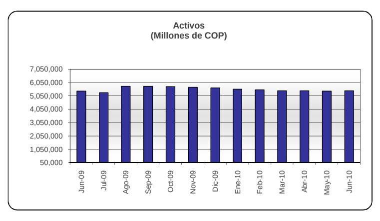
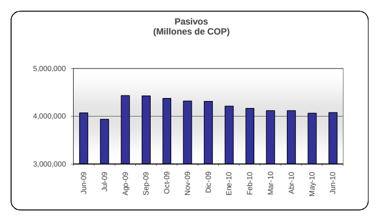
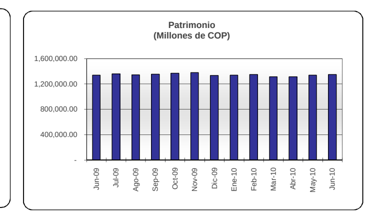
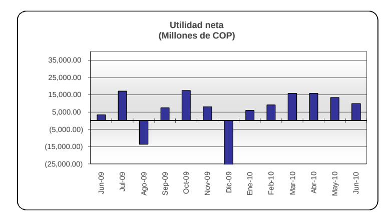
BANCO DE COMERCIO EXTERIOR DE COLOMBIA - BANCOLDEX -
Resultados financieros
(Millones de COP)

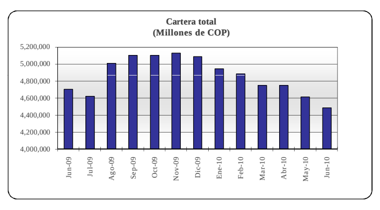
	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10	Mar-10	Abr-10	May-10	Jun-10
Activos totales	5,413,239.00	5,296,418.00	5,786,883.00	5,786,679.00	5,745,642.00	5,700,370.00	5,649,341.00	5,557,573.00	5,520,662.00	5,434,201.00	5,434,201.00	5,407,569.00	5,431,317.00
% de cambio	- 1.57	- 2.16	9.26	9.26	- 0.71	- 1.49	- 2.37	- 3.27	- 3.15	- 3.81	- 3.81	- 2.05	1.95
Pasivos totales	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	4,064,748.00	4,082,273.00
% de cambio	- 2.15	- 3.34	12.72	12.51	11.09	9.74	- 2.66	- 4.87	- 3.53	- 4.48	- 4.48	- 2.51	2.11
Patrimonio total	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	1,342,821.00	1,349,044.00
% de cambio	0.26	1.45	- 0.77	- 0.17	1.70	2.29	- 1.44	- 2.04	- 1.97	- 1.64	- 1.64	- 0.63	1.46
Utilidad antes de impuestos	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	14,646.00	11,124.00
% de cambio	- 58.22	292.94	- 168.96	- 52.30	- 248.14	- 173.10	- 680.03	- 61.16	11.58	- 133.60	- 133.60	43.14	- 32.93
Utilidad neta	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	13,460.00	9,937.00
% de cambio	- 64.93	388.58	- 180.29	- 55.63	- 227.43	- 158.71	- 781.51	- 65.37	12.74	- 130.55	- 130.55	48.80	- 35.47
Cartera en pesos	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	4,150,268	4,055,078
Cartera en USD expresados en COP	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	665,678	626,740
Cartera bruta	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	4,815,946	4,681,818
% de cambio	- 2.30	- 1.69	8.35	10.40	1.88	2.43	0.77	- 2.08	- 3.82	- 6.66	- 6.66	- 5.50	- 3.73
Provisiones	(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)	(201,445.00)	(196,070.00)
Cartera Total Neta después de provisiones	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	4,614,501.00	4,485,749.00
Cartera en USD	466.20	439.69	592.20	607.21	528.77	494.64	479.98	437.82	423.83	371.36	371.36	337.64	327.60
Tasa de cambio (COP/USD)	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	1,971.55	1,913.15

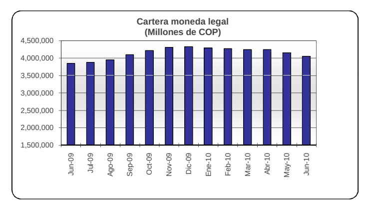


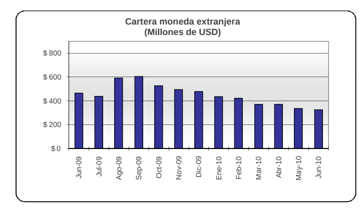


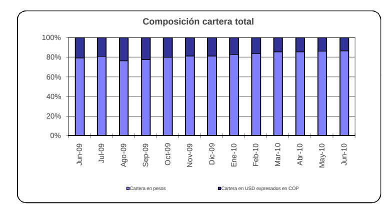






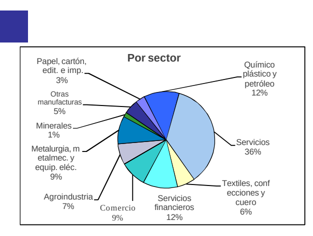




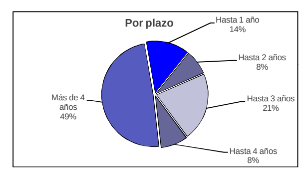


COMPOSICIÓN DE LA CARTERA (COP)
Jun-10

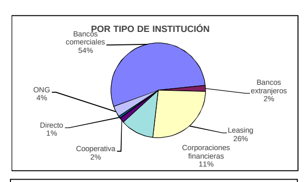
POR SECTOR	
Agroindustria	326,115.82
Metalurgia, metalmec. y equip. eléc.	436,768.57
Minerales	72,371.81
Otras manufacturas	226,312.18
Papel, cartón, edit. e imp.	148,013.13
Químico plástico y petróleo	554,571.50
Servicios	1,680,939.26
Textiles, confecciones y cuero	280,461.76
Servicios financieros	544,254.32
Comercio	412,010.46
Cesión de activos y pasivos	13.33
	4,681,832



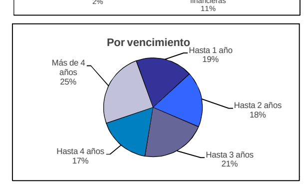
POR PLAZO	
Hasta 1 año	632,667.22
Hasta 2 años	360,325.46
Hasta 3 años	1,001,913.19
Hasta 4 años	394,181.72
Más de 4 años	2,292,731.22
	4,681,819

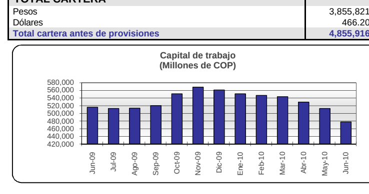
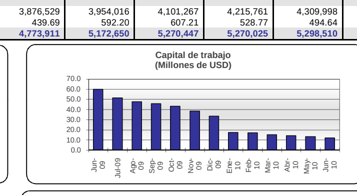
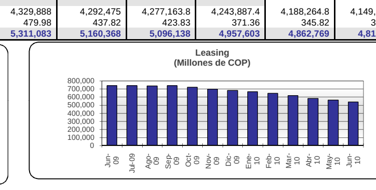
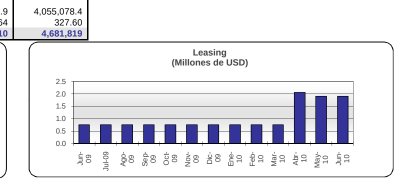
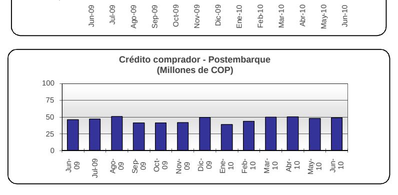
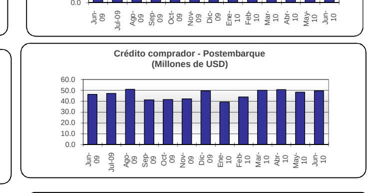
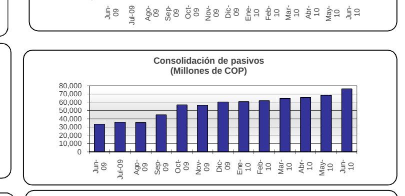
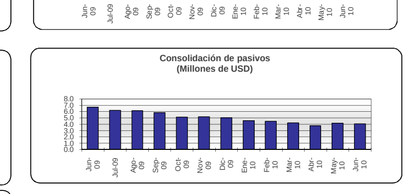
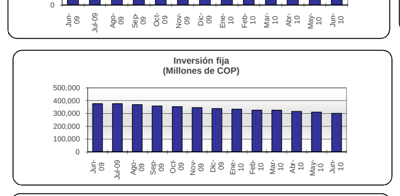
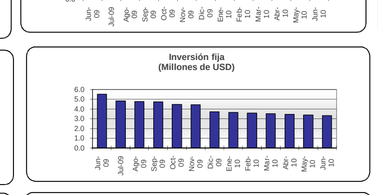
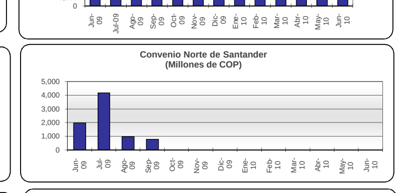
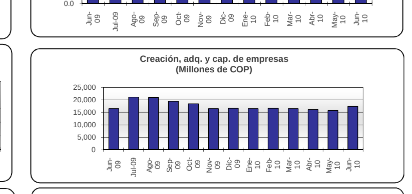
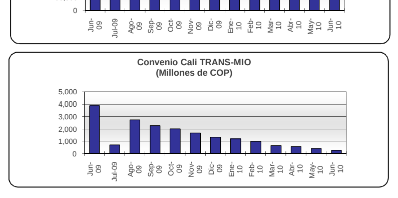
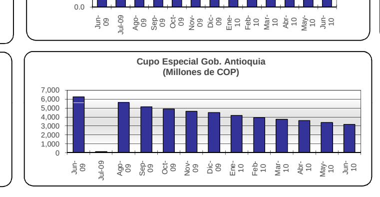
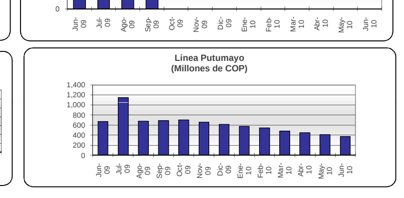
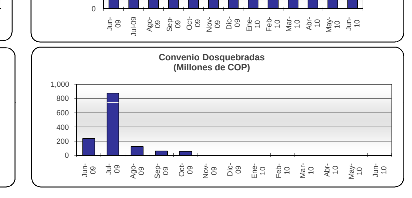


POR TIPO DE INSTITUCIÓN	
Bancos comerciales	2,524,058.02
Bancos extranjeros	92,923.38
Leasing	1,238,224.14
Corporaciones financieras	533,606.87
Cooperativa	79,454.20
Cooperativa de grado superior	8,134.72
Directo	31,625.29
ONG	173,792.19
	4,681,819



POR VENCIMIENTO	
Hasta 1 año	877,592.95
Hasta 2 años	853,003.48
Hasta 3 años	996,074.92
Hasta 4 años	803,099.26
Más de 4 años	1,152,048.20
	4,681,819



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

SALDOS DE LA CARTERA	Jun-09	Jul-09	Ago-09	Sep-09	Oct-09	Nov-09	Dic-09	Ene-10	Feb-10	Mar-10	Abr-10	May-10	Jun-10
Capital de trabajo													
Pesos	516,389	512,696	513,609	520,422	551,031	568,594	561,117	550,999	546,549	543,266	529,215	513,235	478,002
Dólares	59.86	51.54	47.78	45.82	43.20	38.47	33.54	17.68	17	15	14	13	12
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	47	51	41	42	42	49	39	44	50	51	48	49
Descuento de documentos													
Pesos	7,398	5,814	5,650	5,310	4,792	4,501	4,128	4,379	3,634	4,311	5,018	5,239	5,618
Dólares	6.751	8.262	7.636	7.294	7.132	6.856	5.816	4.662	5.382	5.597	6.812	5.491	5.671
Inversión Fija													
Pesos	377,016	376,102	369,061	357,998	353,697	345,909	339,039	333,226	325,811	325,297	316,333	310,836	301,300
Dólares	5.525	4.817	4.776	4.734	4.468	4.427	3.711	3.649	3.587	3.525	3.464	3.402	3.340
Creación, adquisición y capitalización													
Pesos	16,431	20,996	20,878	19,427	18,310	16,485	16,615	16,398	16,602	16,455	16,049	15,689	17,386
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Leasing													
Pesos	745,889	743,220	741,964	744,307	725,235	701,941	686,237	668,242	649,971	619,871	583,872	565,720	540,103
Dólares	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	0.764	2.064	1.911	1.911
Consolidación de pasivos													
Pesos	33,391	35,739	35,174	44,640	56,682	56,156	60,152	60,460	61,907	64,507	65,440	68,259	76,026
Dólares	6.7	6.2	6.1	5.8	5.1	5.2	5.0	4.6	4.5	4.2	3.8	4.2	4.1
Acuerdos privados													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Sustitución de deuda													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
Línea Colciencias													
Pesos	6,054	8,405	7,516	6,181	8,160	8,082	7,938	6,844	6,769	6,495	6,354	9,171	8,944
Dólares	-	0.4	0.4	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	8,521	8,364	8,298	7,892	7,874	7,837	7,819	7,755	7,702	7,694	6,467	6,467	6,467
Dólares													
Speedus													
Dólares	10	9	9	9	9	9	9	10	10	10	10	17	17
Expopymes													
Pesos	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	13,108	12,198	11,869	11,516	11,272	10,942	10,743	9,892	9,593	9,346	9,109	8,655	8,585
Dólares													
Programa jovenes emprendedores exportadores													
Pesos	-	-	-	-	-	-	-	-	-	-	-	-	-
Dólares													
IFI cesión													
Pesos	972	823	633	416	326	186	152	128	121	121	100	92	92
Dólares													
IFI multipropósito													
Pesos	56	56	31	28	28	3	-	-	-	-	-	-	-
Dólares													
Línea Bogotá													
Pesos	41,007	37,355	33,796	30,438	27,086	24,294	21,753	19,058	17,089	14,474	12,373	10,546	8,789
Línea desplazados													
Pesos	2,319	2,170	2,111	2,084	1,928	1,864	1,837	1,714	1,652	1,625	1,492	1,439	1,411
Línea AECI - Bancoldex													
Pesos	128,886	145,848	157,561	150,583	146,315	140,253	134,055	130,001	123,255	115,471	111,077	105,180	98,064
Cupo especial Cucuta													
Pesos	-	-	-	563	-	-	-	-	-	-	-	-	-
Apoyo productivida y competitivdad													
Pesos	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	1,764,843	1,762,429
Dólares	0.87	0.82	1.03	0.85	0.80	0.80	0.79	0.74	0.63	0.55	0.54	0.51	0.50
Apoyo a zonas fronterizas													
Pesos	8,205	7,796	7,506	7,356	7,148	7,205	7,270	7,106	6,868	6,802	6,396	6,222	6,167
Financiación de importaciones													
Pesos	1,055.9	1,055.9	1,055.9	934.8	-	-	-	-	-	-	-	-	-
Dólares	1.6	1.6	1.6	1.6	1.9	1.9	1.9	1.9	1.9	1.9	0.9	0.9	0.9
Cupo especial US export/import													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Operaciones de comercio exterior													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
Redescuento Lesing													
Pesos	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	35,480.6	33,114.3
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	29,700.0	15,700.0
Apoyo Financiero Mipymes													
Pesos	20,963.4	2,820.6	8,617.4	4,658.9	1,438.2	-	-	-	-	-	-	-	-
Dólares	0.28	0.24	0.13	0.04	-	-	-	-	-	-	-	-	-
Línea Risaralda													
Pesos	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	1,010.1	1,993.7
Línea Cundinamarca													
Pesos	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	17,408.2	17,811.5
Tasa Fija													
Pesos	-	3,299.0	-	-	-	-	-	-	-	-	-	-	-
Cupo Especial Volcán Galeras													
Pesos	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	9,590.4	8,715.0
Convenio Cali TRANS-MIO													
Pesos	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	440.2	278.5
Cupo Especial Gob. Antioquia													
Pesos	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	3,400.1	3,186.3
Línea Putumayo													
Pesos	667.1	1,147.1	671.7	685.1	699.4	654.5	608.8	572.4	538.8	479.2	447.3	404.2	371.0
Convenio Dosquebradas													
Pesos	235.0	879.2	123.3	58.1	54.1	1.9	0.9	-	-	-	-	-	-
Convenio Norte de Santander													
Pesos	1,992.9	4,181.7	974.1	797.6	1.0	0.2	-	-	-	-	-	-	-
Convenio MEGABUS Pereira													
Pesos	985.3	15,000.0	821.4	752.8	697.5	641.3	577.2	518.5	466.6	395.8	343.0	296.0	292.2
Damnificados por la violencia													
Pesos	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	3,524.3	3,291.1
LIQUIDEX Cadenas productivas													
Pesos	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	5,704.3	6,630.0
MEGABUS aportes Risaralda													
Pesos	596.1	2,915.3	506.9	451.5	406.9	356.7	295.5	259.2	218.1	165.4	130.8	100.4	-
Cupo Competitividad USD													
Dólares	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	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	3,846.8	3,753.6
Mipyme Compite USD													
Dólares	3.9	3.5	3.3	3.3	2.3	1.9	1.8	1.5	1	1	0	0	0
LINEA COLOMBIA PRODUCTIVA USD													
Dólares			0	1	2	6	14	22	25	27	28	27	27
CUPO ESP LIB INV MIPYMES													
Pesos	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	9,062.8	7,509.6
MIPYME COMPITE LIQU.TEMPOR													
Pesos	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	2,726	2,311
CUPO ESPECIAL EMP. COMPETI													
Dólares	59.4	-	44.7	43.5	40.3	25.6	35.1	27.4	23.3	22.0	19.2	17.8	-
EMP. COMPET. CIR 18/07													
Dólares	-	48.0	-	-	-	-	-	34.7	-	-	-	-	17.4
LINEA FUSAGASUGA													
Pesos	-	55,740	-	-	-	-	-	-	-	-	-	-	-
CONV.APROG.MODERNIZAC.													
Dólares	-	-	-	-	-	-	-	-	-	-	-	-	-
TRANSF.PRODUCTIVA CIR.19/07													
Dólares	42	41	40	39	37	36	35	-	34	34	33	32	30
TRANSMETRO - BARRANQUILLA													
Pesos	1,772	2,474	1,920	2,015	1,984	1,991	2,018	2,039	2,120	2,154	2,182	2,190	2,074
COLOMBIA CRECE CIR 4/08													
Dólares	46	42	38	37	29	26	26	25	25	24	17	16	16
CUPO EXPORTADOR VENEZUELA M.E													
Dólares	120	121	191	177	115	89	77	68	141	152	153	148	142
LINEA BANCA CAPITAL													
Pesos	53,615	-	62,182	64,079	64,798	66,398	68,513	67,341	68,970	69,482	73,216	74,237	77,357
LINEA DEPARTAMENTO DE ARAUCA													
Pesos	2,287	9,752	2,592	2,562	2,520	2,445	2,388	2,307	2,190	2,081	1,997	1,874	3,005
LINEA APOYO COMERCIO FRONTERIZ													
Pesos	6,649	607	11,449	18,172	33,631	43,483	57,252	59,253	64,729	72,058	82,645	79,279	90,003
LINEA ENVIGADO													
Pesos	533	23,767	572	640	773	1,073	1,280	1,386	1,422	1,531	1,542	1,476	1,404
LINEA APOYO SECTOR AUTOMOTOR													
Pesos	21,055	380	24,256	30,055	29,755	36,884	36,444	36,066	34,689	34,187	36,838	39,315	38,679
LINEA APOYO SECTOR ELECTRDOMES													
Pesos	307	541	1,050	8,500	10,950	11,001	9,701	9,626	9,546	8,489	8,406	8,307	7,926
LINEA CAMARA COMERCIO CUCUTA													
Pesos	34	1,268	540	-	620	648	666	674	679	679	620	608	594
LINEA MANIZALES OLA INVERNAL													
Pesos	1,344	11,024	1,310	1,352	1,215	1,201	1,189	1,049	1,024	1,006	867	851	800
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	89,798	84,432
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	2,101	886
BANCA CAPITAL EMERG. ECONOMICA													
Pesos			19	33	33	50	67	64	101	100	95	89	83
LIN LIQUIDEX INT. FINANCIEROS													
Pesos			18,911	18,911	5,000	29,000	28,000	24,500	21,500	29,500	28,000	37,100	34,100
LINEA RECOMPOSICION PASIVO COP													
Pesos			13,393	139,727	241,187	317,250	323,249	309,001	295,878	273,095	257,227	241,393	225,233
LINEA CAMARA CIO. IBAGUE COP													
Pesos				135	730	1,643	2,041	1,981	1,933	1,869	1,799	1,698	1,606
LINEA SISMO META-CUNDINAMARCA													
Pesos				24	24	60	59	82	81	105	124	122	120
LINEA EXPORT.SECTOR AGROPECUAR													
Dólares					13	14	16	15	15	15	3	1	-
CREDITOS A LA NACION													
Dólares							1	1	-	-	-	-	-
LINEA ALCALDIA DE MEDELLIN													
Pesos							4,036	8,934	13,344	20,469	26,360	32,803	38,839
LINEA ALCALDIA DE POPAYAN													
Pesos							1,000	1,000	1,000	2,061	2,159	2,154	2,075
LINEA MUNICIPIO DE ARMENIA													
Pesos							20	38	59	109	126	177	227
LINEA DEPARTAMENTO DE ARAUCA													
Pesos								390	709	1,001	1,156	1,131	-
LIN DEP QUINDIO 13-01 23-02-10													
Pesos									955	940	924	909	881
LINEA ALCALDIA DE PASTO													
Pesos									28	76	86	104	131
LINEA BCA CAP EMPRENDIMIENTO													
Pesos									43	41	40	38	36
LINEA DEPARTAMENTO GUAJIRA													
Pesos									1,000	2,150	3,765	5,061	5,096
LINEA EXPORT. VENEZUELA PESOS													
Pesos									3,760	5,992	9,866	11,560	13,247
LINEA ALCALDIA DONMATIAS													
Pesos										30	1,073	1,904	
TOTAL CARTERA													
Pesos	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	4,149,731.9	4,055,078.4
Dólares	466.20	439.69	592.20	607.21	528.77	494.64	479.98	437.82	423.83	371.36	345.82	337.64	327.60
Total cartera antes de provisiones	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	4,815,410	4,681,819