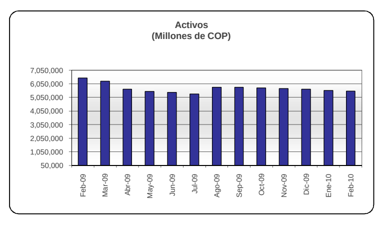
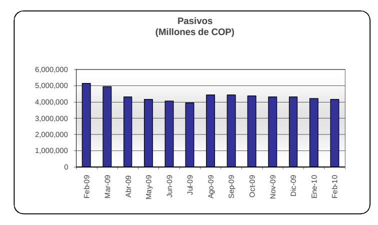
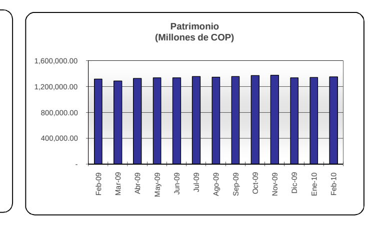
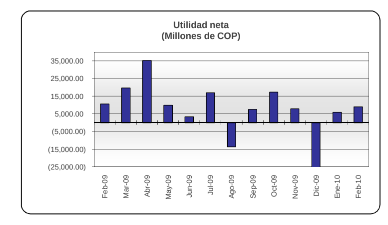
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

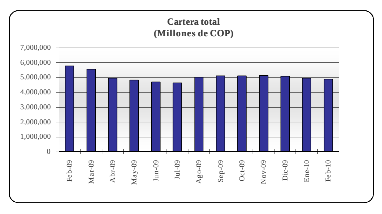
	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10
Activos totales	6,469,098.00	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00	5,745,642.00	5,700,370.00	5,649,341.00	5,557,573.00	5,520,662.00
% de cambio	1.37	- 3.52	- 9.41	- 2.73	- 1.57	- 2.16	9.26	9.26	- 0.71	- 1.49	- 2.37	- 3.27	- 3.15
Pasivos totales	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	4,214,986.00	4,169,295.00
% de cambio	1.51	- 3.79	- 12.65	- 3.79	- 2.15	- 3.34	12.72	12.51	11.09	9.74	- 2.66	- 4.87	- 3.53
Patrimonio total	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	1,342,587.00	1,351,367.00
% de cambio	0.84	- 2.48	3.09	0.71	0.26	1.45	- 0.77	- 0.17	1.70	2.29	- 1.44	- 2.04	- 1.97
Utilidad antes de impuestos	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)	7,217.00	10,232.00
% de cambio	8.71	77.81	73.81	- 69.56	- 58.22	292.94	- 168.96	- 52.30	- 248.14	- 173.10	- 680.03	- 61.16	11.58
Utilidad neta	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)	6,031.00	9,046.00
% de cambio	9.75	86.14	77.97	- 71.81	- 64.93	388.58	- 180.29	- 55.63	- 227.43	- 158.71	- 781.51	- 65.37	12.74
Cartera en pesos	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	4,292,475	4,277,164
Cartera en USD expresados en COP	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	867,893	818,975
Cartera bruta	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	5,160,368	5,096,139
% de cambio	1.22	- 3.77	- 10.70	- 2.84	- 2.30	- 1.69	8.35	10.40	1.88	2.43	0.77	- 2.08	- 3.82
Provisiones	(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)	(213,392.00)	(210,812.00)
Cartera Total Neta después de provisiones	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	4,946,977.00	4,885,326.00
Cartera en USD	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64	479.98	437.82	423.83
Tasa de cambio (COP/USD)	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	1,982.29	1,932.32

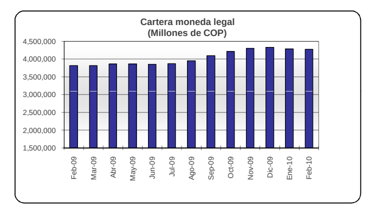


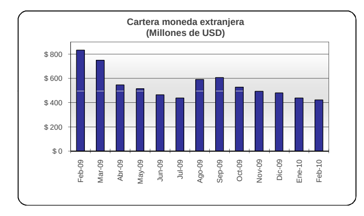


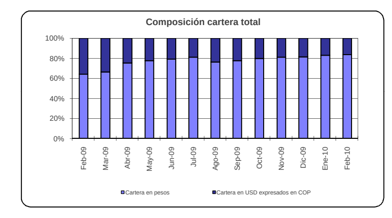








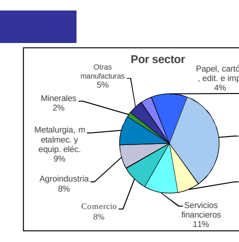




COMPOSICIÓN DE LA CARTERA (COP)
Feb-10

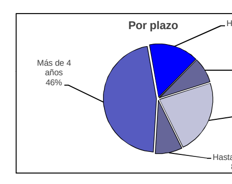
POR SECTOR

Agroindustria	403,500.65
Metalurgia, metalmec. y equip. eléc.	483,868.63
Minerales	82,800.39
Otras manufacturas	241,564.26
Papel, cartón, edit. e imp.	185,987.71
Químico plástico y petróleo	599,938.51
Servicios	1,744,410.45
Textiles, confecciones y cuero	363,382.07
Servicios financieros	561,498.59
Comercio	429,170.49
Cesión de activos y pasivos	16.67
	5,096,138



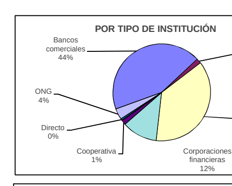
POR PLAZO

Hasta 1 año	770,558.77
Hasta 2 años	394,903.52
Hasta 3 años	1,153,055.44
Hasta 4 años	418,338.25
Más de 4 años	2,359,282.42
	5,096,138



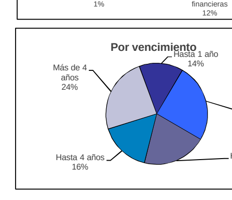
POR TIPO DE INSTITUCIÓN

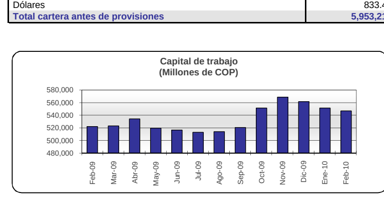
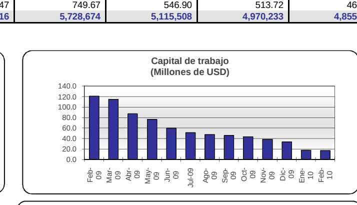
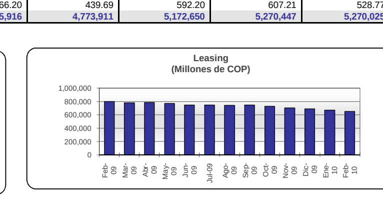
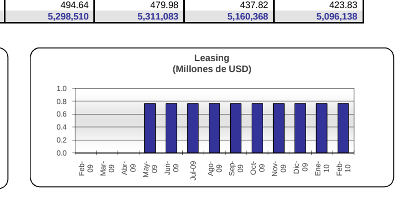
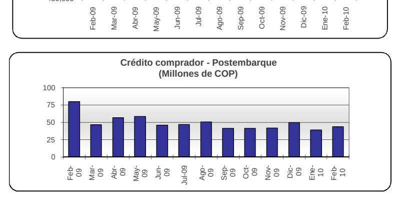
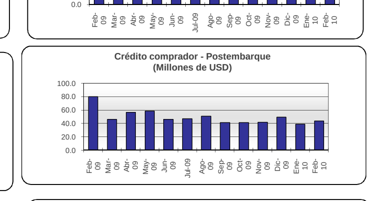
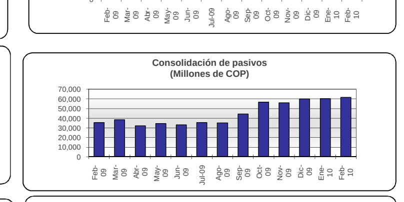
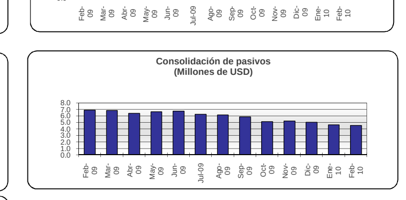
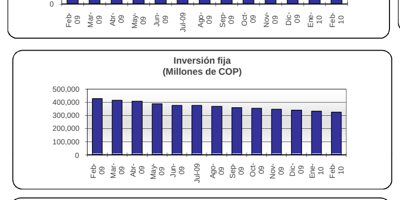
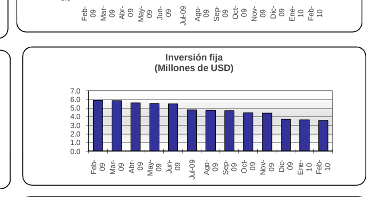
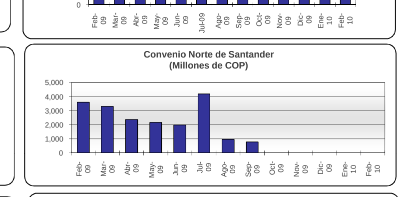
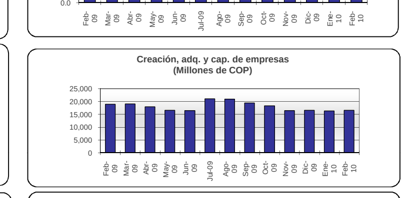
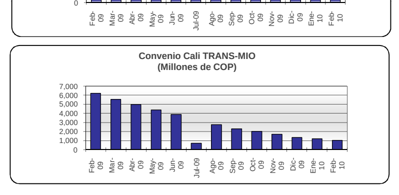
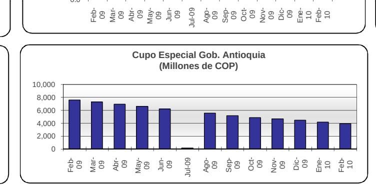
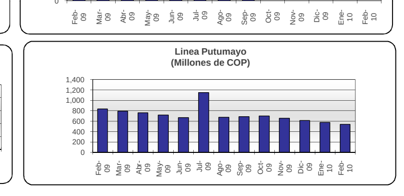
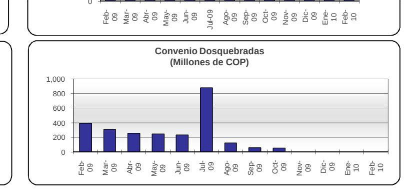
Bancos comerciales	2,218,766.06
Bancos extranjeros	84,287.03
Leasing	1,896,352.28
Corporaciones financieras	599,371.39
Cooperativa	77,856.50
Cooperativa de grado superior	8,714.37
Directo	27,219.86
ONG	183,570.90
	5,096,138



POR VENCIMIENTO

Hasta 1 año	714,841.90
Hasta 2 años	1,270,786.14
Hasta 3 años	1,045,224.23
Hasta 4 años	828,511.90
Más de 4 años	1,236,774.24
	5,096,138



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

SALDOS DE LA CARTERA	Feb-09	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10
Capital de trabajo													
Pesos	522,026	523,098	534,143	519,240	516,389	512,696	513,609	520,422	551,031	568,594	561,117	550,999	546,549
Dólares	120.80	115.07	87.22	76.67	59.86	51.54	47.78	45.82	43.20	38.47	33.54	17.68	17
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	80	46	57	59	46	47	51	41	42	42	49	39	44
Descuento de documentos													
Pesos	15,577	13,185	9,185	8,501	7,398	5,814	5,650	5,310	4,792	4,501	4,128	4,379	3,634
Dólares	11.010	9.720	8.749	7.645	6.751	8.262	7.636	7.294	7.132	6.856	5.816	4.662	5.382
Inversión Fija													
Pesos	428,424	416,335	408,248	387,809	377,016	376,102	369,061	357,998	353,697	345,909	339,039	333,226	325,811
Dólares	5.915	5.873	5.607	5.566	5.525	4.817	4.776	4.734	4.468	4.427	3.711	3.649	3.587
Creación, adquisición y capitalización													
Pesos	18,928	19,064	17,990	16,542	16,431	20,996	20,878	19,427	18,310	16,485	16,615	16,398	16,602
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	795,794	779,735	782,785	766,867	745,889	743,220	741,964	744,307	725,235	701,941	686,237	668,242	649,971
Dólares	-	-	-	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	35,545	38,706	32,265	34,535	33,391	35,739	35,174	44,640	56,682	56,156	60,152	60,460	61,907
Dólares	6.9	6.8	6.4	6.6	6.7	6.2	6.1	5.8	5.1	5.2	5.0	4.6	4.5
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	4,777	4,386	4,145	4,625	6,054	8,405	7,516	6,181	8,160	8,082	7,938	6,844	6,769
Dólares	-	-	-	-	-	0.4	0.4	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	8,782	8,732	8,643	8,571	8,521	8,364	8,298	7,892	7,874	7,837	7,819	7,755	7,702
Dólares													
Speedus													
Dólares	28	23	12	12	10	9	9	9	9	9	9	10	10
Expopymes													
Pesos	78	75	56	56	56	44	44	44	28	28	28	17	17
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	13,601	13,104	13,649	13,405	13,108	12,198	11,869	11,516	11,272	10,942	10,743	9,892	9,593
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	2,700	2,127	1,746	1,371	972	823	633	416	326	186	152	128	121
Dólares													
IFI multipropósito													
Pesos	86	84	84	59	56	56	31	28	28	3	-	-	-
Dólares													
Línea Bogotá													
Pesos	61,497	55,036	49,763	45,434	41,007	37,355	33,796	30,438	27,086	24,294	21,753	19,058	17,089
Línea desplazados													
Pesos	2,556	2,528	2,406	2,348	2,319	2,170	2,111	2,084	1,928	1,864	1,837	1,714	1,652
Línea AECI - Bancoldex													
Pesos	89,399	96,306	103,910	112,914	128,886	145,848	157,561	150,583	146,315	140,253	134,055	130,001	123,255
Cupo especial Cucuta													
Pesos	-	-	-	-	-	-	-	563	-	-	-	-	-
Apoyo productivida y competitvidad													
Pesos	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	1,743,771	1,754,940
Dólares	0.90	0.90	0.85	0.84	0.87	0.82	1.03	0.85	0.80	0.80	0.79	0.74	0.63
Apoyo a zonas fronterizas													
Pesos	9,567	9,436	9,247	8,823	8,205	7,796	7,506	7,356	7,148	7,205	7,270	7,106	6,868
Financiación de importaciones													
Pesos	6,507.9	4,081.1	4,657.9	2,228.4	1,055.9	1,055.9	1,055.9	934.8	-	-	-	-	-
Dólares	1.7	2.4	2.4	1.8	1.6	1.6	1.6	1.6	1.9	1.9	1.9	1.9	1.9
Cupo especial US export/import													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	44,478.6	42,054.7
RAPICOP													
Pesos	-	-	-	-	-	13,680.1	18,000.0	21,000.0	22,300.0	24,700.0	24,700.0	24,700.0	24,700.0
Apoyo Financiero Mipymes													
Pesos	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	1.03	0.79	0.68	0.37	0.28	0.24	0.13	0.04	-	-	-	-	-
Linea Risaralda													
Pesos	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	1,516.0	1,394.5
Linea Cundinamarca													
Pesos	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	15,157.5	15,571.4
Tasa Fija													
Pesos	2,119.5	2,085.2	59.3	33.4	-	3,299.0	-	-	-	-	-	-	-
Cupo Especial Volcán Galeras													
Pesos	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	11,885.9	11,421.6
Convenio Cali TRANS-MIO													
Pesos	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	1,201.2	1,014.2
Cupo Especial Gob. Antioquia													
Pesos	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	4,175.7	3,939.0
Linea Putumayo													
Pesos	830.2	790.9	757.8	716.4	667.1	1,147.1	671.7	685.1	699.4	654.5	608.8	572.4	538.8
Convenio Dosquebradas													
Pesos	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	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	1,182.7	1,102.0	1,137.6	1,063.9	985.3	15,000.0	821.4	752.8	697.5	641.3	577.2	518.5	466.6
Damnificados por la violencia													
Pesos	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	3,645.3	3,586.6
LIQUIDEX Cadenas productivas													
Pesos	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	5,751.3	4,980.3
MEGABUS aportes Risaralda													
Pesos	853.3	781.3	727.4	673.6	596.1	2,915.3	506.9	451.5	406.9	356.7	295.5	259.2	218.1
Cupo Competitividad USD													
Dólares	85.8	70.5	57.1	57.0	56.0	53.0	53.0	38.4	25.7	37.2	22.9	21.5	21.2
Conv. Línea Rionegro Antioquia													
Pesos	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	3,475.8	3,520.3
Mipyme Compite USD													
Dólares	7.3	6.2	4.5	4.0	3.9	3.5	3.3	3.3	2.3	1.9	1.8	1.5	1
LINEA COLOMBIA PRODUCTIVA USD													
Dólares							0	1	2	6	14	22	25
CUPO ESP LIB INV MIPYMES													
Pesos	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	18,620.1	16,071.3
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	5,821.8	5,536.0	4,991
CUPO ESPECIAL EMP. COMPETI													
Dólares	75.4	68.0	62.9	60.9	59.4	-	44.7	43.5	40.3	25.6	35.1	27.4	23.3
EMP. COMPET. CIR 18/07													
Dólares	-	-	-	-	-	48.0	-	-	-	-	-	34.7	-
LINEA FUSAGASUGA													
Pesos	-	-	-	-	-	55,740	-	-	-	-	-	-	-
CONV.APROG.MODERNIZAC.													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	45	44	44	42	42	41	40	39	37	36	35	-	34
TRANSMETRO - BARRANQUILLA													
Pesos	1,142	1,407	1,655	1,670	1,772	2,474	1,920	2,015	1,984	1,991	2,018	2,039	2,120
COLOMBIA CRECE CIR 4/08													
Dólares	203	198	69	54	46	42	38	37	29	26	26	25	25
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	162	152	129	124	120	121	191	177	115	89	77	68	141
LINEA BANCA CAPITAL													
Pesos	27,293	36,622	46,871	48,911	53,615	-	62,182	64,079	64,798	66,398	68,513	67,341	68,970
LINEA DEPARTAMENTO DE ARAUCA													
Pesos	300	459	910	1,649	2,287	9,752	2,592	2,562	2,520	2,445	2,388	2,307	2,190
LINEA APOYO COMERCIO FRONTERIZ													
Pesos		753	2,384	4,466	6,649	607	11,449	18,172	33,631	43,483	57,252	59,253	64,729
LINEA ENVIGADO													
Pesos		20	165	333	533	23,767	572	640	773	1,073	1,280	1,386	1,422
LINEA APOYO SECTOR AUTOMOTOR													
Pesos			880	18,052	21,055	380	24,256	30,055	29,755	36,884	36,444	36,066	34,689
LINEA APOYO SECTOR ELECTRDOMES													
Pesos			100	180	307	541	1,050	8,500	10,950	11,001	9,701	9,626	9,546
LINEA CAMARA COMERCIO CUCUTA													
Pesos			5	15	34	1,268	540	-	620	648	666	674	679
LINEA MANIZALES OLA INVERNAL													
Pesos			1,134	1,231	1,344	11,024	1,310	1,352	1,215	1,201	1,189	1,049	1,024
LINEA LIQUIDEZ CONTRACICLICA													
Pesos					250	23,000	16,303	21,018	23,061	25,797	53,833	62,848	82,110
Dólares							91	150	150	149	140	137	50
LIN. BCA CAPITAL MICROEMPRESAS													
Pesos						3,464	-	-	-	-	-	-	-
LIN. DEPARTAMENTO DE RISARALDA													
Pesos						1,500	1,463	2,059	2,645	2,579	2,472	2,412	2,346
BANCA CAPITAL EMERG. ECONOMICA													
Pesos							19	33	33	50	67	64	101
LIN LIQUIDEX INT. FINANCIEROS													
Pesos							18,911	18,911	5,000	29,000	28,000	24,500	21,500
LINEA RECOMPOSICION PASIVO COP													
Pesos							13,393	139,727	241,187	317,250	323,249	309,001	295,878
LINEA CAMARA CIO. IBAGUE COP													
Pesos								135	730	1,643	2,041	1,981	1,933
LINEA SISMO META-CUNDINAMARCA													
Pesos								24	24	60	59	82	81
LINEA EXPORT.SECTOR AGROPECUAR													
Dólares									13	14	16	15	15
CREDITOS A LA NACION													
Dólares											1	1	-
LINEA ALCALDIA DE MEDELLIN													
Pesos											4,036	8,934	13,344
LINEA ALCALDIA DE POPAYAN													
Pesos											1,000	1,000	1,000
LINEA MUNICIPIO DE ARMENIA													
Pesos											20	38	59
LINEA DEPARTAMENTO DE ARAUCA													
Pesos												390	709
LIN DEP QUINDIO 13-01 23-02-10													
Pesos													955
LINEA ALCALDIA DE PASTO													
Pesos													28
LINEA BCA CAP EMPRENDIMIENTO													
Pesos													43
LINEA DEPARTAMENTO GUAJIRA													
Pesos													1,000
LINEA EXPORT. VENEZUELA PESOS													
Pesos													3,760
TOTAL CARTERA													
Pesos	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	4,292,475	4,277,163.8
Dólares	833.47	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64	479.98	437.82	423.83
Total cartera antes de provisiones	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	5,160,368	5,096,138