

Realizado por SFPARTNERS		MES	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6
www.sfparters.com.co			6/30/11																	
codigo	Total Sistema sin IOE (sin Cooperativas)	Total Leasings	LEASING BANCOLOMBI A	LEASING BOLIVAR	L CORFICOLOM BIANA	LEASING BANCOLDEX	BANCO POPULAR	BANCO FINANINDINA	BANCO PICHINCHA S.A.	OCCIDENTE	DAVIVIENDA	HELM BANK	BANCO DE BOGOTA	BBVA	RED MULTIBANCA COLPATRIA	BANCOLOMBI A				
1. ACTIVOS	294,345,094	10,764,418	9,031,465	663,936	685,094	348,818	13,678,771	963,608	1,180,913	19,815,136	31,498,041	10,878,447	41,104,557	23,261,206	11,143,419	54,818,346				
2. ACTIVOS PRODUCTIVOS	278,333,390	8,723,022	7,137,746	611,734	628,318	327,212	13,139,582	947,575	1,139,556	18,943,641	29,601,388	10,399,574	38,700,324	21,934,352	11,071,523	50,874,038				
3. ACTIVOS EN LEASING NETOS	16,043,800	7,181,472	5,986,923	510,308	449,200	232,497	231,062	351,081	234,248	3,064,140	1,461,155	554,155	1,847,727	154,269	154,269	136,963				
3.1 LEASING OPERATIVO NETO	1,060,135	630,663	609,731	12,470	1,224	6,338	339	0	0	269,489	0	150,396	0	1,895	0	0				
3.2 LEASING FINANCIERO TOTAL	14,983,665	6,550,810	5,377,192	497,838	446,896	226,159	230,723	351,081	234,248	2,794,652	1,461,155	1,697,331	555,090	552,220	154,269	136,963				
4. CARTERA BRUTA	191,932,891	6,949,451	5,533,841	533,425	576,049	303,812	280,483	860,731	1,042,128	13,109,700	23,373,798	8,192,015	24,717,811	16,634,736	9,116,483	38,195,704				
5. Provisiones contracclicas	6,890,745	16,107	9,065	1,683	1,537	3,821	87,062	21,690	24,671	362,523	909,551	184,175	608,302	570,874	424,581	1,454,309				
6. CARTERA NETA	183,405,291	6,874,668	5,479,867	524,900	569,718	297,499	9,158,820	826,026	1,003,962	12,840,944	22,200,688	7,953,047	23,924,461	15,944,362	8,583,667	36,436,151				
7. BIENES RECIBIDOS PAGO Y RESTITUIDOS	414,828	6,638	2,889	460	263	3,026	36,963	16	2,529	18,087	24,893	26,965	67,340	4,402	38,808	106,201				
8. PATRIMONIO	41,566,162	1,066,427	834,146	100,081	70,706	33,413	1,782,208	138,725	198,751	2,889,652	3,832,541	1,133,549	7,713,570	2,289,378	1,004,392	7,902,391				
9. PASIVOS	252,778,932	9,697,992	8,197,139	563,855	614,389	315,204	11,896,663	824,883	982,161	17,125,484	27,665,500	9,744,898	33,990,888	20,971,828	10,130,027	46,915,949				
10. DEPOSITOS Y EXIGIBILIDADES	180,739,735	4,859,202	4,050,473	331,335	328,153	146,745	9,290,995	541,948	664,089	12,070,246	19,959,923	6,977,763	25,690,992	16,399,363	7,758,098	32,470,245				
11. CDT	55,932,482	4,856,707	4,050,473	331,335	328,153	146,745	2,044,263	529,511	633,769	1,930,842	5,630,774	2,961,428	6,208,898	3,244,020	3,404,879	7,216,820				
12. BONOS	19,613,764	1,575,419	1,475,429	0	99,990	0	1,300,000	101,708	5,711	1,760,667	3,491,208	925,459	479,819	1,563,560	418,014	6,444,620				
13. OBLIGACIONES FINANCIERAS	37,738,348	2,563,116	2,100,365	176,638	131,338	154,775	326,239	122,420	200,363	2,496,603	2,750,444	1,237,796	5,665,134	1,526,533	4,516,283	4,516,283				
14. INGRESOS OPERACIONALES	29,742,931	541,461	443,975	45,648	33,714	17,740	745,229	70,067	98,553	1,277,400	2,429,188	718,844	8,320,505	1,973,977	999,306	6,477,252				
15. GASTOS OPERACIONALES	23,752,048	369,394	304,008	25,395	23,223	12,592	443,798	40,519	69,303	879,027	1,684,391	591,978	7,517,062	883,212	5,475,802	5,475,802				
16. GASTOS ADMINISTRATIVOS	5,629,824	97,181	68,960	10,133	9,269	4,696	244,744	15,726	41,628	308,672	641,983	161,328	561,258	400,533	204,993	1,173,704				
17. GASTOS DE PERSONAL	2,699,915	47,389	32,177	4,925	5,319	2,341	114,297	7,626	15,397	153,440	321,204	76,667	221,433	191,861	87,453	632,020				
18. UTILIDAD	3,524,153	125,898	110,559	11,882	6,507	1,367	193,212	14,136	14,765	214,342	300,150	62,459	506,557	229,826	112,806	697,140				
19. UTILIDAD OPERACIONAL	4,596,943	154,777	125,721	19,321	11,110	2,796	280,669	21,372	29,153	282,164	375,591	86,047	659,049	294,949	186,530	871,724				
Disponible	23,220,188	547,446	443,753	39,383	39,220	9,905	857,211	57,165	57,049	1,778,664	2,416,142	629,500	3,263,727	1,868,853	704,246	4,121,024				
Inversiones	62,120,175	595,461	550,621	26,455	10,925	7,357	2,755,667	29,679	40,378	3,785,788	3,811,449	1,427,843	10,718,785	3,428,669	1,250,794	8,997,309				
Activos Liquidos	85,340,364	1,142,908	994,374	65,838	50,145	17,262	3,812,578	86,844	97,428	5,564,452	6,227,591	2,057,342	13,982,513	5,297,721	1,955,040	12,713,333				
Ingresos Leasing	6,494,469	18,214	6,198	2,502	6,155	3,359	541,919	33,125	58,160	313,302	228,514	877,031	491,835	251,105	1,190,348	1,190,348				
comercial	3,180,224	17,711	5,942	2,257	6,155	3,357	109,804	1,329	3,635	236,748	325,062	168,710	600,672	202,189	145,653	675,367				
consumo	2,985,383	503	256	245	0	2	430,039	31,736	54,524	153,482	488,237	59,803	250,232	105,450	291,611	291,611				
microcredito	328,862	0	0	0	0	0	0	0	0	2,076	0	3	26,127	18	2	3,340				
Activos Improductivos	16,011,704	2,041,396	1,893,719	52,203	56,776	21,405	539,189	16,034	41,357	871,495	1,896,653	478,693	2,404,234	1,326,854	71,896	3,944,303				
Margen Neto de intereses	6,735,244	203,313	146,816	28,149	18,463	9,539	418,714	47,088	68,666	428,305	949,307	183,463	668,612	575,239	380,106	1,140,766				
Pasivos con costo	149,279,832	4,859,202	4,050,473	331,335	328,153	146,745	8,122,283	541,624	663,796	7,700,210	16,940,749	6,081,398	19,741,354	13,265,727	7,109,307	25,300,797				
Cuentas corrientes	31,459,903	0	0	0	0	0	1,168,712	324	293	4,370,037	3,019,175	896,368	5,949,638	3,073,636	845,790	7,169,448				
Ingresos por intereses	9,978,804	415,168	324,734	41,392	31,552	17,105	593,368	63,648	91,100	623,380	1,301,092	342,789	1,051,142	839,013	532,843	1,659,817				
Ingresos dif intereses	19,766,127	126,294	4,256	1,163	635	151,861	6,420	7,453	654,020	1,128,096	376,055	1,134,964	466,463	4,817,435	4,817,435	4,817,435				
Gastos por intereses	3,429,051	212,171	177,930	13,270	13,161	7,770	178,601	17,347	24,043	210,607	370,383	162,083	402,841	276,259	164,464	575,131				
Gastos dif intereses	14,693,173	60,042	57,118	1,922	794	126	20,452	7,445	3,632	359,749	672,024	268,567	6,552,963	901,124	313,755	3,729,967				
INGRESOS POR ARRENDAMIENTO (Ingresos Leasing)	81.0%	0.5%	0.2%	1.0%	2.7%	2.9%	469.1%	18.9%	49.7%	25.5%	111.3%	24.7%	316.0%	177.5%	325.5%	1738.2%				
MARGEN NETO DE INTERESES / ACTIVO	4.6%	3.8%	3.3%	8.5%	5.4%	5.5%	6.1%	9.8%	11.6%	4.3%	6.0%	3.4%	3.3%	4.9%	6.8%	4.2%				
UTILIDAD OPERACIONAL / TOTAL ACTIVOS	3.1%	2.9%	2.8%	5.8%	3.2%	4.6%	4.1%	4.2%	4.9%	2.4%	3.3%	1.6%	3.3%	3.2%	3.2%	3.2%				
ROE (Utilidad Neta / Patrimonio)	718	17.7%	25.0%	28.3%	25.2%	19.3%	8.3%	22.9%	21.4%	15.4%	16.6%	16.3%	11.3%	13.6%	21.1%	23.7%				
ROA (Utilidad Neta / Total Activo)	719	2.4%	2.4%	2.5%	3.6%	1.9%	2.8%	2.0%	2.5%	1.2%	2.5%	1.9%	2.2%	2.0%	2.0%	2.6%				
GASTOS ADMINISTRATIVOS Y DE PERSONAL / MARGEN NETO DE INTERESES	83.6%	47.8%	47.0%	36.0%	50.2%	49.2%	58.5%	33.4%	60.6%	72.1%	67.6%	87.9%	83.9%	69.6%	53.9%	102.9%				
GASTOS ADMINISTRATIVOS Y DE PERSONAL / ACTIVO	3.8%	1.8%	1.5%	3.1%	2.7%	4.1%	3.7%	3.6%	3.3%	4.1%	3.1%	3.0%	2.7%	3.4%	3.7%	4.3%				
GASTOS DE PERSONAL / MARGEN FINANCIERO	0.9%	0.4%	0.4%	0.7%	0.8%	0.7%	0.8%	0.8%	0.8%	1.3%	0.8%	1.0%	0.7%	0.5%	0.8%	1.2%				
GASTOS DE PERSONAL / ACTIVO TOTAL	1.8%	0.9%	0.7%	1.5%	1.6%	1.3%	1.6%	1.7%	1.6%	2.6%	1.5%	2.0%	1.4%	1.6%	2.3%	2.3%				
CAPITAL																				
ACTIVOS IMPRODUCTIVOS / PATRIMONIO	39%	191%	227%	52%	80%	64%	30%	12%	21%	32%	49%	42%	31%	58%	7%	50%				
ACTIVOS PRODUCTIVOS / PASIVOS CON COSTO	186%	180%	176%	185%	191%	223%	162%	175%	172%	246%	175%	171%	196%	165%	156%	201%				
RELACION DE SOLVENCIA (Con Riesgo de Mercado)	15.3%	11.6%	11.6%	15.7%	13.1%	10.3%	11.7%	15.9%	15.9%	10.9%	13.2%	13.3%	11.3%	13.0%	13.0%	19.2%				
PATRIMONIO / TOTAL ACTIVO	14.1%	9.9%	9.2%	15.1%	10.3%	9.6%	13.0%	14.4%	16.8%	13.6%	12.2%	10.4%	18.8%	9.8%	9.0%	14.4%				
PATRIMONIO / CARTERA NETA + ACTIVOS LEASING NETOS	21.7%	15.3%	15.1%	18.8%	12.3%	11.0%	18.7%	16.1%	19.1%	20.5%	16.4%	13.8%	31.2%	13.8%	11.0%	20.7%				