



BANCO BILBAO VIZCAYA ARGENTARIA COLOMBIA S.A.

BALANCE SHEET
JUNE 30st 2014 (Consolidated)
(Million COP)

ASSETS	jun-14	2013	LIABILITIES AND SHAREHOLDERS EQUITY	jun-14	2013
Cash (Nota 6)	2.184.747	2.421.331	LIABILITIES:		
Balances with central banks and other financial intermediaries (Note 7)	846.615	99.500	Deposits from customers (Note 19):		
Investment securities (Note 8):	5.017.524	5.387.287	Non- interest- bearing deposits		
Trading	3.083.216	3.534.855	Checking accounts	2.749.871	2.920.264
Held-to-maturity	1.343.870	1.337.891	Others	296.851	366.036
Disponibles para la venta en títulos participativos	82.514	75.150	Interest- bearing deposits	-	-
Available for sale	367.980	0	Checking accounts	1.954.120	1.767.019
Others	<u>139.944</u>	<u>439.392</u>	Term deposits	9.943.388	7.637.036
Loan and financial leases:	28.403.440	25.856.524	Savings deposits	<u>15.745.529</u>	<u>15.482.749</u>
Loan Portafolio (Note 9):	26.524.654	24.306.252	Total deposits	<u>30.689.759</u>	<u>28.173.105</u>
Business and commercial loans	10.948.821	9.780.228	Securities sold under agreements to repurchase and other short-term borrowings (Note 20)	138.827	352.274
Consumer loans	9.262.029	8.733.167	Bank acceptances outstanding and derivatives financial instruments (Note 21)	208.863	138.466
Mortgage loans	6.313.780	5.792.817	Banks borrowings and others financial borrowings (Note 22)	943.932	803.728
Microloans	24	41	Accounts payable (Note 23)	800.496	622.199
Leasing Portafolio (Note 10):			Long term debt (Note 24)	1.094.760	1.094.760
Leasing (includes housing)	1.878.785	1.550.272	Other liabilities (Note 25)	209.345	211.658
Loan-loss provision (Note 9 and 10)	<u>947.851</u>	<u>857.839</u>	Accrued expenses (Note 26)	411.409	231.630
Net total loans and financial leases	<u>27.455.588</u>	<u>24.998.685</u>	Minority Interest	5.118	5.336
Derivatives financial instruments (Note 12)	253.824	129.079	TOTAL LIABILITIES	<u>35.216.147</u>	<u>31.633.156</u>
Accounts receivable (Note 13)	597.334	547.415	SHAREHOLDERS EQUITY:		
Foreclosed assets (Note 14)	10.330	8.376	Suscribed and paid in - capital (Note 27)	89.779	89.779
Premises and Equipment (Note 15)	280.962	308.591	Retained earnings	-	-
Prepaid expenses (Note 16)	250.572	313.524	Reserves (Note 28)	2.404.965	2.139.498
Other net assets (Note 17)	354.605	189.566	Profit for the last period	-69	16.692
Net gains or losses of assets (Note 18)	<u>471.093</u>	<u>470.296</u>	Profit for the period	130.437	523.722
TOTAL ASSETS	<u>37.723.193</u>	<u>34.873.649</u>	Capital surplus:		
CONTINGENT AND ORDER ACCOUNTS (Note 30)	<u>244.092.481</u>	<u>220.936.463</u>	Gains and losses from changes in the fair value of net assets	479.032	470.296
			Article 6 of Law 4, 1980	506	506
			Others	<u>297</u>	<u>0</u>
			TOTAL SHAREHOLDER'S EQUITY	<u>3.104.947</u>	<u>3.240.493</u>
			TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	<u>38.321.095</u>	<u>34.873.649</u>
			CONTINGENT AND ORDER ACCOUNTS (Note 30)	<u>242.094.318</u>	<u>220.936.463</u>

The accompanying notes are an integral part of these financial statements.

The undersigned Legal Representative and Accountant certify that we have previously verified the statements contained in these financial statements and they have been faithfully taken from the accounting records of the consolidated entities.



BANCO BILBAO VIZCAYA ARGENTARIA COLOMBIA S.A.

INCOME STATEMENTS

JANUARY 01st 2014 and JUNE 30st 2014 (Consolidated)
(Million COP, except the net profit per share)

	jun-14	2013
INTEREST INCOME:		
Loans and advances to customers	1.327.768	2.464.938
Financial intermediaries	11.537	23.514
Others	26.119	45.158
Total interest income	<u>1.365.425</u>	<u>2.533.610</u>
INTEREST EXPENSE:		
Deposit certificates	235.005	393.481
Savings accounts	231.505	486.461
Current accounts	18.458	18.458
Total interest expense over customer deposits	<u>484.968</u>	<u>898.400</u>
Obligations retained by financial institutions	7.843	19.898
Senior and subordinated liabilities	37.406	86.023
Financial intermediaries	3.363	6.271
Others	47	48
Total interest expense	<u>533.627</u>	<u>1.010.641</u>
Net interest income	<u>831.797</u>	<u>1.522.969</u>
LOAN PROVISIONS AND OTHER CREDIT RISK PROVISIONS	490.315	788.631
PROVISION FOR RECEIVABLE ACCOUNTS (Note 13)	24.332	34.032
Total provisions - loan impairment and accounts receivable	<u>514.647</u>	<u>822.662</u>
Net interest income after impairment charges and provisions	<u>317.151</u>	<u>700.307</u>
INCOME DIFFERENT FROM INTERESTS (Note 32)	1.854.480	3.809.181
DIVIDEND INCOME	23.478	12.120
Net income diferente from interest and dividen income	<u>1.877.958</u>	<u>3.821.301</u>
EXPENSE DIFFERENT FROM INTEREST EXPENSE (Note 33)	1.823.653	3.776.147
MINORITY INTEREST	498	851
Profit before tax	370.959	744.609
TAX EXPENSE	(116.784)	(220.887)
NET ATTRIBUTABLE PROFIT	254.174	523.722
NET PROFIT PER SHARE		36,40

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