

Company In Depth Fundamentals - Profile

Ticker: CIB US EQUITY

BanColombia SA (New York: CIB, Currency: USD)

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Website	www.grupobancolombia.com
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Number of Employees

Ticker: CIB US

Carrera 48 # 26-85 Avenida Los Industriales Medellin Colombia

Phone : 57-4-404-1837

Fax : 57-4-045-146

↑ 35.80

+0.48 (1.36%)

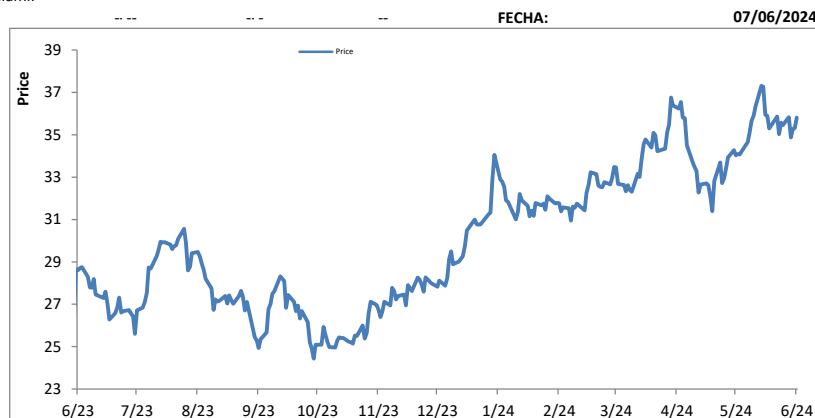
Bancolombia S.A. atrae depósitos y ofrece servicios bancarios al por menor y comerciales. Ofrece préstamos de autos, personales y estudiantiles, tarjetas de débito y crédito, servicios de corretaje, transferencias de fondos, arrendamiento y financiamiento de operaciones externas, seguros y fondos de pensiones. Junto con sus subsidiarias sirven a Colombia, Islas Caymán y Miami.

Stock Quote & Chart (Currency: USD)

Last (delayed quote)	35.81	Market Cap (MM)	8,791.8
Open	35.31	Shares Out. (MM)	113.0
Previous Close	35.32	Float %	--
Change	0.05	Shares sold short (MM)	336,848.0
Change %	0.14	Dividend Yield %	9.1
Day High/Day Low	36.1 / 35.2	Diluted EPS Excl. XO	
52 Wk High/52 Wk low	37.9 / 24.2	P / Diluted EPS Before XO	
Volume (MM)	0.23	Beta	0.83
Avg. Vol - 3 mo (MM)	0.28		

Financial Information (Currency: COP, in mm)

Revenue - LTM	47,753,530.0	Cash & ST Invest.	39,799,609
EBIT - LTM	8,243,849.0	Total Assets	342,928,809.0
EBITDA - LTM	--	Total Debt	33,746,432.0
Net Income - LTM	6,063,629.0	Total Liabilities	303,879,080.0
Total Enterprise Value	--	Total Equity	39,049,729.0
TEV/ Total Revenue	--	Cash from Operations - LTM	16,560,992.0
TEV/ EBITDA	--	Cash From Investing - LTM	-17,280,221.0
		Cash from Financing -LTM	-929,755.0



Company Notes

Effective Aug. 1, 2005 the company was required by Brazilian SEC to include Specific Purpose Entities -SPEs in its Income Statement. Therefore, 2005 Quarterly and Annual IS financial results are not comparable with previous periods.

2004 Q4
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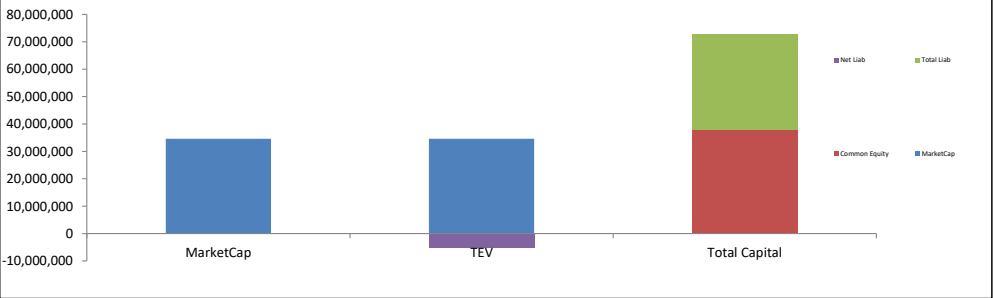
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Key Board Members

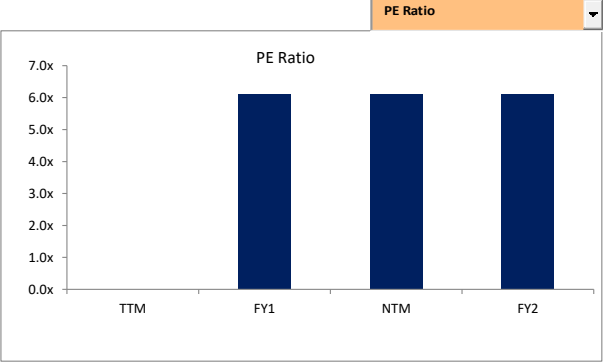
<u>Name</u>	<u>Title</u>	<u>Organization</u>
1 Andres Felipe Mejia Cardona	Board Member	Bancolombia Sa
2 Luis Fernando Echavarria	Vice Chairman	Bancolombia Sa
3	Board Member	Conconcreto Sa
4	Board Member	Gran Cadena De Almacenes Colom
5 Gonzalo Alberto Perez Rojas	President	Inversura Sa
6	Chairman	Sura Asset Management
7	Chairman	Bancolombia Sa
8	Chairman	Aseguradora Suiza Salvadorena
9	Chairman	Suramericana Sa
# Sylvia Escovar Gomez	Vice Chairman	Grupo Energia Bogota Sa Esp
#	Board Member	Organizacion Terpel Sa
#	Chairman	Geopark Ltd
#	Board Member	Bancolombia Sa
#	Board Member	Empresa De Telecom De Bogota
#	Board Member	Tribeca Asset Management Ab
#	Board Member	Organizacion Corona Sa
# Arturo Condo Tamayo	Board Member	Bancolombia Sa
# Juan David Escobar Franco	Board Member	Bancolombia Sa
# Silvina Vatnick	Board Member	Bancolombia Sa

Ticker: CIB US EQUITY		BanColombia SA										
Period Type: Annuals		Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados										
Annuals		-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	0FY	-0fs	1FY	2FY	3FY
FY												
Key Financials		Actuals							LTM	Estimates		
For the Fiscal Period Ending		31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/03/2024	31/03/2024	31/12/2024	31/12/2025	31/12/2026
Currency		COP	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP
Total Revenue		21,734,945.0	21,637,298.0	23,626,271.0	23,254,960.0	23,780,034.0	35,456,762.0	48,316,872.0	24,069,117.0	48,316,872.0	6,973,445.7	6,973,445.7
Growth Over Prior Year		5.3%	(0.4%)	9.2%	(1.6%)	2.3%	49.1%	36.3%	36.3%	(2.7%)	(2.7%)	(2.7%)
Gross Profit		--	--	--	--	--	--	--	--	--	--	--
Margin %		--	--	--	--	--	--	--	--	--	--	--
EBITDA		--	--	--	--	--	--	--	--	--	--	--
Margin %		--	--	--	--	--	--	--	--	--	--	--
EBIT		--	--	--	--	--	--	8,147,526.0	--	--	--	--
Margin %		--	--	--	--	--	--	33.9%	--	--	--	--
Earnings from Cont. Ops.		2,754,173.0	2,786,435.0	3,214,567.0	315,359.0	4,207,787.0	6,996,365.0	6,214,971.0	6,214,971.0	--	--	--
Margin %		12.7%	12.9%	13.6%	1.4%	17.7%	19.7%	12.9%	25.8%	--	--	--
Net Income		2,615,000.0	2,658,864.0	3,117,351.0	275,994.0	4,086,795.0	6,783,490.0	6,116,936.0	6,116,936.0	1,410,961.3	1,410,961.3	1,410,961.3
Margin %		12.0%	12.3%	13.2%	1.2%	17.2%	19.1%	12.7%	25.4%	2.9%	20.2%	20.2%
Diluted EPS Excl. Extra Items		1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	1 Not Applicable	5,794.0	5,794.0	5,794.0
Growth Over Prior Year		(3.2%)	1.7%	17.2%	(91.1%)	1,380.8%	66.0%	(9.8%)	--	--	--	--

Current Capitalization (Millions)	
Currency	COP
Share Price (COP)	140,944.60
Shares Out.	113.03
Market Capitalization (COP)	34,608,403.93
- Cash & Short Term Investments	39,799,609.00
+ Total Debt	33,746,432.00
+ Pref. Equity	0.00
+ Total Minority Interest	960,217.00
= Total Enterprise Value (COP)	
Book Value of Common Equity	38,089,512.00
+ Pref. Equity	0.00
+ Total Minority Interest	960,217.00
+ Total Debt	33,746,432.00
= Total Capital	72,796,161.00



Valuation Multiples based on Current Capitalization					
For the Fiscal Period Ending	Actual	LTM	Estimates		
	31/03/2024	31/03/2024	31/03/2024	31/03/2024	31/03/2024
TEV/Total Revenue	--	--	--	--	--
TEV/EBITDA	--	--	--	--	--
TEV/EBIT	--	--	--	--	--
P/Diluted EPS Before Extra	1 Field Not Applic	1 Field Not Applicable			
P/BV	1 Field Not Applic	1 Field Not Applicable	0.9x	0.9x	0.9x
Price/Tang BV	1 Field Not Applic	1 Field Not Applicable			
Valuation Multiples for Chart					
For the Fiscal Period Ending	TTM	FY1	NTM	FY2	
PE Ratio	1 Field Not Applic	6.1x	6.1x	6.1x	
TEV / EBITDA	0.0x	0.0x	0.0x	0.0x	
Price / CF	1 Field Not Applic	0.0x	0.0x	0.0x	
Price / Book	1 Field Not Applic	0.9x	0.9x	0.9x	
Dividend Yield	9.1x	0.0x	0.0x	0.0x	



Currency	Reporting	Change	COP
Accounting	Mixed		

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

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Ticker:	CIB US EQUITY	CIB US EQUITY	Ascend	Currency	Reporting	Change	COP
Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

BanColombia SA

	Sector: Finanzas				Industry: Bancos comerciales				Sub-Industry: Bancos diversificados			
Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY	
Balance Sheet												
Balance Sheet as of:	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023	
Currency	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP
ASSETS												
Cash And Equivalents	11,427,441.00	11,194,859.00	14,295,163.00	16,216,907.00	15,523,123.00	15,833,017.00	18,256,065.00	20,185,074.00	23,147,676.00	24,721,168.00	27,974,984.00	
Short Term Investments	10,010,452.00	9,572,074.00	9,651,268.00	8,537,562.00	14,859,423.00	-	-	-	-	-	-	
Total Cash & ST Investments	21,437,893.00	20,766,933.00	23,946,431.00	24,754,469.00	30,382,546.00	15,833,017.00	18,256,065.00	20,185,074.00	23,147,676.00	24,721,168.00	27,974,984.00	
Accounts & Notes Receivable	-	-	-	-	-	-	-	-	-	-	-	
Total Receivables	-	-	-	-	-	-	-	-	-	-	-	
Inventories	-	-	-	-	-	-	-	-	-	-	-	
Prepaid Exp.	690,932.00	-	-	-	-	-	-	-	-	-	-	
Restricted Cash	-	-	-	-	-	-	-	-	-	-	-	
Other Current Assets	(690,932.00)	-	-	-	-	-	-	-	-	-	-	
Total Current Assets	21,437,893.00	20,766,933.00	23,946,431.00	24,754,469.00	30,382,546.00	15,833,017.00	18,256,065.00	20,185,074.00	23,147,676.00	24,721,168.00	27,974,984.00	
Net Property, Plant & Equipment	5,110,858.00	2,646,321.00	3,241,562.00	3,115,697.00	3,127,405.00	3,368,647.00	5,519,981.00	5,963,319.00	6,796,517.00	8,554,174.00	8,156,579.00	
Long-term Investments	3,795,338.00	4,326,329.00	6,131,602.00	6,104,780.00	7,332,807.00	19,094,348.00	18,815,718.00	32,392,353.00	32,421,521.00	31,934,198.00	30,384,106.00	
Deferred Charges, LT	-	187,737.00	170,482.00	222,862.00	148,614.00	271,177.00	401,002.00	675,295.00	746,375.00	764,594.00	685,612.00	
Other Long-Term Assets	11,096,935.00	9,046,241.00	14,808,455.00	12,694,323.00	12,186,895.00	15,028,215.00	16,260,022.00	18,042,702.00	20,101,788.00	25,472,377.00	26,174,359.00	
Total Assets	41,441,024.00	36,973,561.00	48,298,532.00	46,892,131.00	53,178,267.00	53,595,404.00	59,252,788.00	77,258,743.00	83,213,877.00	91,446,511.00	93,375,640.00	
LIABILITIES												
Accrued Exp.	-	-	-	-	-	-	-	-	-	-	-	
Short-term Borrowings	1,589,316.00	375,958.00	400,062.00	341,856.00	1,084,591.00	1,374,222.00	1,363,679.00	2,580,932.00	2,705,482.00	2,802,400.00	2,379,751.00	
Accounts Payable	-	-	-	-	-	-	-	-	-	-	-	
Curr. Income Taxes Payable	-	-	-	-	-	-	-	-	-	-	-	
Other Current Liabilities	3,221,625.00	1,591,433.00	2,124,558.00	1,437,252.00	1,107,819.00	1,461,542.00	2,056,569.00	2,677,730.00	2,222,762.00	5,702,634.00	6,874,703.00	
Total Current Liabilities	4,810,941.00	1,967,391.00	2,524,620.00	1,779,108.00	2,192,410.00	2,835,764.00	3,420,248.00	5,258,662.00	4,928,244.00	8,505,034.00	9,254,454.00	
Long-Term Debt	24,836,367.00	28,959,633.00	39,738,008.00	38,192,624.00	34,053,851.00	37,209,194.00	36,296,647.00	30,912,923.00	30,229,626.00	39,852,830.00	30,896,386.00	
Unearned Revenue, Non-Current	-	-	-	-	-	-	-	-	-	-	-	
Other Non-Current Liabilities	2,119,508.00	4,675,099.00	7,267,836.00	7,264,311.00	8,037,057.00	8,932,273.00	9,046,550.00	8,244,751.00	9,617,547.00	13,277,943.00	15,316,765.00	
Total Liabilities	31,766,816.00	35,602,123.00	49,530,464.00	47,236,043.00	44,283,318.00	48,977,231.00	48,763,445.00	44,416,336.00	44,775,417.00	61,635,807.00	55,467,605.00	
Pref. Stock, Non-Redeem.	-	-	-	-	-	-	-	-	-	-	-	
Total Pref. Equity	-	-	-	-	-	-	-	-	-	-	-	
Minority Interest	-	494,573.00	1,128,470.00	1,209,397.00	1,316,586.00	1,806,305.00	1,921,700.00	1,569,984.00	1,691,111.00	908,648.00	960,217.00	
Additional Paid In Capital	425,914.00	5,338,368.00	5,338,368.00	5,338,368.00	5,338,368.00	5,338,368.00	5,338,368.00	5,338,368.00	5,338,368.00	5,338,368.00	5,338,368.00	
Retained Earnings	9,802,509.00	5,667,037.00	5,850,588.00	6,380,657.00	3,568,182.00	3,906,945.00	4,695,010.00	3,911,249.00	3,273,788.00	3,278,164.00	2,515,278.00	
Treasury Stock	-	-	-	-	-	-	-	-	-	-	-	
Comprehensive Inc. and Other	2,264,423.00	5,866,502.00	8,090,493.00	9,548,558.00	14,206,414.00	15,603,607.00	16,850,541.00	17,295,612.00	23,622,191.00	30,472,371.00	30,235,866.00	
Total Common Equity	12,492,846.00	17,366,480.00	20,407,919.00	22,476,980.00	24,429,550.00	26,655,225.00	28,805,619.00	28,115,213.00	33,925,458.00	39,997,551.00	39,049,729.00	
Total Equity	12,492,846.00	17,366,480.00	20,407,919.00	22,476,980.00	24,429,550.00	26,655,225.00	28,805,619.00	28,115,213.00	33,925,458.00	39,997,551.00	39,049,729.00	
Total Liabilities And Equity	44,259,662.00	52,968,603.00	69,938,383.00	69,713,023.00	68,712,868.00	75,632,456.00	77,569,064.00	72,531,549.00	78,700,875.00	#####	94,517,334.00	
Supplemental Items												
Total Shares Out. on Filing Date	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
Total Shares Out. on Balance Sheet Date	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
Book Value/Share	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
Tangible Book Value	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	# VALOR	
Tangible Book Value/Share	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	
Total Debt	26,425,683.00	31,227,550.00	41,370,526.00	40,458,490.00	38,374,570.00	40,898,971.00	38,974,063.00	35,710,018.00	33,698,433.00	42,844,282.00	33,746,432.00	
Net Debt	11,017,037.00	17,760,767.00	22,772,912.00	19,998,245.00	20,208,926.00	22,168,161.00	15,236,021.00	12,008,869.00	8,368,587.00	11,198,991.00	(6,053,177.00)	
Total Minority Interest	-	494,573.00	1,128,470.00	1,209,397.00	1,316,586.00	1,806,305.00	1,921,700.00	1,569,984.00	1,691,111.00	908,648.00	960,217.00	
Inventory Method	--	--	--	--	--	--	--	--	--	--	--	
Raw Materials in Inventory	-	-	-	-	-	-	-	-	-	-	-	
Work in Progress Inventory	-	-	-	-	-	-	-	-	-	-	-	
Finished Goods Inventory	-	-	-	-	-	-	-	-	-	-	-	
Other Inventory Accounts	-	-	-	-	-	-	-	-	-	-	-	
Accum. Allowance for Doubtful Accts	-	-	-	-	-	-	-	-	-	-	-	
Full Time Employees	28,763.00	30,158.00	34,390.00	31,598.00	31,073.00	31,040.00	31,075.00	30,633.00	31,245.00	33,140.00	34,756.00	

Company In Depth Fundamentals - Cash Flow Statement

Ticker:	CIB US EQUITY	Sort	Ascend	Currency Selection	Reporting	Change	COP
Period Type	Annuals	Consolidated	Yes	Accounting Standard	Mixed		

BanColombia SA

Sector: Finanzas

Industry: Bancos comerciales

Sub-Industry: Bancos diversificados

	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Cash Flow											
For the Fiscal Period Ending	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
Currency	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP
Net Income	1,515,127.00	2,387,086.00	2,518,890.00	2,865,328.00	2,615,000.00	2,658,864.00	3,117,351.00	275,994.00	4,086,795.00	6,783,490.00	6,116,936.00
Depreciation & Amort., Total	771,967.00	435,214.00	481,558.00	482,902.00	433,033.00	467,777.00	677,253.00	736,367.00	855,167.00	949,448.00	1,082,838.00
Other Non-Cash Adj	(837,788.00)	951,183.00	2,792,220.00	1,514,251.00	(1,164,822.00)	1,773,350.00	4,823,984.00	(9,999,946.00)	2,890,132.00	6,562,312.00	(2,312,190.00)
Changes in Non-Cash Capital	280,482.00	(1,610,595.00)	(887,098.00)	1,225,648.00	(13,074.00)	(944,806.00)	(1,865,453.00)	(8,264,488.00)	#####	#####	333,610.00
Cash from Ops.	1,729,788.00	2,162,888.00	4,905,570.00	6,088,129.00	1,870,137.00	3,955,185.00	6,753,135.00	#####	#####	#####	5,221,194.00
Capital Expenditure	(1,841,335.00)	(774,976.00)	(961,827.00)	(1,082,522.00)	(1,132,015.00)	(1,014,093.00)	(1,555,453.00)	(1,530,153.00)	(2,185,800.00)	(3,538,855.00)	(2,412,123.00)
Sale of Property, Plant, and Equipment	323,636.00	478,356.00	289,721.00	552,471.00	568,744.00	311,430.00	232,438.00	268,898.00	553,652.00	421,729.00	185,324.00
Cash Acquisitions	(5,689,822.00)	(3,018,016.00)	(1,768,079.00)	(2,077,078.00)	(3,122,872.00)	(4,032,252.00)	(8,746,282.00)	#####	#####	#####	#####
Proceeds from Investment	3,933,665.00	4,297,720.00	1,713,200.00	2,365,976.00	2,167,450.00	3,739,892.00	7,831,919.00	10,067,773.00	13,683,270.00	11,057,483.00	13,869,314.00
Divestitures	-	-	783,803.00	53,488.00	9,974.00	29,752.00	131,173.00	55,174.00	69,448.00	198,807.00	-
Invest. in Marketable & Equity Secur.	-	(3,018,016.00)	(1,768,079.00)	(2,077,078.00)	(3,122,872.00)	(4,032,252.00)	(8,746,282.00)	#####	#####	#####	#####
Other Investing Activities	(53,489.00)	2,969,044.00	1,853,246.00	1,237,116.00	2,723,511.00	3,615,681.00	8,661,655.00	13,713,163.00	12,392,530.00	10,162,436.00	11,099,268.00
Cash from Investing	(3,327,345.00)	934,112.00	141,985.00	(1,027,627.00)	(1,908,080.00)	(1,381,842.00)	(2,190,832.00)	(7,522,067.00)	(650,486.00)	(4,654,502.00)	(159,689.00)
Net Short Term Debt Issued/Repaid	1,055,036.00	-	-	-	-	-	-	-	-	-	304,846.00
Long-Term Debt Issued	5,637,453.00	10,125,389.00	15,985,962.00	16,633,777.00	15,203,922.00	16,924,736.00	13,826,054.00	17,123,285.00	5,570,059.00	16,512,235.00	11,636,761.00
Long-Term Debt Repaid	(1,105,513.00)	#####	#####	#####	#####	#####	#####	#####	#####	#####	#####
Total Debt Issued/Repaid	5,586,976.00	(281,829.00)	581,939.00	496,403.00	(2,494,700.00)	(357,082.00)	(4,103,383.00)	(3,178,866.00)	(6,205,958.00)	3,358,695.00	(1,908,648.00)
Pref. Dividends Paid	(632,004.00)	(713,679.00)	(785,332.00)	(840,242.00)	(1,126,209.00)	(735,798.00)	(1,032,492.00)	(1,555,821.00)	(467,217.00)	(2,310,666.00)	(3,298,183.00)
Total Dividends Paid	(632,004.00)	(713,679.00)	(785,332.00)	(840,242.00)	(1,126,209.00)	(735,798.00)	(1,032,492.00)	(1,555,821.00)	(467,217.00)	(2,310,666.00)	(3,298,183.00)
Increase in Capltal Stocks	-	2,625,585.00	-	-	-	-	-	-	-	-	-
Decrease in Capital Stocks	-	-	(28,081.00)	-	-	-	-	-	-	-	-
Special Dividend Paid	-	-	-	-	-	-	-	-	-	-	-
Incr(Decr) in Deposits	11,850,058.00	2,869,712.00	9,797,802.00	5,117,996.00	8,456,681.00	6,188,577.00	14,317,297.00	21,007,104.00	19,290,140.00	23,214,318.00	17,025,357.00
Incr(Decr) Insurance Reserves	-	-	-	-	-	-	-	-	-	-	-
Other Financing Activities	345,837.00	2,124,033.00	3,571,557.00	(575,284.00)	294,800.00	1,997,030.00	18,327.00	1,129,075.00	2,993,850.00	3,515,094.00	(5,632,246.00)
Cash from Financing	17,150,867.00	6,623,822.00	13,137,885.00	4,198,873.00	5,130,572.00	7,092,727.00	9,199,749.00	17,401,492.00	15,610,815.00	27,777,441.00	6,186,280.00
Net Change in Cash	15,553,310.00	9,720,822.00	18,185,440.00	9,259,375.00	5,092,629.00	9,666,070.00	13,762,052.00	(7,372,648.00)	(892,481.00)	2,594,092.00	11,247,785.00
Supplemental Items											
Cash Interest Paid	-	3,203,620.00	3,771,238.00	5,229,165.00	5,798,689.00	5,103,246.00	5,996,017.00	6,288,645.00	4,547,539.00	7,665,468.00	15,978,748.00
Cash Taxes Paid	117,240.00	173,651.00	322,097.00	338,976.00	250,347.00	167,856.00	251,712.00	359,187.00	1,441,413.00	2,057,388.00	2,737,511.00
Free Cash Flow	-	-	-	-	-	-	-	-	-	-	-
Change in Net Working Capital	-	-	-	-	-	-	-	-	-	-	-

Accounting Mixed

Sub-Industry: Bancos diversificados

[illegible]

Bloomberg

Company In Depth Fundamentals - Capital Structure Summary

Ticker:	CIB US EQUITY	Sort:	Ascend	Currency:	Reporting:	Change:	COP
Period Type:	Quarters	Consolidated:	Yes	Accounting:	Mixed		

BanColombia SA

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

y	-4FQ	-3FQ	-2FQ	-1FQ	-0FQ
WACC					
For the Fiscal Period Ending	31/03/2023	30/06/2023	30/09/2023	31/12/2023	31/03/2024
	%	%	%	%	%
Equity					
Cost of Equity	7.2%	7.9%	8.4%	9.0%	8.5%
Weight of Equity	--	--	--	--	--
+ Debt					
Cost of Debt	3.9%	4.5%	5.5%	4.5%	4.8%
Weight of Debt	100.0%	100.0%	100.0%	100.0%	100.0%
+ Preferred Equity					
Cost of Pref Equity	--	--	--	0.0%	0.0%
Weight of Pref Equity	0.0%	0.0%	0.0%	--	--
WACC	--	--	--	--	--

Capital Structure											
For the Fiscal Period Ending		31/03/2023		30/06/2023		30/09/2023		31/12/2023		31/03/2024	
Currency		COP		COP		COP		COP		COP	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	
Net Market Cap	1,873,300.0	4.6%	1,741,886.0	4.7%	1,707,301.0	5.0%	2,379,751.0	7.2%	1,761,026.0	5.7%	
LT Borrowings	38,511,668.0	95.4%	35,644,803.0	95.3%	32,573,283.0	95.0%	30,896,386.0	92.8%	29,107,944.0	94.3%	
Pref Equity	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	0.0	0.0%	
Total Capital	40,384,968.0	100.0%	37,386,689.0	100.0%	34,280,584.0	100.0%	33,276,137.0	100.0%	30,868,970.0	100.0%	

Debt Summary Data											
For the Fiscal Period Ending		31/03/2023		30/06/2023		30/09/2023		31/12/2023		31/03/2024	
Currency		COP		COP		COP		COP		COP	
	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	Millions	% of Total	
Total Commercial Paper	--	--	--	--	--	--	--	--	--	--	
Total Revolving Credit	--	--	--	--	--	--	--	--	--	--	
Total Capital Leases	--	--	--	--	--	--	--	--	--	--	
General/Other Borrowings	--	--	--	--	--	--	--	--	--	--	
Total Principal Due	41,787,504.0	100.0%	38,314,331.0	100.0%	35,481,362.0	100.0%	33,746,432.0	100.0%	32,462,472.0	100.0%	
Total Debt Outstanding	41,787,504.0	100.0%	38,314,331.0	100.0%	35,481,362.0	100.0%	33,746,432.0	100.0%	32,462,472.0	100.0%	

Additional Totals										
Total Cash & ST Investments	28,335,431.0	67.8%	28,694,083.0	74.9%	29,015,814.0	81.8%	39,799,609.0	117.9%	26,686,447.0	82.2%
Net Debt	13,452,073.0	32.2%	9,620,248.0	25.1%	6,465,548.0	18.2%	-6,053,177.0	-17.9%	5,776,025.0	17.8%
Total Short-Term Borrowings	1,873,300.0	4.5%	1,741,886.0	4.5%	1,707,301.0	4.8%	2,379,751.0	7.1%	1,761,026.0	5.4%
Curr. Port. of LT Debt/Cap. Leases										
Long-Term Debt (incl. Cap. Leases)	38,511,668.0	92.2%	35,644,803.0	91.0%	32,573,283.0	91.8%	30,896,386.0	91.6%	29,107,944.0	89.7%
Total Secured Debt										
Fixed Rate Debt										
Variable Rate Debt										

Credit Ratios					
Net Debt/EBITDA	--	--	--	--	--
Total Debt/EBITDA	--	--	--	--	--
Operating Income/Total Debt	--	--	--	--	--
LTM FCF/Total Debt	--	--	--	--	--
LTM FCF/Total Debt	-0.4x	-0.6x	-0.7x	0.4x	0.5x
FRIT/Interest Expense	--	--	--	--	--
FRIT/Total Interest Expense	--	--	--	--	--
Degree of Financial Leverage	--	--	--	--	--
EBITDA-CAPEX/Interest Expense	--	--	--	--	--
EBITDA/Total Interest Expense	--	--	--	--	--

Debt Schedule					
Debt Schedule in Yr 1	--	--	--	--	--
Debt Schedule in Yr 2	--	--	--	--	--
Debt Schedule in Yr 3	--	--	--	--	--
Debt Schedule in Yr 4	--	--	--	--	--
Debt Schedule in Yr 5	--	--	--	--	--
Debt Schedule - Years 2 - 3	--	--	--	--	--
Debt Schedule - Years 4 - 5	--	--	--	--	--
Debt Schedule - Years 2 - 5	--	--	--	--	--
Debt Schedule Beyond Yr 5	--	--	--	--	--
Debt Schedule - Total Debt	--	--	--	--	--

Capital Lease Schedule					
Capital Leases - Year 1	--	--	--	--	--
Capital Leases - Year 2	--	--	--	--	--
Capital Leases - Year 3	--	--	--	--	--
Capital Leases - Year 4	--	--	--	--	--
Capital Leases - Year 5	--	--	--	--	--
Capital Leases - Years 2 - 3	--	--	--	--	--
Capital Leases - Years 4 - 5	--	--	--	--	--
Capital Leases - Years 2 - 5	--	--	--	--	--
Capital Leases Beyond Year 5	--	--	--	--	--
Total Future Value of Capital Leases	--	--	--	--	--
Present Value of ST Capital Leases	--	--	--	--	--
Present Value of LT Capital Leases	--	--	--	--	--

Operating Leases (Rental Expense) Schedule					
Rental Expense - Year 1	--	--	--	--	--
Rental Expense - Year 2	--	--	--	--	--
Rental Expense - Year 3	--	--	--	--	--
Rental Expense - Year 4	--	--	--	--	--
Rental Expense - Year 5	--	--	--	--	--
Rental Expense - Years 2 - 3	--	--	--	--	--
Rental Expense - Years 4 - 5	--	--	--	--	--
Rental Expense - Years 2 - 5	--	--	--	--	--
Rental Expense Beyond Year 5	--	--	--	--	--
Total Sublease Income	--	--	--	--	--
Future Min Oper Lease Obligations	--	--	--	--	--

Contractual Obligation Schedule					
Contractual Obligations - Year 1	--	--	--	--	--
Contractual Obligations - Years 2-3	--	--	--	--	--
Contractual Obligations - Years 4-5	--	--	--	--	--
Contractual Obligations - Years 2 - 5	--	--	--	--	--
Contractual Obligations - Beyond Year 5	--	--	--	--	--
Total Contractual Obligations	--	--	--	--	--

Purchase Obligations	--	--	--	--	--
----------------------	----	----	----	----	----

Interest Rate Data					
W/Ave. Interest Rate - Long-term Debt	--	--	--	--	--

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

OPERATING PROFIT BEF TAX	
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Ticker:	CIB US EQUITY	Sort	Ascend	Currency	Reporting	Change	COP
Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

BanColombia SA

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

Y	-10FY	-9FY	-8FY	-7FY	-6FY	-5FY	-4FY	-3FY	-2FY	-1FY	-0FY
Pension											
For the Fiscal Period Ending	31/12/2013	31/12/2014	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
Currency	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP	COP
Pension Net Periodic Cost											
Service Cost	6,784.00	6,385.00	14,936.00	12,741.00	2,562.00	2,476.00	2,081.00	1,881.00	2,195.00	2,866.00	1,235.00
Interest Cost	15,907.00	19,393.00	20,117.00	20,459.00	11,734.00	11,467.00	12,276.00	11,495.00	10,563.00	14,313.00	16,044.00
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Pension Expense (Income)	17,504.00	25,778.00	35,053.00	--	--	--	--	--	--	--	--
Other Postretirement Cost											
Service Cost	--	19,883.00	30,826.00	29,190.00	--	--	--	--	--	--	--
Interest Cost	--	9,693.00	11,970.00	18,940.00	--	--	--	--	--	--	--
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Other Postretirement Benefits Expense (I	-	-	-	-	-	-	-	-	-	-	-
Pension Funded Status											
Fair Value of Plan Assets	--	4,030.00	6,087.00	5,565.00	4,765.00	4,884.00	4,220.00	3,902.00	4,127.00	4,619.00	2,765.00
Actual Return (Loss) on Plan Assets	(31,630.00)	(168.00)	(133.00)	--	--	--	--	--	--	--	--
Employer Contribution	--	--	--	--	--	--	--	--	--	--	--
Benefits Paid	(26,303.00)	(47,046.00)	(45,464.00)	(36,864.00)	(23,676.00)	(24,187.00)	(22,150.00)	(20,046.00)	(19,953.00)	(18,593.00)	(21,683.00)
Projected Benefit Obligation	195,934.00	214,257.00	274,771.00	286,378.00	169,630.00	185,807.00	189,699.00	185,432.00	187,244.00	146,701.00	147,214.00
Over(Under) Funded Pension	(195,934.00)	(210,227.00)	(268,684.00)	(280,813.00)	(164,865.00)	(180,923.00)	(185,479.00)	(181,530.00)	(183,117.00)	(142,082.00)	(144,449.00)
Accumulated Benefit Obligation	--	--	--	--	--	--	--	--	--	--	--
Pension Funding Ratio	--	1.88	2.22	1.94	2.81	2.63	2.22	2.10	2.20	3.15	1.88
Other Postretirement Funded Status											
Fair Value of Plan Assets	15,366.00	-	-	-	--	--	--	--	--	--	--
Actual Return (Loss) on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Employer Contribution	--	--	--	--	--	--	--	--	--	--	--
Benefits Paid	--	(21,916.00)	(23,732.00)	(39,092.00)	--	--	--	--	--	--	--
Projected Benefit Obligation	--	210,301.00	271,651.00	364,424.00	--	--	--	--	--	--	--
Over(Under) Funded Post Ret Benefits	15,366.00	(210,301.00)	(271,651.00)	(364,424.00)	--	--	--	--	--	--	--
Other Post-Retirement Funding Ratio	--	-	-	-	--	--	--	--	--	--	--
Actuarial Assumptions											
Pension											
Expected Return on Plan Assets	3.00	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	6.25	6.20	7.90	6.90	6.60	6.90	5.70	5.50	8.00	14.00	11.75
Rate of Compensation Increase	4.25	4.50	6.30	9.00	7.00	5.70	5.95	5.75	7.20	9.80	8.85
Other Postretirement Benefits											
Expected Return on Plan Assets	--	--	--	--	--	--	--	--	--	--	--
Discount Rate used on Plan Liabilities	--	--	--	--	--	--	--	--	--	--	--
Health Care Cost Trend Projected(next y	--	--	--	--	--	--	--	--	--	--	--
Pension Plan Asset Allocation											
Fair Value of Plan Assets	--	4,030.00	6,087.00	5,565.00	4,765.00	4,884.00	4,220.00	3,902.00	4,127.00	4,619.00	2,765.00
Asset Category - Equities %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Debt %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Real Estate %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Company Stock %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Cash %	--	--	--	--	--	--	--	--	--	--	--
Asset Category - Other %	--	--	--	--	--	--	--	--	--	--	--
Expected Pension Payments											
Year 1	--	11,605.00	11,894.00	13,162.00	--	--	--	--	--	--	--
Year 2	--	11,693.00	12,120.00	12,460.00	--	--	--	--	--	--	--
Year 3	--	11,744.00	12,305.00	12,502.00	--	--	--	--	--	--	--
Year 4	--	11,753.00	12,415.00	12,507.00	--	--	--	--	--	--	--
Year 5	--	11,698.00	12,498.00	12,439.00	--	--	--	--	--	--	--
Beyond Year 5	--	55,897.00	61,125.00	58,598.00	--	--	--	--	--	--	--
Expected Postretirement Benefits											
Year 1	--	18,969.00	43,459.00	24,853.00	--	--	--	--	--	--	--
Year 2	--	9,378.00	36,037.00	45,286.00	--	--	--	--	--	--	--
Year 3	--	19,847.00	43,400.00	51,024.00	--	--	--	--	--	--	--
Year 4	--	18,744.00	51,078.00	51,223.00	--	--	--	--	--	--	--
Year 5	--	27,275.00	49,269.00	62,840.00	--	--	--	--	--	--	--
Beyond Year 5	--	135,458.00	330,991.00	342,478.00	--	--	--	--	--	--	--

Ticker:	CIB US EQUITY	Sort	Ascend	Currency	☒ Reporting	☒ Change	COP
Period Type	Annuals	Consolidated	Yes	Accounting	Mixed		

BanColombia SA

Sector: Finanzas Industry: Bancos comerciales Sub-Industry: Bancos diversificados

[illegible]