

Board of Directors

BBVA Colombia

Session of the 28th of April 2015

The session held today by the Board of Directors, among others took the following decisions:

1. Approve the financial statement to the 31st of march 2015, with a net profit of COP\$ 180.383 million
2. Approve the income statement to the 31st of march 2015

Cuenta de Resultados BBVA Colombia

Acum. Mill.\$	mar-15	Var.TAM (%)	Desv. Ppto (%)
Margen de Intereses	514.447	8,3	-7,2
Comisiones	68.694	-0,2	-7,6
ROF´s	45.176	26,8	79,9
RINO´s	-4.046	-17,2	N.C.
Margen Bruto	624.271	8,6	-4,5
Gastos de Explotación	-254.286	7,9	-2,4
Gastos de Personal	-120.544	3,6	-3,0
Gastos Generales	-98.836	12,2	-2,0
Tributos	-18.170	4,6	3,4
Amortizaciones	-16.736	20,6	-5,4
Margen Neto	369.984	9,1	-5,9
Saneamientos	-105.162	7,1	-20,9
Provisiones Genéricas	-11.085	-37,8	-50,5
Provisiones Específicas	-94.077	17,1	-14,9
BAI	260.712	10,7	0,8
BDI	180.383	5,6	6,1