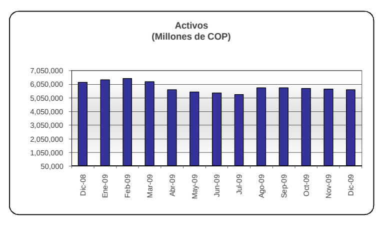
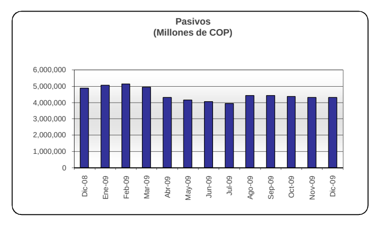
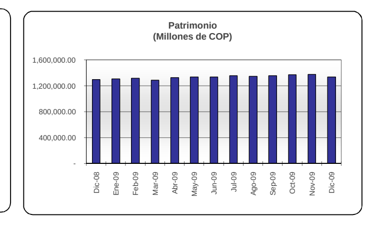
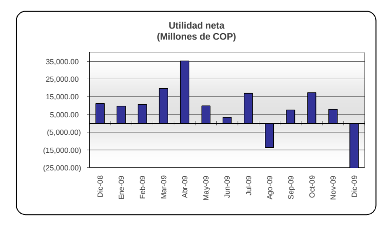
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

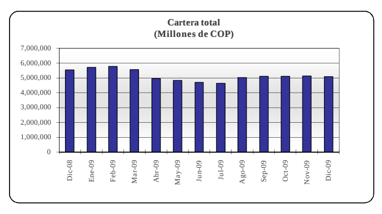
	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09
Activos totales	6,193,406.00	6,381,435.00	6,469,098.00	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00	5,745,642.00	5,700,370.00	5,649,341.00
% de cambio	3.58	3.04	1.37	-3.52	-9.41	-2.73	-1.57	-2.16	9.26	9.26	-0.71	-1.49	-2.37
Pasivos totales	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	4,313,110.00
% de cambio	4.20	3.67	1.51	-3.79	-12.65	-3.79	-2.15	-3.34	12.72	12.51	11.09	9.74	-2.66
Patrimonio total	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	1,336,231.00
% de cambio	1.30	0.65	0.84	-2.48	3.09	0.71	0.26	1.45	-0.77	-0.17	1.70	2.29	-1.44
Utilidad antes de impuestos	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	(50,323.00)
% de cambio	21.39	-11.07	8.71	77.81	73.81	-69.56	-58.22	292.94	-168.96	-52.30	-248.14	-173.10	-680.03
Utilidad neta	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	(51,468.00)
% de cambio	24.32	-12.96	9.75	86.14	77.97	-71.81	-64.93	388.58	-180.29	-55.63	-227.43	-158.71	-781.51
Cartera en pesos	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	4,329,888
Cartera en USD expresados en COP	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	981,195
Cartera bruta	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	5,311,083
% de cambio	3.02	3.09	1.22	-3.77	-10.70	-2.84	-2.30	-1.69	8.35	10.40	1.88	2.43	0.77
Provisiones	(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)	(219,429.00)
Cartera Total Neta después de provisiones	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	5,091,654.00
Cartera en USD	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64	479.98
Tasa de cambio (COP/USD)	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	2,044.23

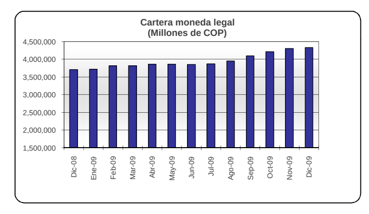


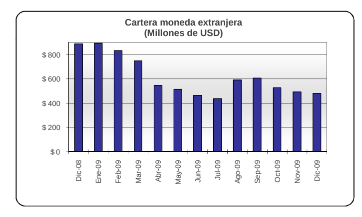


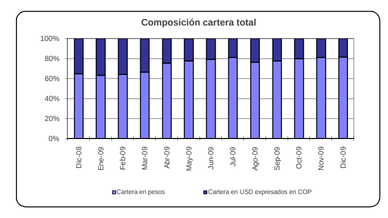








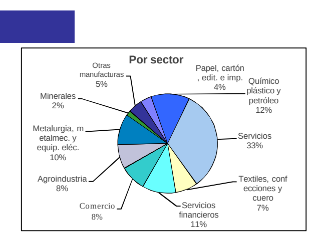




COMPOSICIÓN DE LA CARTERA (COP)
Dic-09

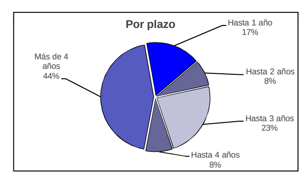
POR SECTOR

Agroindustria	422,268
Metalurgia, metalmec. y equip. eléc.	536,566
Minerales	86,181
Otras manufacturas	243,935
Papel, cartón, edit. e imp.	194,605
Químico plástico y petróleo	664,800
Servicios	1,753,195
Textiles, confecciones y cuero	385,908
Servicios financieros	578,543
Comercio	445,062
Cesión de activos y pasivos	19
	5,311,083



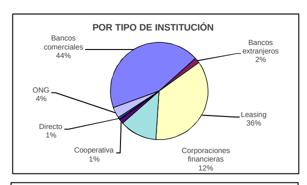
POR PLAZO

Hasta 1 año	879,078.73
Hasta 2 años	416,776.59
Hasta 3 años	1,235,333.08
Hasta 4 años	430,261.49
Más de 4 años	2,349,633
	5,311,083



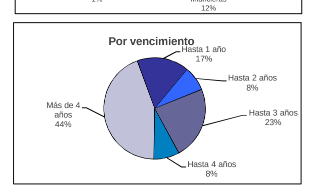
POR TIPO DE INSTITUCIÓN

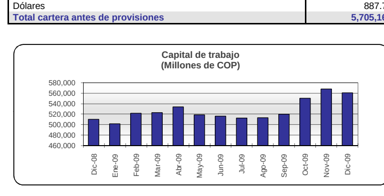
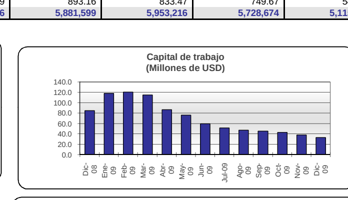
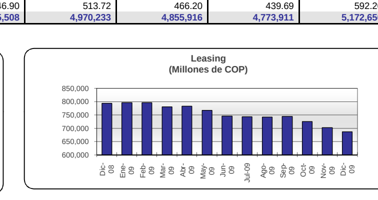
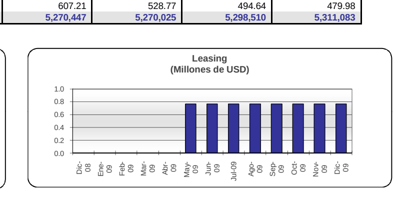
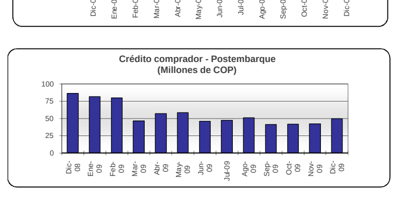
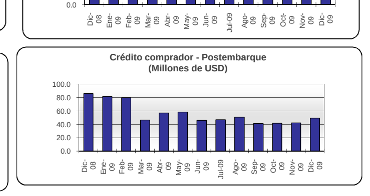
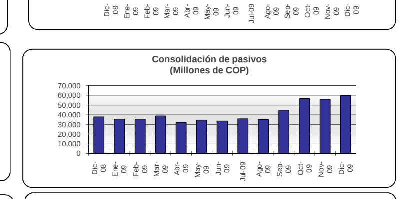
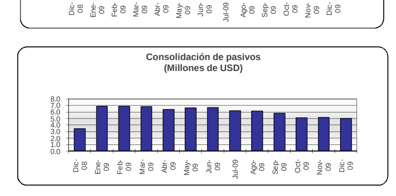
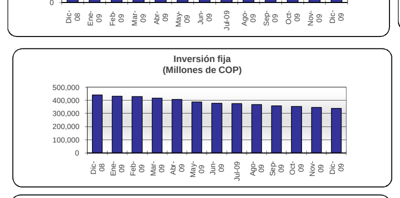
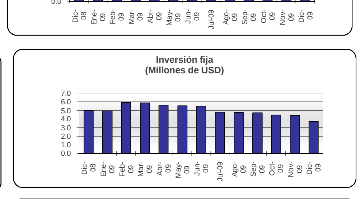
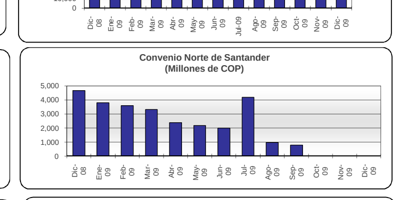
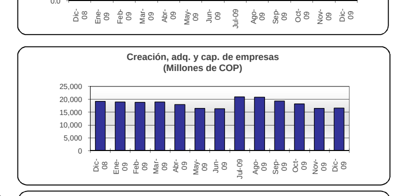
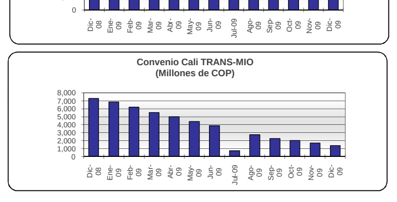
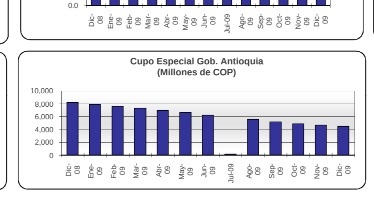
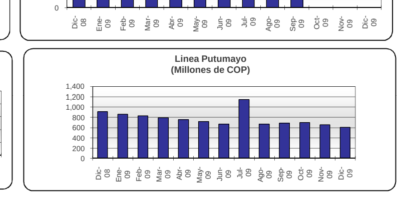
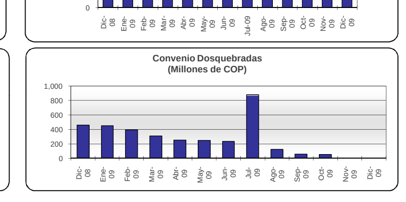
Bancos comerciales	2,328,583.69
Bancos extranjeros	99,206.84
Leasing	1,909,597.38
Corporaciones financieras	659,734.73
Cooperativa	80,317.49
Cooperativa de grado superior	8,250.18
Directo	33,929.61
ONG	191,462.58
	5,311,083



POR VENCIMIENTO

Hasta 1 año	879,078.73
Hasta 2 años	416,776.59
Hasta 3 años	1,235,333.08
Hasta 4 años	430,261.49
Más de 4 años	2,349,633
	5,311,083



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

SALDOS DE LA CARTERA	Dic-08	Ene-09	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09
Capital de trabajo													
Pesos	510,818	501,886	522,026	523,098	534,143	519,240	516,389	512,696	513,609	520,422	551,031	568,594	561,117
Dólares	84.83	118.65	120.80	115.07	87.22	76.67	59.86	51.54	47.78	45.82	43.20	38.47	34
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	86	82	80	46	57	59	46	47	51	41	42	42	49
Descuento de documentos													
Pesos	14,051	12,994	15,577	13,185	9,185	8,501	7,398	5,814	5,650	5,310	4,792	4,501	4,128
Dólares	13.082	13.406	11.010	9.720	8.749	7.645	6.751	8.262	7.636	7.294	7.132	6.856	5.816
Inversión Fija													
Pesos	440,888	430,669	428,424	416,335	408,248	387,809	377,016	376,102	369,061	357,998	353,697	345,909	339,039
Dólares	4.997	4.956	5.915	5.873	5.607	5.566	5.525	4.817	4.776	4.734	4.468	4.427	3.711
Creación, adquisición y capitalización													
Pesos	19,232	19,083	18,928	19,064	17,990	16,542	16,431	20,996	20,878	19,427	18,310	16,485	16,615
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	793,692	796,131	795,794	779,735	782,785	766,867	745,889	743,220	741,964	744,307	725,235	701,941	686,237
Dólares	-	-	-	-	-	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	37,906	35,510	35,545	38,706	32,265	34,535	33,391	35,739	35,174	44,640	56,682	56,156	60,152
Dólares	3.5	6.9	6.9	6.8	6.4	6.6	6.7	6.2	6.1	5.8	5.1	5.2	5.0
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	4,853	4,451	4,777	4,386	4,145	4,625	6,054	8,405	7,516	6,181	8,160	8,082	7,938
Dólares	-	-	-	-	-	-	-	0.4	0.4	0.4	0.4	0.4	0.4
Eje cafetero													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Proyectos de infraestructura de transporte													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Reestructuraciones													
Pesos	9,021	8,846	8,782	8,732	8,643	8,571	8,521	8,364	8,298	7,892	7,874	7,837	7,819
Dólares													
Speedus													
Dólares	82	76	28	23	12	12	10	9	9	9	9	9	9
Expopymes													
Pesos	137	81	78	75	56	56	56	44	44	44	28	28	28
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	11,595	13,995	13,601	13,104	13,649	13,405	13,108	12,198	11,869	11,516	11,272	10,942	10,743
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	3,621	3,201	2,700	2,127	1,746	1,371	972	823	633	416	326	186	152
Dólares													
IFI multipropósito													
Pesos	145	111	86	84	84	59	56	56	31	28	28	3	-
Dólares													
Línea Bogotá													
Pesos	73,691	66,996	61,497	55,036	49,763	45,434	41,007	37,355	33,796	30,438	27,086	24,294	21,753
Línea desplazados													
Pesos	2,747	2,642	2,556	2,528	2,406	2,348	2,319	2,170	2,111	2,084	1,928	1,864	1,837
Línea AECI - Bancoldex													
Pesos	74,166	79,688	89,399	96,306	103,910	112,914	128,886	145,848	157,561	150,583	146,315	140,253	134,055
Cupo especial Cucuta													
Pesos	-	-	-	-	-	-	-	-	-	563	-	-	-
Apoyo productivida y competitvidad													
Pesos	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	1,728,691
Dólares	0.82	0.90	0.90	0.90	0.85	0.84	0.87	0.82	1.03	0.85	0.80	0.80	0.79
Apoyo a zonas fronterizas													
Pesos	9,210	9,221	9,567	9,436	9,247	8,823	8,205	7,796	7,506	7,356	7,148	7,205	7,270
Financiación de importaciones													
Pesos	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	1.6	1.7	2.4	2.4	1.8	1.6	1.6	1.6	1.6	1.9	1.9	1.9
Cupo especial US export/import													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	47,172.3
RAPICOP													
Pesos	-	-	-	-	-	-	-	13,680.1	18,000.0	21,000.0	22,300.0	24,700.0	24,700.0
Apoyo Financiero Mipymes													
Pesos	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	1.32	1.16	1.03	0.79	0.68	0.37	0.28	0.24	0.13	0.04	-	-	-
Línea Risaralda													
Pesos	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	1,661.7
Línea Cundinamarca													
Pesos	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	14,773.0
Tasa Fija													
Pesos	2,171.3	2,145.4	2,119.5	2,085.2	59.3	33.4	-	3,299.0	-	-	-	-	-
Cupo Especial Volcán Galeras													
Pesos	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	12,412.3
Convenio Cali TRANS-MIO													
Pesos	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	1,348.2
Cupo Especial Gob. Antioquia													
Pesos	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	4,488.4
Línea Putumayo													
Pesos	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	608.8
Convenio Dosquebradas													
Pesos	461.0	452.6	394.1	310.2	254.6	249.1	235.0	879.2	123.3	58.1	54.1	1.9	0.9
Convenio Norte de Santander													
Pesos	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	1,233.8	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	577.2
Damnificados por la violencia													
Pesos	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	3,908.7
LIQUIDEX Cadenas productivas													
Pesos	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	5,822.4
MEGABUS aportes Risaralda													
Pesos	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	295.5
Cupo Competitividad USD													
Dólares	87.6	86.1	85.8	70.5	57.1	57.0	56.0	53.0	53.0	38.4	25.7	37.2	22.9
Conv. Línea Rionegro Antioquia													
Pesos	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	3,331.5
Mipyme Compite USD													
Dólares	9.1	8.1	7.3	6.2	4.5	4.0	3.9	3.5	3.3	3.3	2.3	1.9	2
LINEA COLOMBIA PRODUCTIVA USD													
Dólares									0	1	2	6	14
CUPO ESP LIB INV MIPYMES													
Pesos	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	21,164.3
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	6,199.4	5,822
CUPO ESPECIAL EMP. COMPETI													
Dólares	98.5	80.2	75.4	68.0	62.9	60.9	59.4	-	44.7	43.5	40.3	25.6	35.1
EMP. COMPET. CIR 18/07													
Dólares	-	-	-	-	-	-	-	48.0	-	-	-	-	-
LINEA FUSAGASUGA													
Pesos	-	-	-	-	-	-	-	55,740	-	-	-	-	-
CONV.APROG.MODERNIZAC.													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	46	46	45	44	44	42	42	41	40	39	37	36	35
TRANSMETRO - BARRANQUILLA													
Pesos	930	961	1,142	1,407	1,655	1,670	1,772	2,474	1,920	2,015	1,984	1,991	2,018
COLOMBIA CRECE CIR 4/08													
Dólares	211	207	203	198	69	54	46	42	38	37	29	26	26
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	158	161	162	152	129	124	120	121	191	177	115	89	77
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	68,513
LINEA DEPARTAMENTO DE ARAUCA													
Pesos	-	221	300	459	910	1,649	2,287	9,752	2,592	2,562	2,520	2,445	2,388
LINEA APOYO COMERCIO FRONTERIZ													
Pesos				753	2,384	4,466	6,649	607	11,449	18,172	33,631	43,483	57,252
LINEA ENVIGADO													
Pesos				20	165	333	533	23,767	572	640	773	1,073	1,280
LINEA APOYO SECTOR AUTOMOTOR													
Pesos					880	18,052	21,055	380	24,256	30,055	29,755	36,884	36,444
LINEA APOYO SECTOR ELECTRDOMES													
Pesos					100	180	307	541	1,050	8,500	10,950	11,001	9,701
LINEA CAMARA COMERCIO CUCUTA													
Pesos					5	15	34	1,268	540	-	620	648	666
LINEA MANIZALES OLA INVERNAL													
Pesos					1,134	1,231	1,344	11,024	1,310	1,352	1,215	1,201	1,189
LINEA LIQUIDEZ CONTRACICLICA													
Pesos							250	23,000	16,303	21,018	23,061	25,797	53,833
Dólares									91	150	150	149	140
LIN. BCA CAPITAL MICROEMPRESAS													
Pesos								3,464	-	-	-	-	-
LIN. DEPARTAMENTO DE RISARALDA													
Pesos								1,500	1,463	2,059	2,645	2,579	2,472
BANCA CAPITAL EMERG. ECONOMICA													
Pesos									19	33	33	50	67
LIN LIQUIDEX INT. FINANCIEROS													
Pesos									18,911	18,911	5,000	29,000	28,000
LINEA RECOMPOSICION PASIVO COP													
Pesos									13,393	139,727	241,187	317,250	323,249
LINEA CAMARA CIO. IBAGUE COP													
Pesos										135	730	1,643	2,041
LINEA SISMO META-CUNDINAMARCA													
Pesos										24	24	60	59
LINEA EXPORT.SECTOR AGROPECUAR													
Dólares											13	14	16
CREDITOS A LA NACION													
Dólares													1
LINEA ALCALDIA DE MEDELLIN													
Pesos													4,036
LINEA ALCALDIA DE POPAYAN													
Pesos													1,000
LINEA MUNICIPIO DE ARMENIA													
Pesos													20
TOTAL CARTERA													
Pesos	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	4,329,888.0
Dólares	887.79	893.16	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64	479.98
Total cartera antes de provisiones	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	5,311,083