

BBVA COLOMBIA - Consolidated

BALANCE SHEET

(Million COP)

Assets	sep-13	Liabilities and shareholders' equity	sep-13
Cash	2,661,415	Liabilities	
Balances with central banks and other financial intermediaries	166,699	Deposits from customers	
Financial assets	5,810,056	Non-interest-bearing deposits	
Held for trading	3,939,737	Current accounts	2,577,560
Held-to-maturity	928,701	Others	282,195
Available for sale	804,894	Interest-bearing deposits	0
Others	<u>136,723</u>	Current accounts	1,540,453
		Savings accounts	15,955,266
		Deposit certificates	7,579,498
		Other deposits	<u>39,009</u>
Loans and advances to customers	24,704,221	Total Deposits	<u>27,973,981</u>
Business and commercial	9,577,201	Securities sold under agreements to repurchase and other short-term borrowings	85,230
Consumption	8,428,157	Derivatives financial instruments	179,406
Mortgage	5,486,851	Other bank loans	960,558
Microloans	76	Accounts payable	602,858
Leasing	1,211,935	Senior and subordinated liabilities	1,094,760
Loan-loss provision	<u>861,504</u>	Other liabilities	176,163
Customer lending (net)	<u>23,842,717</u>	Estimated liabilities and provisions	474,004
		Non-controlling interest	5,102
Derivatives financial instruments	154,558	TOTAL LIABILITIES	<u>31,552,062</u>
Accounts receivable	546,846	SHAREHOLDERS EQUITY	
Foreclosed assets	8,774	Paid-in capital	89,779
Property and Equipment	280,061	Retained earnings	0
Prepaid expenses	349,577	Reserves	2,139,800
Other net assets	352,896	Profit for previous years	-69
Net gains or losses of assets	<u>405,501</u>	Profit for the year	384,194
		Capital surplus	
		Gains and losses from changes in the fair value of net assets	405,501
		Artículo 6° Ley 4 / 80	506
		Others	<u>7,327</u>
TOTAL ASSETS	<u>34,579,100</u>	TOTAL SHAREHOLDERS' EQUITY	<u>3,027,038</u>
		TOTAL SHAREHOLDERS' EQUITY AND LIABILITIES	<u>34,579,100</u>

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INCOME STATEMENTS (Million COP)

Sep-13

INTEREST INCOME	
Loans and advances to customers	1,821,788
Financial intermediaries	19,387
Others	35,778
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Total interest income	1,876,954
INTEREST EXPENSE	
Deposit certificates	299,445
Savings accounts	359,599
Current accounts	18,458
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Total interest expense over customer deposits	677,502
Senior and subordinated liabilities	69,808
Others	19,744
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Total interest expense	767,055
Net interest income	<hr/>
	1,109,899
LOAN INPAIRMENT CHARGES AND OTHER CREDIT RISK PROVISIONS	653,208
ACCOUNTS RECEIVABLE PROVISIONS	28,608
Total provisions - loan impairment and accounts receivable	<hr/>
	681,816
Net interest income after impairment charges and provisions	<hr/>
	428,084
INCOME DIFFERENT FROM INTEREST INCOME	2,716,768
DIVIDEND INCOME	<hr/>
	28,365
Net income different from interest and dividend income	<hr/>
	2,745,134
EXPENSE DIFFERENT FROM INTEREST EXPENSE	2,634,387
NON-CONTROLLING INTEREST	<hr/>
	611
Profit before tax	538,220
TAX EXPENSE	(154,025)
Net attributable profit	384,194