minerales	101,802
Otras manufacturas	245,717
Papel, cartón, edit. e imp.	215,591
Químico plástico y petróleo	693,312
Servicios	1,718,228
Textiles, confecciones y cuero	405,409
Servicios financieros	515,128
Comercio	407,086
Cesión de activos y pasivos	22
	5,270,447



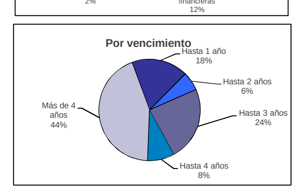
POR PLAZO	
Hasta 1 año	945,270
Hasta 2 años	316,545
Hasta 3 años	1,247,321
Hasta 4 años	454,810
Más de 4 años	2,306,501
	5,270,447

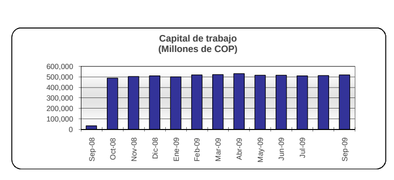
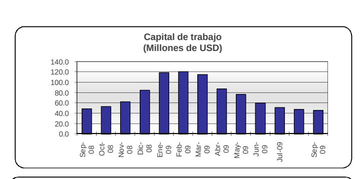
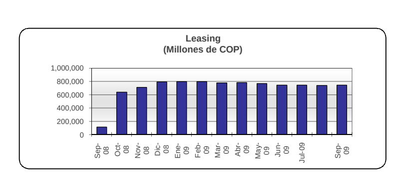
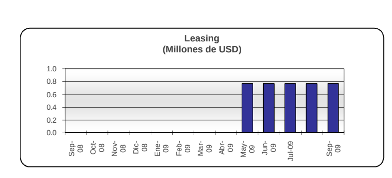
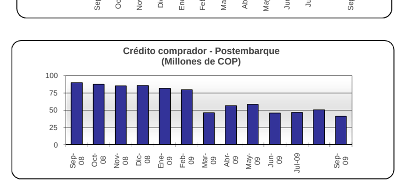
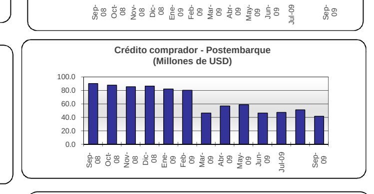
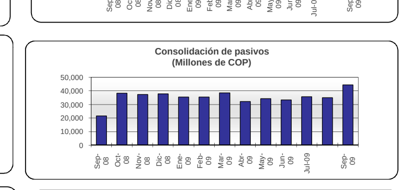
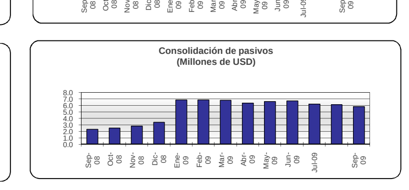
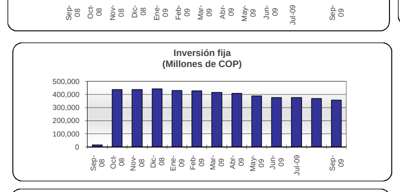
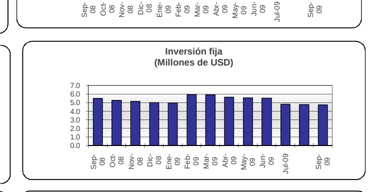
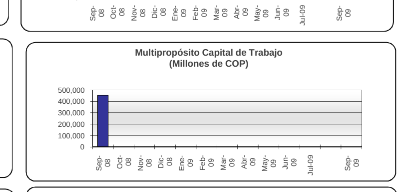
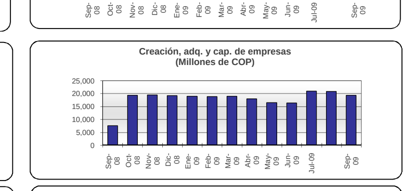
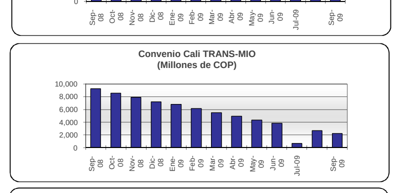
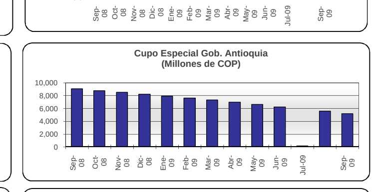
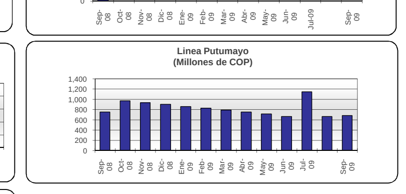
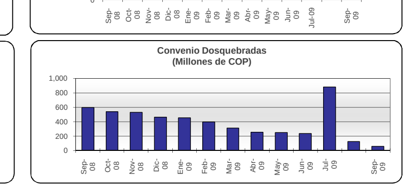
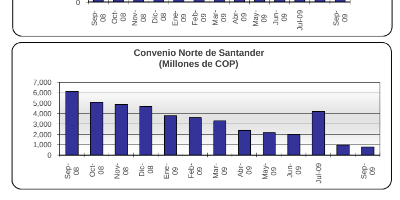
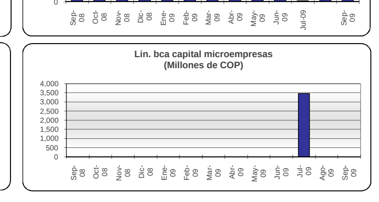


POR TIPO DE INSTITUCIÓN	
Bancos comerciales	2,294,390
Bancos extranjeros	75,653
Leasing	1,942,050
Corporaciones financieras	645,769
Cooperativa	81,103
Cooperativa de grado superior	9,019
Directo	38,615
ONG	183,847
	5,270,447



POR VENCIMIENTO	
Hasta 1 año	945,269.9
Hasta 2 años	316,544.7
Hasta 3 años	1,247,321.4
Hasta 4 años	454,809.8
Más de 4 años	2,306,501.3
	5,270,447



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

SALDOS DE LA CARTERA	Sep-08	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09		Sep-09
Capital de trabajo													
Pesos	37,452	490,386	505,777	510,818	501,886	522,026	523,098	534,143	519,240	516,389	512,696	513,609	520,422
Dólares	49.22	53.26	62.76	84.83	118.65	120.80	115.07	87.22	76.67	59.86	51.54	47.78	46
Multipropósito Consolidacion de Pasivos													
Pesos	17,759	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capital de trabajo MICRO y PYMES													
Pesos	455,078	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Multipropósito Inversión Fija													
Pesos	430,322	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Leasing													
Pesos	510,365	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capitalización de empresas													
Pesos	12,703	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Comprador proveedor													
Pesos													
Dólares	90	87	85	86	82	80	46	57	59	46	47	51	41
Descuento de documentos													
Pesos	16,183	15,267	14,168	14,051	12,994	15,577	13,185	9,185	8,501	7,398	5,814	5,650	5,310
Dólares	11.749	9.504	12.900	13.082	13.406	11.010	9.720	8.749	7.645	6.751	8.262	7.636	7.294
Inversión Fija													
Pesos	16,304	437,282	437,048	440,888	430,669	428,424	416,335	408,248	387,809	377,016	376,102	369,061	357,998
Dólares	5.469	5.244	5.121	4.997	4.956	5.915	5.873	5.607	5.566	5.525	4.817	4.776	4.734
Creación, adquisición y capitalización													
Pesos	7,616	19,402	19,477	19,232	19,083	18,928	19,064	17,990	16,542	16,431	20,996	20,878	19,427
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	113,518	638,824	712,297	793,692	796,131	795,794	779,735	782,785	766,867	745,889	743,220	741,964	744,307
Dólares	-	-	-	-	-	-	-	-	0.764	0.764	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	21,650	38,494	37,613	37,906	35,510	35,545	38,706	32,265	34,535	33,391	35,739	35,174	44,640
Dólares	2.3	2.5	2.9	3.5	6.9	6.9	6.8	6.4	6.6	6.7	6.2	6.1	5.8
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	5,882	5,633	4,173	4,853	4,451	4,777	4,386	4,145	4,625	6,054	8,405	7,516	6,181
Dólares	-	-	-	-	-	-	-	-	-	-	0.4	0.4	0.4
Eje cafetero													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Proyectos de infraestructura de transporte													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Reestructuraciones													
Pesos	9,477	9,277	9,196	9,021	8,846	8,782	8,732	8,643	8,571	8,521	8,364	8,298	7,892
Dólares													
Speedus													
Dólares	13	26	78	82	76	28	23	12	12	10	9	9	9
Expopymes													
Pesos	167	146	141	137	81	78	75	56	56	56	44	44	44
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	13,478	12,786	12,206	11,595	13,995	13,601	13,104	13,649	13,405	13,108	12,198	11,869	11,516
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	5,358	4,849	4,183	3,621	3,201	2,700	2,127	1,746	1,371	972	823	633	416
Dólares													
IFI multipropósito													
Pesos	281	228	186	145	111	86	84	84	59	56	56	31	28
Dólares													
Línea Bogotá													
Pesos	96,175	88,210	81,096	73,691	66,996	61,497	55,036	49,763	45,434	41,007	37,355	33,796	30,438
Línea desplazados													
Pesos	2,956	2,828	2,765	2,747	2,642	2,556	2,528	2,406	2,348	2,319	2,170	2,111	2,084
Línea AECI - Bancoldex													
Pesos	56,706	56,388	61,115	74,166	79,688	89,399	96,306	103,910	112,914	128,886	145,848	157,561	150,583
Cupo especial Cucuta													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	563
Apoyo productivida y competitvidad													
Pesos	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	1,715,036
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	0.85
Apoyo a zonas fronterizas													
Pesos	8,823	9,132	9,170	9,210	9,221	9,567	9,436	9,247	8,823	8,205	7,796	7,506	7,356
Financiación de importaciones													
Pesos	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	934.8
Dólares	1.2	1.4	1.5	1.5	1.6	1.7	2.4	2.4	1.8	1.6	1.6	1.6	1.6
Cupo especial US export/import													
Dólares	0.1	0.1	0.1	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	54,806.2
RAPICOP													
Pesos	-	-	-	-	-	-	-	-	-	-	13,680.1	18,000.0	21,000.0
Apoyo Financiero Mipymes													
Pesos	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	4,658.9
Dólares	1.55	1.45	1.42	1.32	1.16	1.03	0.79	0.68	0.37	0.28	0.24	0.13	0.04
Línea Risaralda													
Pesos	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	2,248.3
Línea Cundinamarca													
Pesos	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	9,248.0
Tasa Fija													
Pesos	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	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	14,910.4
Convenio Cali TRANS-MIO													
Pesos	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	2,269.4
Cupo Especial Gob. Antioquia													
Pesos	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	5,152.4
Línea Putumayo													
Pesos	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	685.1
Convenio Dosquebradas													
Pesos	594.7	536.3	527.9	461.0	452.6	394.1	310.2	254.6	249.1	235.0	879.2	123.3	58.1
Convenio Norte de Santander													
Pesos	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	797.6
Convenio MEGABUS Pereira													
Pesos	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	752.8
Damnificados por la violencia													
Pesos	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	3,878.7
LIQUIDEX Cadenas productivas													
Pesos	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	7,126.6
MEGABUS aportes Risaralda													
Pesos	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	451.5
Cupo Competitividad USD													
Dólares	104.3	110.4	89.7	87.6	86.1	85.8	70.5	57.1	57.0	56.0	53.0	53.0	38.4
Conv. Línea Rionegro Antioquia													
Pesos	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	2,771.5
Mipyme Compite USD													
Dólares	13.1	11.1	9.6	9.1	8.1	7.3	6.2	4.5	4.0	3.9	3.5	3.3	3
LINEA COLOMBIA PRODUCTIVA USD													
Dólares												0	1
CUPO ESP LIB INV MIPYMES													
Pesos	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	27,790.9
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	8,203
CUPO ESPECIAL EMP. COMPETI													
Dólares	55.2	89.9	103.0	98.5	80.2	75.4	68.0	62.9	60.9	59.4	-	44.7	43.5
EMP. COMPET. CIR 18/07													
Dólares	97.9	-	-	-	-	-	-	-	-	-	48.0	-	-
LINEA FUSAGASUGA													
Pesos	-	-	-	-	-	-	-	-	-	-	55,740	-	-
CONV.APROG.MODERNIZAC.													
Dólares	0	-	-	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	43	44	47	46	46	45	44	44	42	42	41	40	39
TRANSMETRO - BARRANQUILLA													
Pesos	523	716	748	930	961	1,142	1,407	1,655	1,670	1,772	2,474	1,920	2,015
COLOMBIA CRECE CIR 4/08													
Dólares	233	217	217	211	207	203	198	69	54	46	42	38	37
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	8	116	148	158	161	162	152	129	124	120	121	191	177
LINEA BANCA CAPITAL													
Pesos				6,912	13,673	27,293	36,622	46,871	48,911	53,615	-	62,182	64,079
LINEA DEPARTAMENTO DE ARAUCA													
Pesos				-	221	300	459	910	1,649	2,287	9,752	2,592	2,562
LINEA APOYO COMERCIO FRONTERIZ													
Pesos							753	2,384	4,466	6,649	607	11,449	18,172
LINEA ENVIGADO													
Pesos							20	165	333	533	23,767	572	640
LINEA APOYO SECTOR AUTOMOTOR													
Pesos								880	18,052	21,055	380	24,256	30,055
LINEA APOYO SECTOR ELECTRDOMES													
Pesos								100	180	307	541	1,050	8,500
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	1,352
LINEA LIQUIDEZ CONTRACICLICA													
Pesos										250	23,000	16,303	21,018
Dólares												91	150
LIN. BCA CAPITAL MICROEMPRESAS													
Pesos											3,464	-	-
LIN. DEPARTAMENTO DE RISARALDA													
Pesos											1,500	1,463	2,059
BANCA CAPITAL EMERG. ECONOMICA													
Pesos												19	33
LIN LIQUIDEX INT. FINANCIEROS													
Pesos												18,911	18,911
LINEA RECOMPOSICION PASIVO COP													
Pesos												13,393	139,727
LINEA CAMARA CIO. IBAGUE COP													
Pesos													135
LINEA SISMO META-CUNDINAMARCA													
Pesos													24
TOTAL CARTERA													
Pesos	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	3,876,529	3,954,016	4,101,267
Dólares	728.38	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21
Total cartera antes de provisiones	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	5,270,447