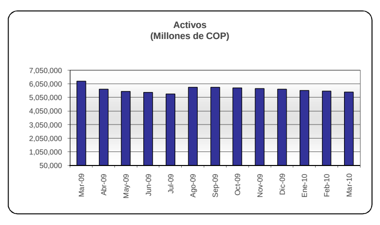
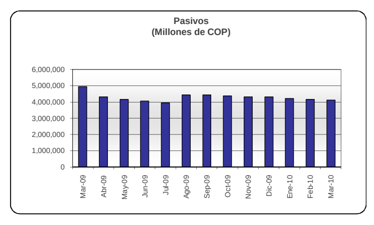
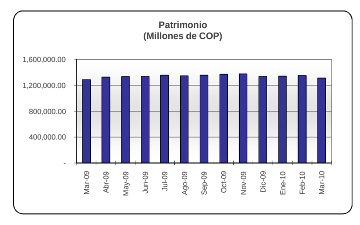
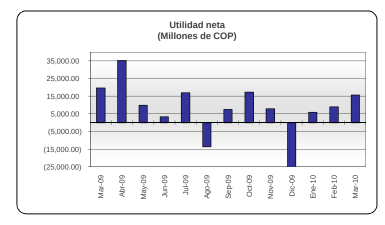
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

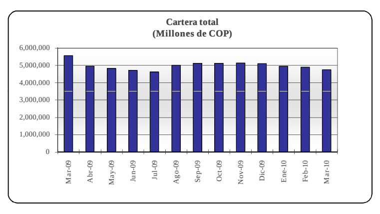
	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10	Mar-10
Activos totales	6,241,152.00	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00	5,745,642.00	5,700,370.00	5,649,341.00	5,557,573.00	5,520,662.00	5,434,201.00
% de cambio	- 3.52	- 9.41	- 2.73	- 1.57	- 2.16	9.26	9.26	- 0.71	- 1.49	- 2.37	- 3.27	- 3.15	- 3.81
Pasivos totales	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	4,119,820.00
% de cambio	- 3.79	- 12.65	- 3.79	- 2.15	- 3.34	12.72	12.51	11.09	9.74	- 2.66	- 4.87	- 3.53	- 4.48
Patrimonio total	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	1,314,380.00
% de cambio	- 2.48	3.09	0.71	0.26	1.45	- 0.77	- 0.17	1.70	2.29	- 1.44	- 2.04	- 1.97	- 1.64
Utilidad antes de impuestos	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	16,911.00
% de cambio	77.81	73.81	- 69.56	- 58.22	292.94	- 168.96	- 52.30	- 248.14	- 173.10	- 680.03	- 61.16	11.58	- 133.60
Utilidad neta	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	15,725.00
% de cambio	86.14	77.97	- 71.81	- 64.93	388.58	- 180.29	- 55.63	- 227.43	- 158.71	- 781.51	- 65.37	12.74	- 130.55
Cartera en pesos	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	4,243,887
Cartera en USD expresados en COP	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	713,715
Cartera bruta	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	4,957,602
% de cambio	- 3.77	- 10.70	- 2.84	- 2.30	- 1.69	8.35	10.40	1.88	2.43	0.77	- 2.08	- 3.82	- 6.66
Provisiones	(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)	(205,269.00)
Cartera Total Neta después de provisiones	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	4,752,333.00
Cartera en USD	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64	479.98	437.82	423.83	371.36
Tasa de cambio (COP/USD)	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	1,921.88

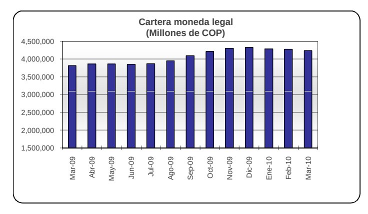


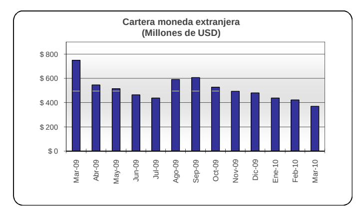


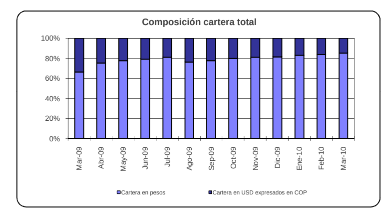








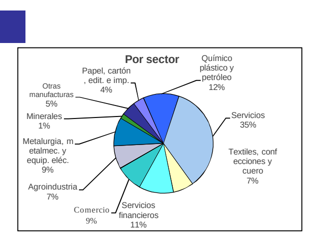




COMPOSICIÓN DE LA CARTERA (COP)
Mar-10

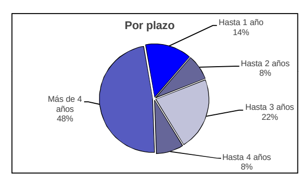
POR SECTOR

Agroindustria	374,229.40
Metalurgia, metalmec. y equip. eléc.	460,120.04
Minerales	78,668.10
Otras manufacturas	233,940.99
Papel, cartón, edit. e imp.	177,824.53
Químico plástico y petróleo	579,441.50
Servicios	1,734,213.36
Textiles, confecciones y cuero	334,060.86
Servicios financieros	555,894.60
Comercio	429,193.86
Cesión de activos y pasivos	15.56
	4,957,603



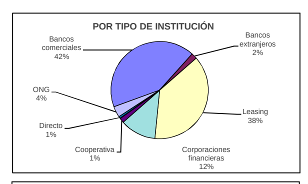
POR PLAZO

Hasta 1 año	700,958.83
Hasta 2 años	382,482.38
Hasta 3 años	1,096,464.28
Hasta 4 años	412,762.38
Más de 4 años	2,364,934.91
	4,957,603



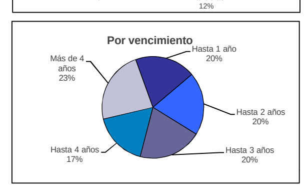
POR TIPO DE INSTITUCIÓN

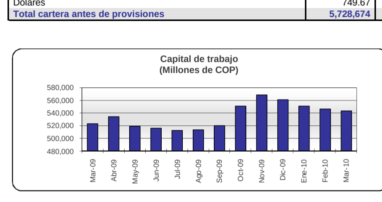
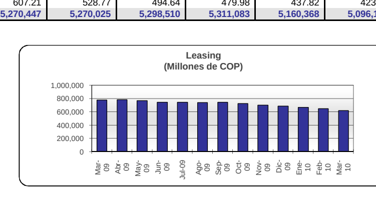
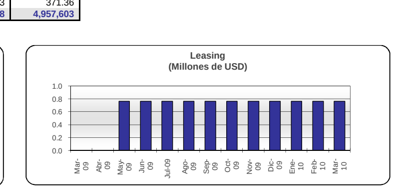
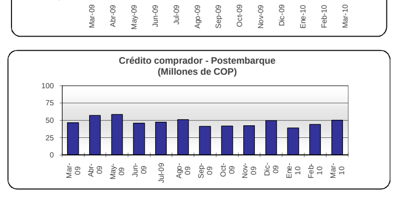
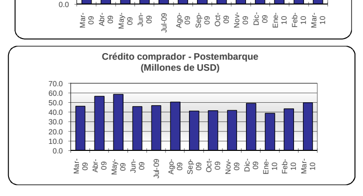
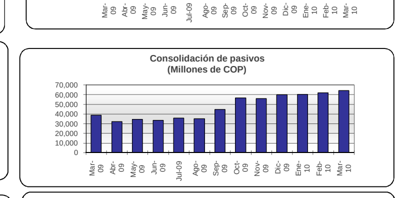
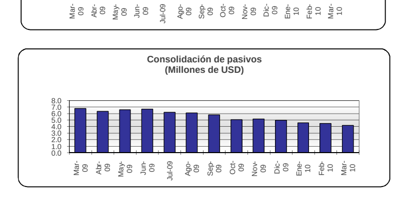
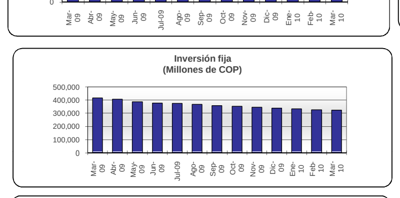
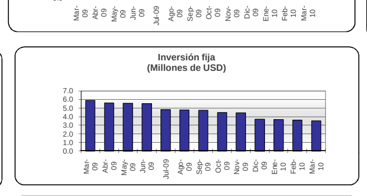
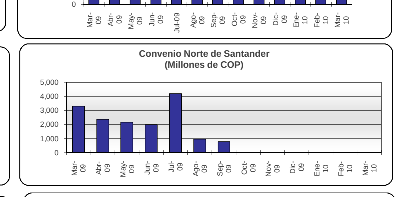
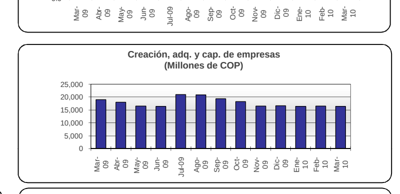
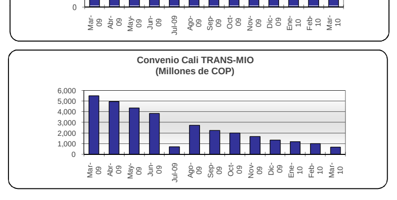
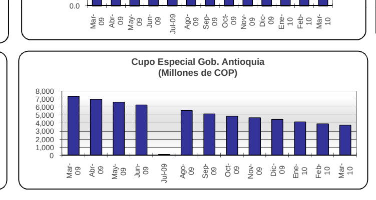
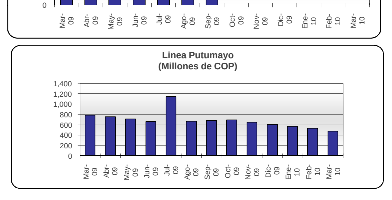
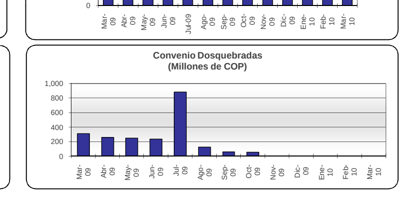
Bancos comerciales	2,092,024.81
Bancos extranjeros	95,446.47
Leasing	1,886,217.76
Corporaciones financieras	589,262.18
Cooperativa	77,005.94
Cooperativa de grado superior	8,699.31
Directo	28,959.49
ONG	179,986.82
	4,957,603



POR VENCIMIENTO

Hasta 1 año	961,418.02
Hasta 2 años	990,418.23
Hasta 3 años	1,002,687.37
Hasta 4 años	857,551.68
Más de 4 años	1,145,527.48
	4,957,603



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

SALDOS DE LA CARTERA	Mar-09	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10	Mar-10
Capital de trabajo													
Pesos	523,098	534,143	519,240	516,389	512,696	513,609	520,422	551,031	568,594	561,117	550,999	546,549	543,266
Dólares	115.07	87.22	76.67	59.86	51.54	47.78	45.82	43.20	38.47	33.54	17.68	17	15
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	46	57	59	46	47	51	41	42	42	49	39	44	50
Descuento de documentos													
Pesos	13,185	9,185	8,501	7,398	5,814	5,650	5,310	4,792	4,501	4,128	4,379	3,634	4,311
Dólares	9.720	8.749	7.645	6.751	8.262	7.636	7.294	7.132	6.856	5.816	4.662	5.382	5.597
Inversión Fija													
Pesos	416,335	408,248	387,809	377,016	376,102	369,061	357,998	353,697	345,909	339,039	333,226	325,811	325,297
Dólares	5.873	5.607	5.566	5.525	4.817	4.776	4.734	4.468	4.427	3.711	3.649	3.587	3.525
Creación, adquisición y capitalización													
Pesos	19,064	17,990	16,542	16,431	20,996	20,878	19,427	18,310	16,485	16,615	16,398	16,602	16,455
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	779,735	782,785	766,867	745,889	743,220	741,964	744,307	725,235	701,941	686,237	668,242	649,971	619,871
Dólares	-	-	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764
Consolidación de pasivos													
Pesos	38,706	32,265	34,535	33,391	35,739	35,174	44,640	56,682	56,156	60,152	60,460	61,907	64,507
Dólares	6.8	6.4	6.6	6.7	6.2	6.1	5.8	5.1	5.2	5.0	4.6	4.5	4.2
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	4,386	4,145	4,625	6,054	8,405	7,516	6,181	8,160	8,082	7,938	6,844	6,769	6,495
Dólares	-	-	-	-	0.4	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	8,732	8,643	8,571	8,521	8,364	8,298	7,892	7,874	7,837	7,819	7,755	7,702	7,694
Dólares													
Speedus													
Dólares	23	12	12	10	9	9	9	9	9	9	10	10	10
Expopymes													
Pesos	75	56	56	56	44	44	44	28	28	28	17	17	17
Dólares													
Creditos esepciales de corto plazo													
Pesos													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Relocalización de empresas													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Línea APTDEA													
Pesos	13,104	13,649	13,405	13,108	12,198	11,869	11,516	11,272	10,942	10,743	9,892	9,593	9,346
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	2,127	1,746	1,371	972	823	633	416	326	186	152	128	121	121
Dólares													
IFI multipropósito													
Pesos	84	84	59	56	56	31	28	28	3	-	-	-	-
Dólares													
Línea Bogotá													
Pesos	55,036	49,763	45,434	41,007	37,355	33,796	30,438	27,086	24,294	21,753	19,058	17,089	14,474
Línea desplazados													
Pesos	2,528	2,406	2,348	2,319	2,170	2,111	2,084	1,928	1,864	1,837	1,714	1,652	1,625
Línea AECI - Bancoldex													
Pesos	96,306	103,910	112,914	128,886	145,848	157,561	150,583	146,315	140,253	134,055	130,001	123,255	115,471
Cupo especial Cucuta													
Pesos	-	-	-	-	-	-	563	-	-	-	-	-	-
Apoyo productivida y competitvidad													
Pesos	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	1,770,471
Dólares	0.90	0.85	0.84	0.87	0.82	1.03	0.85	0.80	0.80	0.79	0.74	0.63	0.55
Apoyo a zonas fronterizas													
Pesos	9,436	9,247	8,823	8,205	7,796	7,506	7,356	7,148	7,205	7,270	7,106	6,868	6,802
Financiación de importaciones													
Pesos	4,081.1	4,657.9	2,228.4	1,055.9	1,055.9	1,055.9	934.8	-	-	-	-	-	-
Dólares	2.4	2.4	1.8	1.6	1.6	1.6	1.6	1.9	1.9	1.9	1.9	1.9	1.9
Cupo especial US export/import													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	39,411.2
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	24,700.0
Apoyo Financiero Mipymes													
Pesos	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	0.79	0.68	0.37	0.28	0.24	0.13	0.04	-	-	-	-	-	-
Línea Risaralda													
Pesos	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	1,254.1
Línea Cundinamarca													
Pesos	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	16,206.5
Tasa Fija													
Pesos	2,085.2	59.3	33.4	-	3,299.0	-	-	-	-	-	-	-	-
Cupo Especial Volcán Galeras													
Pesos	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	10,692.5
Convenio Cali TRANS-MIO													
Pesos	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	680.1
Cupo Especial Gob. Antioquia													
Pesos	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	3,766.2
Línea Putumayo													
Pesos	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	479.2
Convenio Dosquebradas													
Pesos	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	3,314.4	2,380.9	2,172.9	1,992.9	4,181.7	974.1	797.6	1.0	0.2	-	-	-	-
Convenio MEGABUS Pereira													
Pesos	1,102.0	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	395.8
Damnificados por la violencia													
Pesos	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	3,703.3
LIQUIDEX Cadenas productivas													
Pesos	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	5,251.1
MEGABUS aportes Risaralda													
Pesos	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	165.4
Cupo Competitividad USD													
Dólares	70.5	57.1	57.0	56.0	53.0	53.0	38.4	25.7	37.2	22.9	21.5	21.2	3.4
Conv. Línea Rionegro Antioquia													
Pesos	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	3,674.1
Mipyme Compite USD													
Dólares	6.2	4.5	4.0	3.9	3.5	3.3	3.3	2.3	1.9	1.8	1.5	1	1
LINEA COLOMBIA PRODUCTIVA USD													
Dólares						0	1	2	6	14	22	25	27
CUPO ESP LIB INV MIPYMES													
Pesos	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	13,201.4
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	3,857
CUPO ESPECIAL EMP. COMPETI													
Dolares	68.0	62.9	60.9	59.4	-	44.7	43.5	40.3	25.6	35.1	27.4	23.3	22.0
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	44	44	42	42	41	40	39	37	36	35	-	34	34
TRANSMETRO - BARRANQUILLA													
Pesos	1,407	1,655	1,670	1,772	2,474	1,920	2,015	1,984	1,991	2,018	2,039	2,120	2,154
COLOMBIA CRECE CIR 4/08													
Dólares	198	69	54	46	42	38	37	29	26	26	25	25	24
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	152	129	124	120	121	191	177	115	89	77	68	141	152
LINEA BANCA CAPITAL													
Pesos	36,622	46,871	48,911	53,615	-	62,182	64,079	64,798	66,398	68,513	67,341	68,970	69,482
LINEA DEPARTAMENTO DE ARAUCA													
Pesos	459	910	1,649	2,287	9,752	2,592	2,562	2,520	2,445	2,388	2,307	2,190	2,081
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	72,058
LINEA ENVIGADO													
Pesos	20	165	333	533	23,767	572	640	773	1,073	1,280	1,386	1,422	1,531
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	34,187
LINEA APOYO SECTOR ELECTRDOMES													
Pesos		100	180	307	541	1,050	8,500	10,950	11,001	9,701	9,626	9,546	8,489
LINEA CAMARA COMERCIO CUCUTA													
Pesos		5	15	34	1,268	540	-	620	648	666	674	679	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	1,006
LINEA LIQUIDEZ CONTRACICLICA													
Pesos				250	23,000	16,303	21,018	23,061	25,797	53,833	62,848	82,110	78,817
Dólares						91	150	150	149	140	137	50	0
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	2,234
BANCA CAPITAL EMERG. ECONOMICA													
Pesos						19	33	33	50	67	64	101	100
LIN LIQUIDEX INT. FINANCIEROS													
Pesos						18,911	18,911	5,000	29,000	28,000	24,500	21,500	29,500
LINEA RECOMPOSICION PASIVO COP													
Pesos						13,393	139,727	241,187	317,250	323,249	309,001	295,878	273,095
LINEA CAMARA CIO. IBAGUE COP													
Pesos							135	730	1,643	2,041	1,981	1,933	1,869
LINEA SISMO META-CUNDINAMARCA													
Pesos							24	24	60	59	82	81	105
LINEA EXPORT.SECTOR AGROPECUAR													
Dólares								13	14	16	15	15	15
CREDITOS A LA NACION													
Dólares										1	1	-	-
LINEA ALCALDIA DE MEDELLIN													
Pesos										4,036	8,934	13,344	20,469
LINEA ALCALDIA DE POPAYAN													
Pesos										1,000	1,000	1,000	2,061
LINEA MUNICIPIO DE ARMENIA													
Pesos										20	38	59	109
LINEA DEPARTAMENTO DE ARAUCA													
Pesos											390	709	1,001
LIN DEP QUINDIO 13-01 23-02-10													
Pesos												955	940
LINEA ALCALDIA DE PASTO													
Pesos												28	76
LINEA BCA CAP EMPRENDIMIENTO													
Pesos												43	41
LINEA DEPARTAMENTO GUAJIRA													
Pesos												1,000	2,150
LINEA EXPORT. VENEZUELA PESOS													
Pesos												3,760	5,992
TOTAL CARTERA													
Pesos	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	4,243,887.4
Dólares	749.67	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64	479.98	437.82	423.83	371.36
Total cartera antes de provisiones	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	4,957,603