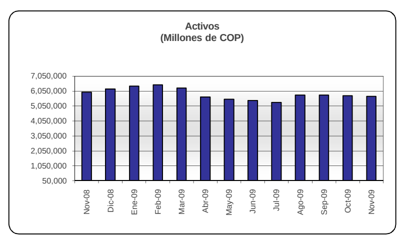
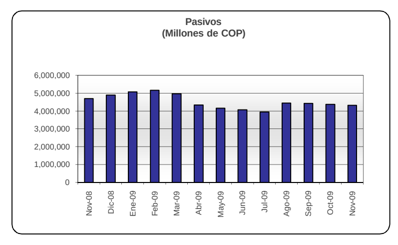
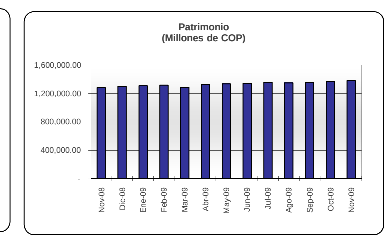
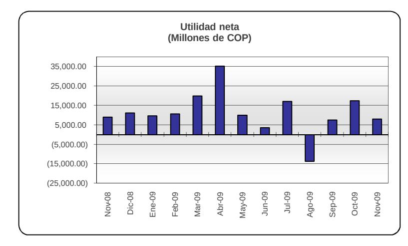
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

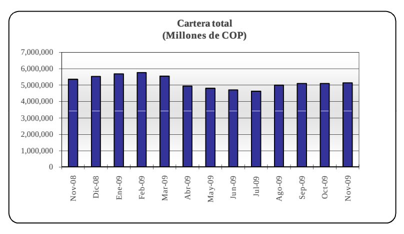
	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09
Activos totales	5,979,353.00	6,193,406.00	6,381,435.00	6,469,098.00	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00	5,745,642.00	5,700,370.00
% de cambio	4.40	3.58	3.04	1.37	-3.52	-9.41	-2.73	-1.57	-2.16	9.26	9.26	-0.71	-1.49
Pasivos totales	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	4,321,839.00
% de cambio	5.31	4.20	3.67	1.51	-3.79	-12.65	-3.79	-2.15	-3.34	12.72	12.51	11.09	9.74
Patrimonio total	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	1,378,531.00
% de cambio	1.21	1.30	0.65	0.84	-2.48	3.09	0.71	0.26	1.45	-0.77	-0.17	1.70	2.29
Utilidad antes de impuestos	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	9,170.00
% de cambio	-722.64	21.39	-11.07	8.71	77.81	73.81	-69.56	-58.22	292.94	-168.96	-52.30	-248.14	-173.10
Utilidad neta	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	8,024.00
% de cambio	-432.76	24.32	-12.96	9.75	86.14	77.97	-71.81	-64.93	388.58	-180.29	-55.63	-227.43	-158.71
Cartera en pesos	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	4,309,998
Cartera en USD expresados en COP	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	988,512
Cartera bruta	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	5,298,510
% de cambio	4.82	3.02	3.09	1.22	-3.77	-10.70	-2.84	-2.30	-1.69	8.35	10.40	1.88	2.43
Provisiones	(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)	(165,600.00)
Cartera Total Neta después de provisiones	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	5,132,911.00
Cartera en USD	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64
Tasa de cambio (COP/USD)	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	1,998.45

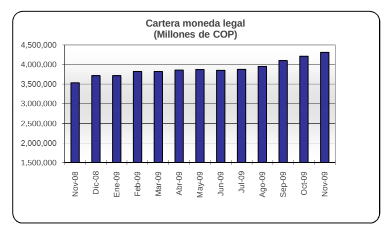


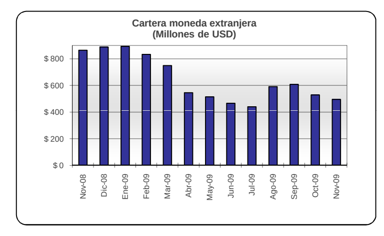


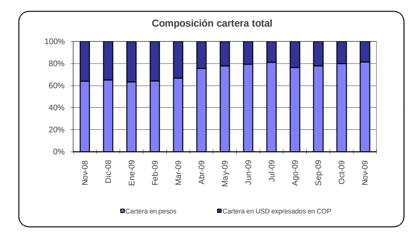








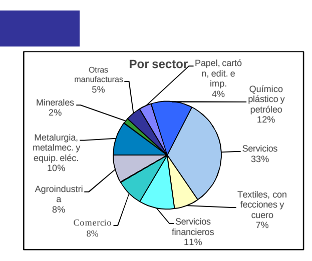




COMPOSICIÓN DE LA CARTERA (COP)
31/11/2009

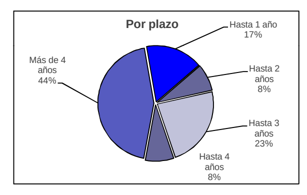
POR SECTOR

Agroindustria	442,701
Metalurgia, metalmec. y equip. eléc.	537,013
Minerales	89,778
Otras manufacturas	242,241
Papel, cartón, edit. e imp.	195,751
Químico plástico y petróleo	659,073
Servicios	1,742,337
Textiles, confecciones y cuero	393,044
Servicios financieros	564,139
Comercio	432,413
Cesión de activos y pasivos	20
	5,298,510



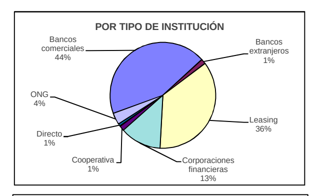
POR PLAZO

Hasta 1 año	872,788
Hasta 2 años	413,344
Hasta 3 años	1,235,494
Hasta 4 años	432,920
Más de 4 años	2,343,965
	5,298,510



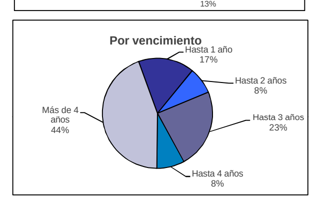
POR TIPO DE INSTITUCIÓN

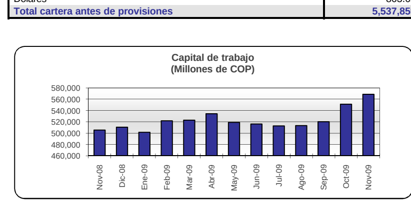
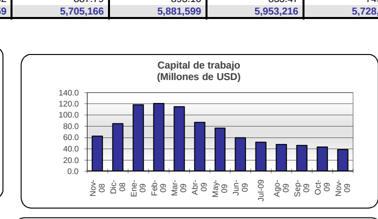
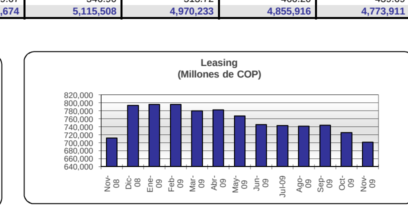
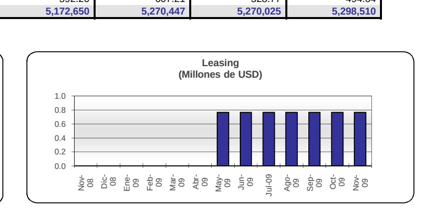
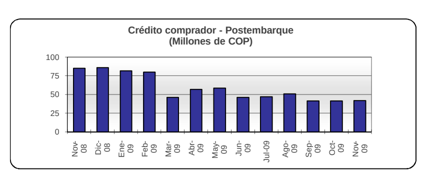
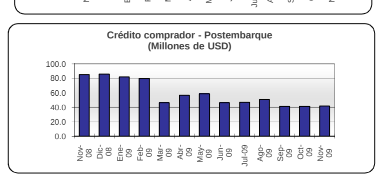
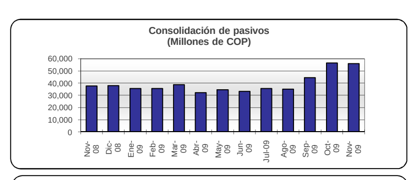
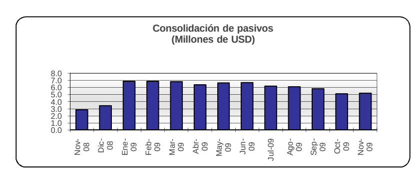
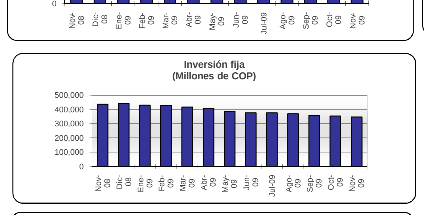
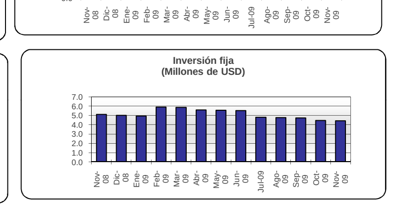
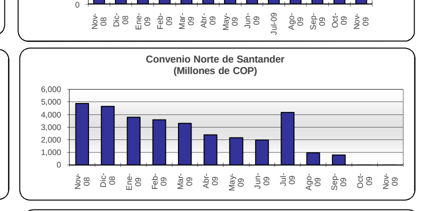
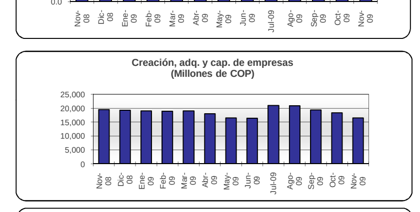
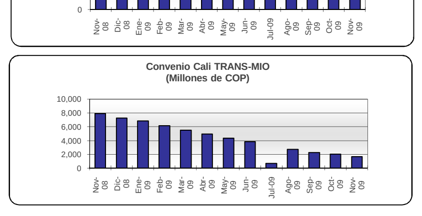
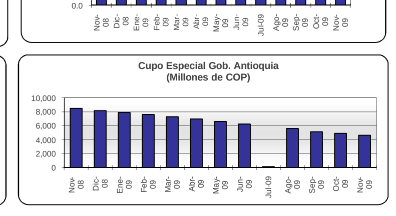
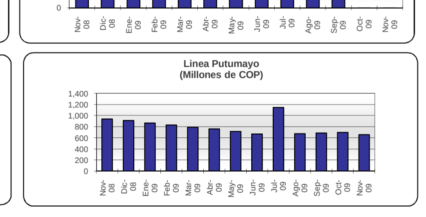
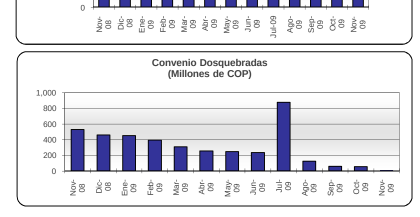
Bancos comerciales	2,318,263.70
Bancos extranjeros	79,578.80
Leasing	1,918,546.98
Corporaciones financieras	666,910.59
Cooperativa	80,793.39
Cooperativa de grado superior	8,513.30
Directo	37,260.33
ONG	188,643.29
	5,298,510



POR VENCIMIENTO

Hasta 1 año	872,788.39
Hasta 2 años	413,343.91
Hasta 3 años	1,235,493.54
Hasta 4 años	432,919.91
Más de 4 años	2,343,964.62
	5,298,510



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

SALDOS DE LA CARTERA	Nov-08	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09
Capital de trabajo													
Pesos	505,777	510,818	501,886	522,026	523,098	534,143	519,240	516,389	512,696	513,609	520,422	551,031	568,594
Dólares	62.76	84.83	118.65	120.80	115.07	87.22	76.67	59.86	51.54	47.78	45.82	43.20	38
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	85	86	82	80	46	57	59	46	47	51	41	42	42
Descuento de documentos													
Pesos	14,168	14,051	12,994	15,577	13,185	9,185	8,501	7,398	5,814	5,650	5,310	4,792	4,501
Dólares	12.900	13.082	13.406	11.010	9.720	8.749	7.645	6.751	8.262	7.636	7.294	7.132	6.856
Inversión Fija													
Pesos	437,048	440,888	430,669	428,424	416,335	408,248	387,809	377,016	376,102	369,061	357,998	353,697	345,909
Dólares	5.121	4.997	4.956	5.915	5.873	5.607	5.566	5.525	4.817	4.776	4.734	4.468	4.427
Creación, adquisición y capitalización													
Pesos	19,477	19,232	19,083	18,928	19,064	17,990	16,542	16,431	20,996	20,878	19,427	18,310	16,485
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	712,297	793,692	796,131	795,794	779,735	782,785	766,867	745,889	743,220	741,964	744,307	725,235	701,941
Dólares	-	-	-	-	-	-	0.764	0.764	0.764	0.764	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	37,613	37,906	35,510	35,545	38,706	32,265	34,535	33,391	35,739	35,174	44,640	56,682	56,156
Dólares	2.9	3.5	6.9	6.9	6.8	6.4	6.6	6.7	6.2	6.1	5.8	5.1	5.2
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	4,173	4,853	4,451	4,777	4,386	4,145	4,625	6,054	8,405	7,516	6,181	8,160	8,082
Dólares	-	-	-	-	-	-	-	-	0.4	0.4	0.4	0.4	0.4
Eje cafetero													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Proyectos de infraestructura de transporte													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Reestructuraciones													
Pesos	9,196	9,021	8,846	8,782	8,732	8,643	8,571	8,521	8,364	8,298	7,892	7,874	7,837
Dólares													
Speedus													
Dólares	78	82	76	28	23	12	12	10	9	9	9	9	9
Expopymes													
Pesos	141	137	81	78	75	56	56	56	44	44	44	28	28
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	12,206	11,595	13,995	13,601	13,104	13,649	13,405	13,108	12,198	11,869	11,516	11,272	10,942
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	4,183	3,621	3,201	2,700	2,127	1,746	1,371	972	823	633	416	326	186
Dólares													
IFI multipropósito													
Pesos	186	145	111	86	84	84	59	56	56	31	28	28	3
Dólares													
Línea Bogotá													
Pesos	81,096	73,691	66,996	61,497	55,036	49,763	45,434	41,007	37,355	33,796	30,438	27,086	24,294
Línea desplazados													
Pesos	2,765	2,747	2,642	2,556	2,528	2,406	2,348	2,319	2,170	2,111	2,084	1,928	1,864
Línea AECI - Bancoldex													
Pesos	61,115	74,166	79,688	89,399	96,306	103,910	112,914	128,886	145,848	157,561	150,583	146,315	140,253
Cupo especial Cucuta													
Pesos	-	-	-	-	-	-	-	-	-	-	563	-	-
Apoyo productivida y competitvidad													
Pesos	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	1,720,623
Dólares	0.84	0.82	0.90	0.90	0.90	0.85	0.84	0.87	0.82	1.03	0.85	0.80	0.80
Apoyo a zonas fronterizas													
Pesos	9,170	9,210	9,221	9,567	9,436	9,247	8,823	8,205	7,796	7,506	7,356	7,148	7,205
Financiación de importaciones													
Pesos	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	1.5	1.5	1.6	1.7	2.4	2.4	1.8	1.6	1.6	1.6	1.6	1.9	1.9
Cupo especial US export/import													
Dólares	0.1	-	-	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	50,031.4
RAPICOP													
Pesos	-	-	-	-	-	-	-	-	13,680.1	18,000.0	21,000.0	22,300.0	24,700.0
Apoyo Financiero Mipymes													
Pesos	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	1.42	1.32	1.16	1.03	0.79	0.68	0.37	0.28	0.24	0.13	0.04	-	-
Línea Risaralda													
Pesos	6,690.9	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	1,875.0
Línea Cundinamarca													
Pesos	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	12,755.0
Tasa Fija													
Pesos	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	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	13,248.9
Convenio Cali TRANS-MIO													
Pesos	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	1,680.4
Cupo Especial Gob. Antioquia													
Pesos	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	4,655.9
Linea Putumayo													
Pesos	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	654.5
Convenio Dosquebradas													
Pesos	527.9	461.0	452.6	394.1	310.2	254.6	249.1	235.0	879.2	123.3	58.1	54.1	1.9
Convenio Norte de Santander													
Pesos	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	0.2
Convenio MEGABUS Pereira													
Pesos	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	641.3
Damnificados por la violencia													
Pesos	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	3,989.9
LIQUIDEX Cadenas productivas													
Pesos	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	6,846.7
MEGABUS aportes Risaralda													
Pesos	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	356.7
Cupo Competitividad USD													
Dólares	89.7	87.6	86.1	85.8	70.5	57.1	57.0	56.0	53.0	53.0	38.4	25.7	37.2
Conv. Línea Rionegro Antioquia													
Pesos	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	3,196.1
Mipyme Compite USD													
Dólares	9.6	9.1	8.1	7.3	6.2	4.5	4.0	3.9	3.5	3.3	3.3	2.3	2
LINEA COLOMBIA PRODUCTIVA USD													
Dólares										0	1	2	6
CUPO ESP LIB INV MIPYMES													
Pesos	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	22,760.4
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	7,417.9	6,199
CUPO ESPECIAL EMP. COMPETI													
Dólares	103.0	98.5	80.2	75.4	68.0	62.9	60.9	59.4	-	44.7	43.5	40.3	25.6
EMP. COMPET. CIR 18/07													
Dólares	-	-	-	-	-	-	-	-	48.0	-	-	-	-
LINEA FUSAGASUGA													
Pesos	-	-	-	-	-	-	-	-	55,740	-	-	-	-
CONV.APROG.MODERNIZAC.													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	47	46	46	45	44	44	42	42	41	40	39	37	36
TRANSMETRO - BARRANQUILLA													
Pesos	748	930	961	1,142	1,407	1,655	1,670	1,772	2,474	1,920	2,015	1,984	1,991
COLOMBIA CRECE CIR 4/08													
Dólares	217	211	207	203	198	69	54	46	42	38	37	29	26
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	148	158	161	162	152	129	124	120	121	191	177	115	89
LINEA BANCA CAPITAL													
Pesos		6,912	13,673	27,293	36,622	46,871	48,911	53,615	-	62,182	64,079	64,798	66,398
LINEA DEPARTAMENTO DE ARAUCA													
Pesos		-	221	300	459	910	1,649	2,287	9,752	2,592	2,562	2,520	2,445
LINEA APOYO COMERCIO FRONTERIZ													
Pesos					753	2,384	4,466	6,649	607	11,449	18,172	33,631	43,483
LINEA ENVIGADO													
Pesos					20	165	333	533	23,767	572	640	773	1,073
LINEA APOYO SECTOR AUTOMOTOR													
Pesos						880	18,052	21,055	380	24,256	30,055	29,755	36,884
LINEA APOYO SECTOR ELECTRDOMES													
Pesos						100	180	307	541	1,050	8,500	10,950	11,001
LINEA CAMARA COMERCIO CUCUTA													
Pesos						5	15	34	1,268	540	-	620	648
LINEA MANIZALES OLA INVERNAL													
Pesos						1,134	1,231	1,344	11,024	1,310	1,352	1,215	1,201
LINEA LIQUIDEZ CONTRACICLICA													
Pesos								250	23,000	16,303	21,018	23,061	25,797
Dólares										91	150	150	149
LIN. BCA CAPITAL MICROEMPRESAS													
Pesos									3,464	-	-	-	-
LIN. DEPARTAMENTO DE RISARALDA													
Pesos									1,500	1,463	2,059	2,645	2,579
BANCA CAPITAL EMERG. ECONOMICA													
Pesos										19	33	33	50
LIN LIQUIDEX INT. FINANCIEROS													
Pesos										18,911	18,911	5,000	29,000
LINEA RECOMPOSICION PASIVO COP													
Pesos										13,393	139,727	241,187	317,250
LINEA CAMARA CIO. IBAGUE COP													
Pesos											135	730	1,643
LINEA SISMO META-CUNDINAMARCA													
Pesos											24	24	60
LINEA EXPORT.SECTOR AGROPECUAR													
Dólares												13	14
TOTAL CARTERA													
Pesos	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	4,215,761	4,309,998.3
Dólares	863.62	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64
Total cartera antes de provisiones	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	5,298,510