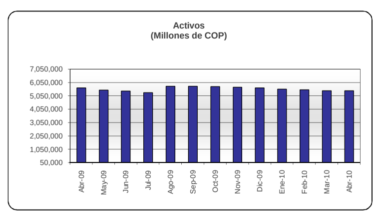
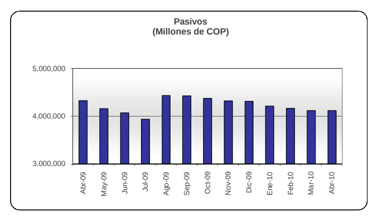
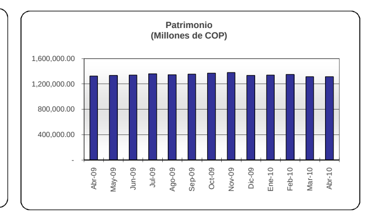
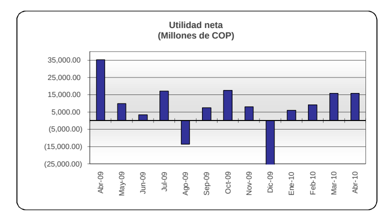
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

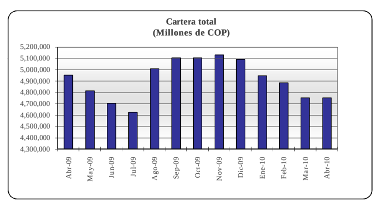
	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10	Mar-10	Abr-10
Activos totales	5,653,899.00	5,499,400.00	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00	5,745,642.00	5,700,370.00	5,649,341.00	5,557,573.00	5,520,662.00	5,434,201.00	5,434,201.00
% de cambio	- 9.41	- 2.73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

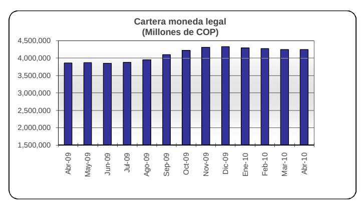


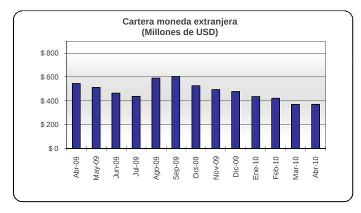


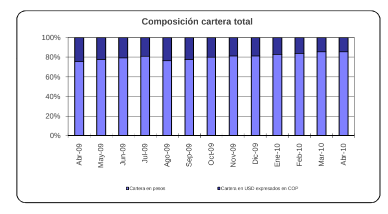








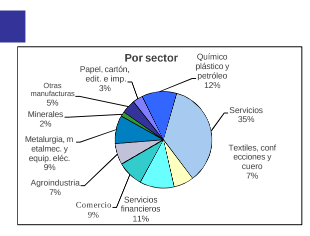




COMPOSICIÓN DE LA CARTERA (COP)
Abr-10

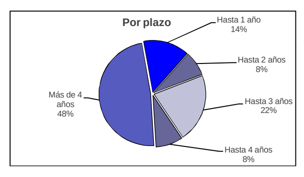
POR SECTOR

Agroindustria	343,766.13
Metalurgia, metalmec. y equip. eléc.	458,014.09
Minerales	74,519.76
Otras manufacturas	228,250.05
Papel, cartón, edit. e imp.	161,347.28
Químico plástico y petróleo	570,052.94
Servicios	1,715,575.67
Textiles, confecciones y cuero	327,293.06
Servicios financieros	558,926.10
Comercio	425,009.63
Cesión de activos y pasivos	14.44
	4,862,769



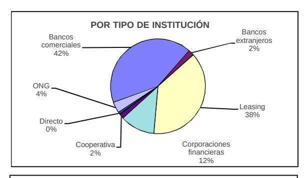
POR PLAZO

Hasta 1 año	695,605.25
Hasta 2 años	373,167.45
Hasta 3 años	1,041,911.76
Hasta 4 años	408,446.33
Más de 4 años	2,343,638.35
	4,862,769



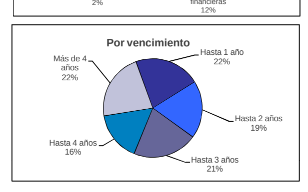
POR TIPO DE INSTITUCIÓN

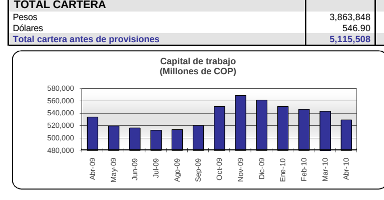
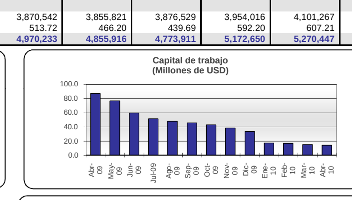
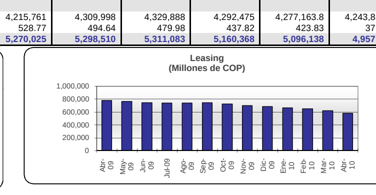
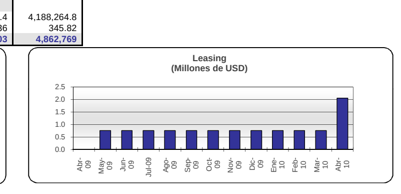
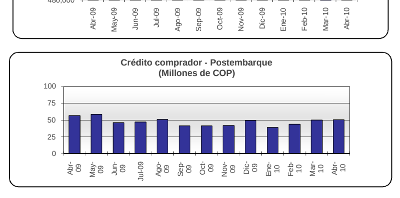
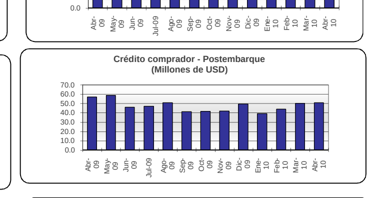
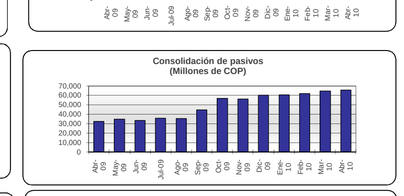
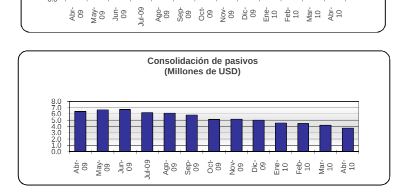
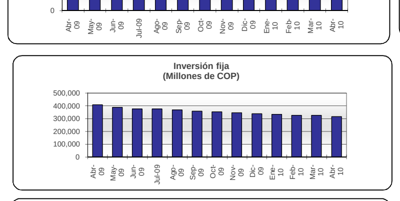
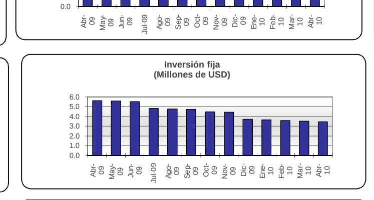
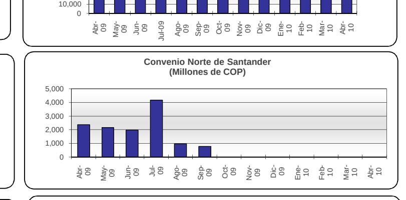
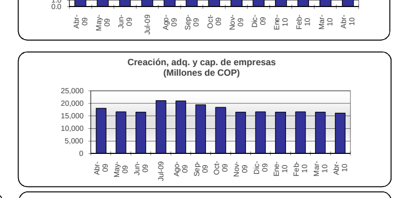
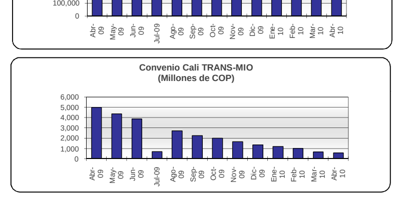
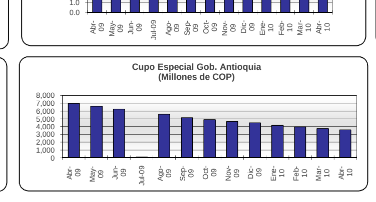
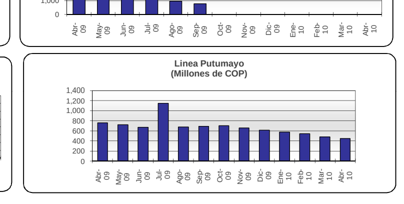
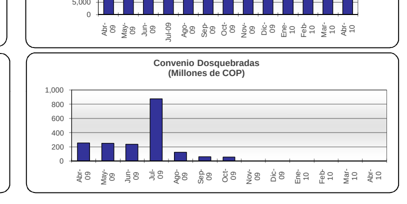
Bancos comerciales	2,040,650.40
Bancos extranjeros	97,697.73
Leasing	1,849,035.05
Corporaciones financieras	571,576.57
Cooperativa	83,507.62
Cooperativa de grado superior	8,479.48
Directo	31,774.04
ONG	180,048.26
	4,862,769



POR VENCIMIENTO

Hasta 1 año	1,053,593.48
Hasta 2 años	917,529.41
Hasta 3 años	1,030,814.19
Hasta 4 años	790,189.39
Más de 4 años	1,070,642.68
	4,862,769



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

SALDOS DE LA CARTERA	Abr-09	May-09	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10	Mar-10	Abr-10
Capital de trabajo													
Pesos	534,143	519,240	516,389	512,696	513,609	520,422	551,031	568,594	561,117	550,999	546,549	543,266	529,215
Dólares	87.22	76.67	59.86	51.54	47.78	45.82	43.20	38.47	33.54	17.68	17	15	14
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	57	59	46	47	51	41	42	42	49	39	44	50	51
Descuento de documentos													
Pesos	9,185	8,501	7,398	5,814	5,650	5,310	4,792	4,501	4,128	4,379	3,634	4,311	5,018
Dólares	8.749	7.645	6.751	8.262	7.636	7.294	7.132	6.856	5.816	4.662	5.382	5.597	6.812
Inversión Fija													
Pesos	408,248	387,809	377,016	376,102	369,061	357,998	353,697	345,909	339,039	333,226	325,811	325,297	316,333
Dólares	5.607	5.566	5.525	4.817	4.776	4.734	4.468	4.427	3.711	3.649	3.587	3.525	3.464
Creación, adquisición y capitalización													
Pesos	17,990	16,542	16,431	20,996	20,878	19,427	18,310	16,485	16,615	16,398	16,602	16,455	16,049
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	782,785	766,867	745,889	743,220	741,964	744,307	725,235	701,941	686,237	668,242	649,971	619,871	583,872
Dólares	-	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	2.064
Consolidación de pasivos													
Pesos	32,265	34,535	33,391	35,739	35,174	44,640	56,682	56,156	60,152	60,460	61,907	64,507	65,440
Dólares	6.4	6.6	6.7	6.2	6.1	5.8	5.1	5.2	5.0	4.6	4.5	4.2	3.8
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	4,145	4,625	6,054	8,405	7,516	6,181	8,160	8,082	7,938	6,844	6,769	6,495	6,354
Dólares	-	-	-	0.4	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	8,643	8,571	8,521	8,364	8,298	7,892	7,874	7,837	7,819	7,755	7,702	7,694	6,467
Dólares													
Speedus													
Dólares	12	12	10	9	9	9	9	9	9	10	10	10	10
Expopymes													
Pesos	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	13,649	13,405	13,108	12,198	11,869	11,516	11,272	10,942	10,743	9,892	9,593	9,346	9,109
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	1,746	1,371	972	823	633	416	326	186	152	128	121	121	100
Dólares													
IFI multipropósito													
Pesos	84	59	56	56	31	28	28	3	-	-	-	-	-
Dólares													
Línea Bogotá													
Pesos	49,763	45,434	41,007	37,355	33,796	30,438	27,086	24,294	21,753	19,058	17,089	14,474	12,373
Línea desplazados													
Pesos	2,406	2,348	2,319	2,170	2,111	2,084	1,928	1,864	1,837	1,714	1,652	1,625	1,492
Línea AECI - Bancoldex													
Pesos	103,910	112,914	128,886	145,848	157,561	150,583	146,315	140,253	134,055	130,001	123,255	115,471	111,077
Cupo especial Cucuta													
Pesos	-	-	-	-	-	563	-	-	-	-	-	-	-
Apoyo productivida y competitivdad													
Pesos	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	1,760,586
Dólares	0.85	0.84	0.87	0.82	1.03	0.85	0.80	0.80	0.79	0.74	0.63	0.55	0.54
Apoyo a zonas fronterizas													
Pesos	9,247	8,823	8,205	7,796	7,506	7,356	7,148	7,205	7,270	7,106	6,868	6,802	6,396
Financiación de importaciones													
Pesos	4,657.9	2,228.4	1,055.9	1,055.9	1,055.9	934.8	-	-	-	-	-	-	-
Dólares	2.4	1.8	1.6	1.6	1.6	1.6	1.9	1.9	1.9	1.9	1.9	1.9	0.9
Cupo especial US export/import													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	37,443.5
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	24,700.0
Apoyo Financiero Mipymes													
Pesos	34,380.3	27,894.3	20,963.4	2,820.6	8,617.4	4,658.9	1,438.2	-	-	-	-	-	-
Dólares	0.68	0.37	0.28	0.24	0.13	0.04	-	-	-	-	-	-	-
Línea Risaralda													
Pesos	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	1,139.8
Línea Cundinamarca													
Pesos	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	17,000.0
Tasa Fija													
Pesos	59.3	33.4	-	3,299.0	-	-	-	-	-	-	-	-	-
Cupo Especial Volcán Galeras													
Pesos	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	10,163.7
Convenio Cali TRANS-MIO													
Pesos	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	580.1
Cupo Especial Gob. Antioquia													
Pesos	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	3,604.3
Linea Putumayo													
Pesos	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	447.3
Convenio Dosquebradas													
Pesos	254.6	249.1	235.0	879.2	123.3	58.1	54.1	1.9	0.9	-	-	-	-
Convenio Norte de Santander													
Pesos	2,380.9	2,172.9	1,992.9	4,181.7	974.1	797.6	1.0	0.2	-	-	-	-	-
Convenio MEGABUS Pereira													
Pesos	1,137.6	1,063.9	985.3	15,000.0	821.4	752.8	697.5	641.3	577.2	518.5	466.6	395.8	343.0
Damnificados por la violencia													
Pesos	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	3,605.6
LIQUIDEX Cadenas productivas													
Pesos	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	5,843.3
MEGABUS aportes Risaralda													
Pesos	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	130.8
Cupo Competitividad USD													
Dólares	57.1	57.0	56.0	53.0	53.0	38.4	25.7	37.2	22.9	21.5	21.2	3.4	0.1
Conv. Línea Rionegro Antioquia													
Pesos	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	3,861.3
Mipyme Compite USD													
Dólares	4.5	4.0	3.9	3.5	3.3	3.3	2.3	1.9	1.8	1.5	1	1	0
LINEA COLOMBIA PRODUCTIVA USD													
Dólares					0	1	2	6	14	22	25	27	28
CUPO ESP LIB INV MIPYMES													
Pesos	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	10,991.2
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	3,438
CUPO ESPECIAL EMP. COMPETI													
Dólares	62.9	60.9	59.4	-	44.7	43.5	40.3	25.6	35.1	27.4	23.3	22.0	19.2
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	42	42	41	40	39	37	36	35	-	34	34	33
TRANSMETRO - BARRANQUILLA													
Pesos	1,655	1,670	1,772	2,474	1,920	2,015	1,984	1,991	2,018	2,039	2,120	2,154	2,182
COLOMBIA CRECE CIR 4/08													
Dólares	69	54	46	42	38	37	29	26	26	25	25	24	17
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	129	124	120	121	191	177	115	89	77	68	141	152	153
LINEA BANCA CAPITAL													
Pesos	46,871	48,911	53,615	-	62,182	64,079	64,798	66,398	68,513	67,341	68,970	69,482	73,216
LINEA DEPARTAMENTO DE ARAUCA													
Pesos	910	1,649	2,287	9,752	2,592	2,562	2,520	2,445	2,388	2,307	2,190	2,081	1,997
LINEA APOYO COMERCIO FRONTERIZ													
Pesos	2,384	4,466	6,649	607	11,449	18,172	33,631	43,483	57,252	59,253	64,729	72,058	82,645
LINEA ENVIGADO													
Pesos	165	333	533	23,767	572	640	773	1,073	1,280	1,386	1,422	1,531	1,542
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	36,838
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	8,406
LINEA CAMARA COMERCIO CUCUTA													
Pesos	5	15	34	1,268	540	-	620	648	666	674	679	679	620
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	867
LINEA LIQUIDEZ CONTRACICLICA													
Pesos			250	23,000	16,303	21,018	23,061	25,797	53,833	62,848	82,110	78,817	92,852
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	2,169
BANCA CAPITAL EMERG. ECONOMICA													
Pesos					19	33	33	50	67	64	101	100	95
LIN LIQUIDEX INT. FINANCIEROS													
Pesos					18,911	18,911	5,000	29,000	28,000	24,500	21,500	29,500	28,000
LINEA RECOMPOSICION PASIVO COP													
Pesos					13,393	139,727	241,187	317,250	323,249	309,001	295,878	273,095	257,227
LINEA CAMARA CIO. IBAGUE COP													
Pesos						135	730	1,643	2,041	1,981	1,933	1,869	1,799
LINEA SISMO META-CUNDINAMARCA													
Pesos						24	24	60	59	82	81	105	124
LINEA EXPORT.SECTOR AGROPECUAR													
Dólares							13	14	16	15	15	15	3
CREDITOS A LA NACION													
Dólares									1	1	-	-	-
LINEA ALCALDIA DE MEDELLIN													
Pesos									4,036	8,934	13,344	20,469	26,360
LINEA ALCALDIA DE POPAYAN													
Pesos									1,000	1,000	1,000	2,061	2,159
LINEA MUNICIPIO DE ARMENIA													
Pesos									20	38	59	109	126
LINEA DEPARTAMENTO DE ARAUCA													
Pesos										390	709	1,001	1,156
LIN DEP QUINDIO 13-01 23-02-10													
Pesos											955	940	924
LINEA ALCALDIA DE PASTO													
Pesos											28	76	86
LINEA BCA CAP EMPRENDIMIENTO													
Pesos											43	41	40
LINEA DEPARTAMENTO GUAJIRA													
Pesos											1,000	2,150	3,765
LINEA EXPORT. VENEZUELA PESOS													
Pesos											3,760	5,992	9,866
LINEA ALCALDIA DONMATIAS													
Pesos													30
TOTAL CARTERA													
Pesos	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	4,188,264.8
Dólares	546.90	513.72	466.20	439.69	592.20	607.21	528.77	494.64	479.98	437.82	423.83	371.36	345.82
Total cartera antes de provisiones	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	4,862,769