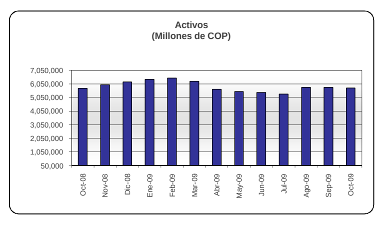
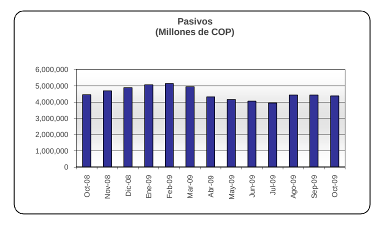
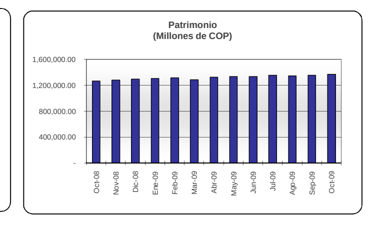
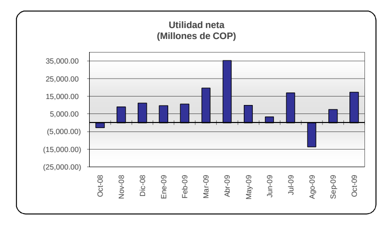
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

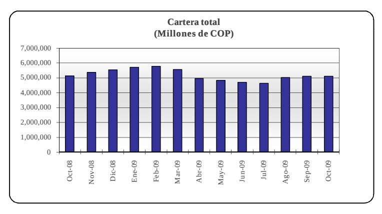
	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09
Activos totales	5,727,262.00	5,979,353.00	6,193,406.00	6,381,435.00	6,469,098.00	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00	5,745,642.00
% de cambio	4.13	4.40	3.58	3.04	1.37	- 3.52	- 9.41	- 2.73	- 1.57	- 2.16	9.26	9.26	- 0.71
Pasivos totales	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	4,375,092.00
% de cambio	5.44	5.31	4.20	3.67	1.51	- 3.79	- 12.65	- 3.79	- 2.15	- 3.34	12.72	12.51	11.09
Patrimonio total	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	1,370,550.00
% de cambio	- 0.21	1.21	1.30	0.65	0.84	- 2.48	3.09	0.71	0.26	1.45	- 0.77	- 0.17	1.70
Utilidad antes de impuestos	(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	18,583.00
% de cambio	- 193.34	- 722.64	21.39	- 11.07	8.71	77.81	73.81	- 69.56	- 58.22	292.94	- 168.96	- 52.30	- 248.14
Utilidad neta	(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	17,416.00
% de cambio	- 543.49	- 432.76	24.32	- 12.96	9.75	86.14	77.97	- 71.81	- 64.93	388.58	- 180.29	- 55.63	- 227.43
Cartera en pesos	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	4,215,761
Cartera en USD expresados en COP	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	1,054,264
Cartera bruta	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	5,270,025
% de cambio	6.17	4.82	3.02	3.09	1.22	- 3.77	- 10.70	- 2.84	- 2.30	- 1.69	8.35	10.40	1.88
Provisiones	(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)	(164,753.00)
Cartera Total Neta después de provisiones	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	5,105,272.00
Cartera en USD	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77
Tasa de cambio (COP/USD)	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	1,993.80

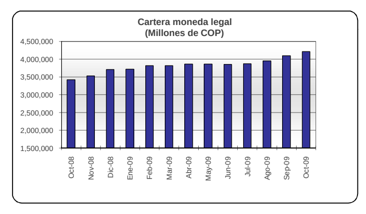


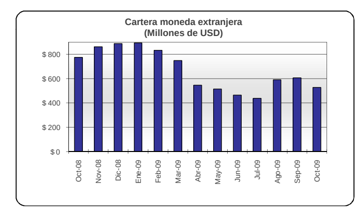


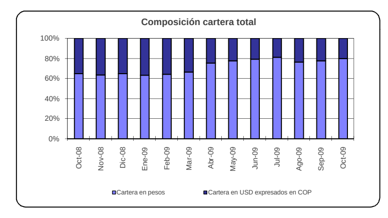








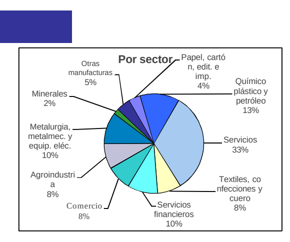




COMPOSICIÓN DE LA CARTERA (COP)
Oct-09

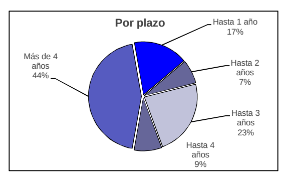
POR SECTOR

Agroindustria	435,482
Metalurgia, metalmec. y equip. eléc.	545,894
Minerales	93,593
Otras manufacturas	241,760
Papel, cartón, edit. e imp.	203,590
Químico plástico y petróleo	672,306
Servicios	1,729,755
Textiles, confecciones y cuero	405,408
Servicios financieros	519,984
Comercio	422,232
Cesión de activos y pasivos	21
	5,270,025



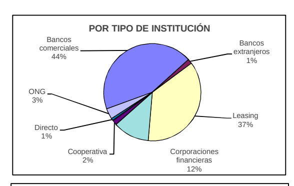
POR PLAZO

Hasta 1 año	876,601
Hasta 2 años	382,361
Hasta 3 años	1,224,364
Hasta 4 años	445,677
Más de 4 años	2,341,021
	5,270,025



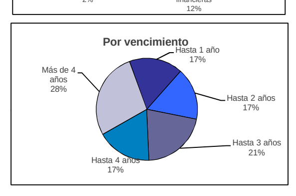
POR TIPO DE INSTITUCIÓN

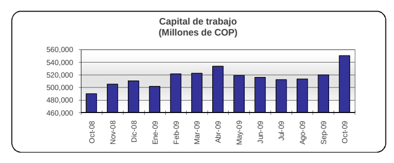
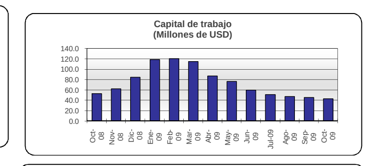
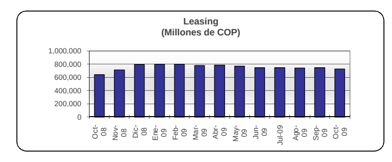
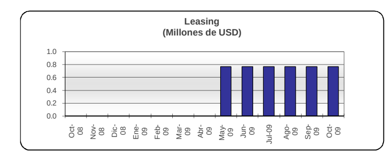
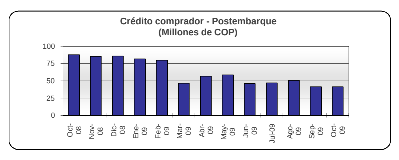
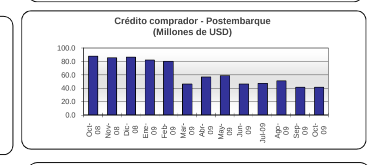
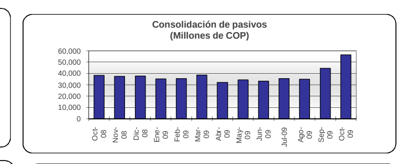
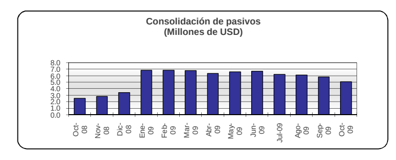
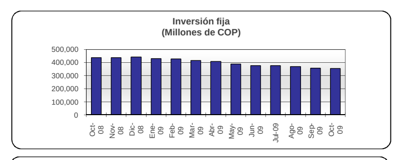
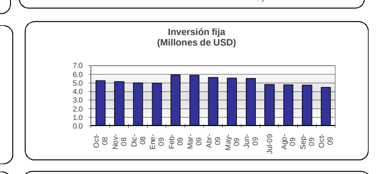
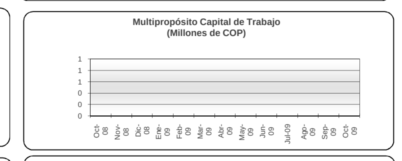
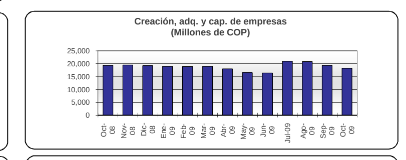
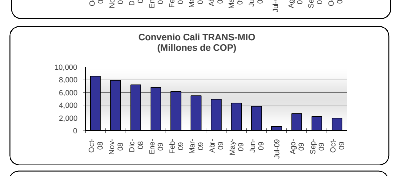
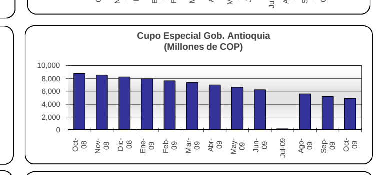
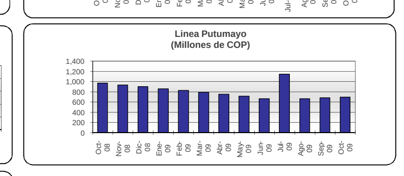
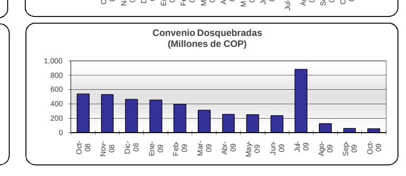
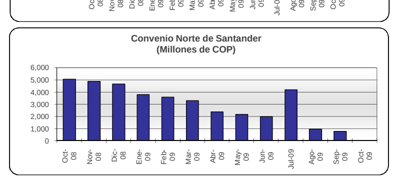
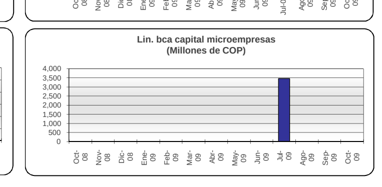
Bancos comerciales	2,311,450.07
Bancos extranjeros	80,581.29
Leasing	1,927,290.02
Corporaciones financieras	635,706.99
Cooperativa	84,089.19
Cooperativa de grado superior	8,823.33
Directo	36,797.29
ONG	185,286.68
	5,270,025



POR VENCIMIENTO

Hasta 1 año	902,770.4
Hasta 2 años	873,218.9
Hasta 3 años	1,119,085.0
Hasta 4 años	917,429.2
Más de 4 años	1,457,521.3
	5,270,025



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

SALDOS DE LA CARTERA	Oct-08	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09
Capital de trabajo													
Pesos	490,386	505,777	510,818	501,886	522,026	523,098	534,143	519,240	516,389	512,696	513,609	520,422	551,031
Dólares	53.26	62.76	84.83	118.65	120.80	115.07	87.22	76.67	59.86	51.54	47.78	45.82	43
Multipropósito Consolidacion de Pasivos													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capital de trabajo MICRO y PYMES													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Multipropósito Inversión Fija													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Leasing													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Multipropósito Capitalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Comprador proveedor													
Pesos													
Dólares	87	85	86	82	80	46	57	59	46	47	51	41	42
Descuento de documentos													
Pesos	15,267	14,168	14,051	12,994	15,577	13,185	9,185	8,501	7,398	5,814	5,650	5,310	4,792
Dólares	9.504	12.900	13.082	13.406	11.010	9.720	8.749	7.645	6.751	8.262	7.636	7.294	7.132
Inversión Fija													
Pesos	437,282	437,048	440,888	430,669	428,424	416,335	408,248	387,809	377,016	376,102	369,061	357,998	353,697
Dólares	5.244	5.121	4.997	4.956	5.915	5.873	5.607	5.566	5.525	4.817	4.776	4.734	4.468
Creación, adquisición y capitalización													
Pesos	19,402	19,477	19,232	19,083	18,928	19,064	17,990	16,542	16,431	20,996	20,878	19,427	18,310
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	638,824	712,297	793,692	796,131	795,794	779,735	782,785	766,867	745,889	743,220	741,964	744,307	725,235
Dólares	-	-	-	-	-	-	-	0.764	0.764	0.764	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	38,494	37,613	37,906	35,510	35,545	38,706	32,265	34,535	33,391	35,739	35,174	44,640	56,682
Dólares	2.5	2.9	3.5	6.9	6.9	6.8	6.4	6.6	6.7	6.2	6.1	5.8	5.1
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	5,633	4,173	4,853	4,451	4,777	4,386	4,145	4,625	6,054	8,405	7,516	6,181	8,160
Dólares	-	-	-	-	-	-	-	-	-	0.4	0.4	0.4	0.4
Eje cafetero													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Proyectos de infraestructura de transporte													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Reestructuraciones													
Pesos	9,277	9,196	9,021	8,846	8,782	8,732	8,643	8,571	8,521	8,364	8,298	7,892	7,874
Dólares													
Speedus													
Dólares	26	78	82	76	28	23	12	12	10	9	9	9	9
Expopymes													
Pesos	146	141	137	81	78	75	56	56	56	44	44	44	28
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	12,786	12,206	11,595	13,995	13,601	13,104	13,649	13,405	13,108	12,198	11,869	11,516	11,272
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	4,849	4,183	3,621	3,201	2,700	2,127	1,746	1,371	972	823	633	416	326
Dólares													
IFI multipropósito													
Pesos	228	186	145	111	86	84	84	59	56	56	31	28	28
Dólares													
Línea Bogotá													
Pesos	88,210	81,096	73,691	66,996	61,497	55,036	49,763	45,434	41,007	37,355	33,796	30,438	27,086
Línea desplazados													
Pesos	2,828	2,765	2,747	2,642	2,556	2,528	2,406	2,348	2,319	2,170	2,111	2,084	1,928
Línea AECI - Bancoldex													
Pesos	56,388	61,115	74,166	79,688	89,399	96,306	103,910	112,914	128,886	145,848	157,561	150,583	146,315
Cupo especial Cucuta													
Pesos	-	-	-	-	-	-	-	-	-	-	-	563	-
Apoyo productivida y competitvidad													
Pesos	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	1,717,949
Dólares	0.64	0.84	0.82	0.90	0.90	0.90	0.85	0.84	0.87	0.82	1.03	0.85	0.80
Apoyo a zonas fronterizas													
Pesos	9,132	9,170	9,210	9,221	9,567	9,436	9,247	8,823	8,205	7,796	7,506	7,356	7,148
Financiación de importaciones													
Pesos	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	1.4	1.5	1.5	1.6	1.7	2.4	2.4	1.8	1.6	1.6	1.6	1.6	1.9
Cupo especial US export/import													
Dólares	0.1	0.1	-	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	52,334.2
RAPICOP													
Pesos	-	-	-	-	-	-	-	-	-	13,680.1	18,000.0	21,000.0	22,300.0
Apoyo Financiero Mipymes													
Pesos	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	1,438.2
Dólares	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	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	2,063.4
Línea Cundinamarca													
Pesos	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	11,225.9
Tasa Fija													
Pesos	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	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	14,052.5
Convenio Cali TRANS-MIO													
Pesos	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	2,016.4
Cupo Especial Gob. Antioquia													
Pesos	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	4,889.4
Línea Putumayo													
Pesos	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	699.4
Convenio Dosquebradas													
Pesos	536.3	527.9	461.0	452.6	394.1	310.2	254.6	249.1	235.0	879.2	123.3	58.1	54.1
Convenio Norte de Santander													
Pesos	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	1.0
Convenio MEGABUS Pereira													
Pesos	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	697.5
Damnificados por la violencia													
Pesos	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	4,116.8
LIQUIDEX Cadenas productivas													
Pesos	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	7,177.1
MEGABUS aportes Risaralda													
Pesos	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	406.9
Cupo Competitividad USD													
Dólares	110.4	89.7	87.6	86.1	85.8	70.5	57.1	57.0	56.0	53.0	53.0	38.4	25.7
Conv. Línea Rionegro Antioquia													
Pesos	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	2,882.5
Mipyme Compite USD													
Dólares	11.1	9.6	9.1	8.1	7.3	6.2	4.5	4.0	3.9	3.5	3.3	3.3	2
LINEA COLOMBIA PRODUCTIVA USD													
Dólares											0	1	2
CUPO ESP LIB INV MIPYMES													
Pesos	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	25,200.6
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	8,202.6	7,418
CUPO ESPECIAL EMP. COMPETI													
Dólares	89.9	103.0	98.5	80.2	75.4	68.0	62.9	60.9	59.4	-	44.7	43.5	40.3
EMP. COMPET. CIR 18/07													
Dólares	-	-	-	-	-	-	-	-	-	48.0	-	-	-
LINEA FUSAGASUGA													
Pesos	-	-	-	-	-	-	-	-	-	55,740	-	-	-
CONV.APROG.MODERNIZAC.													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	44	47	46	46	45	44	44	42	42	41	40	39	37
TRANSMETRO - BARRANQUILLA													
Pesos	716	748	930	961	1,142	1,407	1,655	1,670	1,772	2,474	1,920	2,015	1,984
COLOMBIA CRECE CIR 4/08													
Dólares	217	217	211	207	203	198	69	54	46	42	38	37	29
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	116	148	158	161	162	152	129	124	120	121	191	177	115
LINEA BANCA CAPITAL													
Pesos			6,912	13,673	27,293	36,622	46,871	48,911	53,615	-	62,182	64,079	64,798
LINEA DEPARTAMENTO DE ARAUCA													
Pesos			-	221	300	459	910	1,649	2,287	9,752	2,592	2,562	2,520
LINEA APOYO COMERCIO FRONTERIZ													
Pesos						753	2,384	4,466	6,649	607	11,449	18,172	33,631
LINEA ENVIGADO													
Pesos						20	165	333	533	23,767	572	640	773
LINEA APOYO SECTOR AUTOMOTOR													
Pesos							880	18,052	21,055	380	24,256	30,055	29,755
LINEA APOYO SECTOR ELECTRDOMES													
Pesos							100	180	307	541	1,050	8,500	10,950
LINEA CAMARA COMERCIO CUCUTA													
Pesos							5	15	34	1,268	540	-	620
LINEA MANIZALES OLA INVERNAL													
Pesos							1,134	1,231	1,344	11,024	1,310	1,352	1,215
LINEA LIQUIDEZ CONTRACICLICA													
Pesos									250	23,000	16,303	21,018	23,061
Dólares											91	150	150
LIN. BCA CAPITAL MICROEMPRESAS													
Pesos										3,464	-	-	-
LIN. DEPARTAMENTO DE RISARALDA													
Pesos										1,500	1,463	2,059	2,645
BANCA CAPITAL EMERG. ECONOMICA													
Pesos											19	33	33
LIN LIQUIDEX INT. FINANCIEROS													
Pesos											18,911	18,911	5,000
LINEA RECOMPOSICION PASIVO COP													
Pesos											13,393	139,727	241,187
LINEA CAMARA CIO. IBAGUE COP													
Pesos												135	730
LINEA SISMO META-CUNDINAMARCA													
Pesos												24	24
LINEA EXPORT.SECTOR AGROPECUAR													
Dólares													13
TOTAL CARTERA													
Pesos	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	4,215,760.9
Dólares	775.88	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77
Total cartera antes de provisiones	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	5,270,025