Banco Agrario de Colombia
*Crecer juntos* es posible

# Estados Financieros del Banco
# IV Trimestre 2023

*Vicepresidencia Financiera*

*Diciembre 2023*

# Estado de Situación Financiera

| Banco Agrario de Colombia (Cifras en miles de millones) | Al corte de | | | | | | | | | | | | | Variación Anual | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | dic-22 | ene-23 | feb-23 | mar-23 | abr-23 | may-23 | jun-23 | jul-23 | ago-23 | sep-23 | oct-23 | nov-23 | dic-23 | Absoluta | Relativa |
| **Activo** | **33,933** | **33,812** | **34,046** | **34,680** | **35,727** | **35,610** | **35,734** | **35,153** | **35,872** | **35,617** | **36,007** | **35,461** | **35,216** | **1,282** | **3.8%** |
| **Cartera de Créditos Neta** | **16,285** | **16,383** | **16,449** | **16,676** | **16,745** | **16,918** | **17,219** | **17,389** | **17,721** | **17,990** | **18,248** | **18,276** | **19,059** | **2,773** | **17.0%** |
| Cartera Bruta | 17,695 | 17,838 | 17,954 | 18,255 | 18,344 | 18,535 | 18,841 | 19,012 | 19,353 | 19,612 | 19,888 | 19,981 | 20,770 | 3,075 | 17.4% |
| Comercial | 7,907 | 7,948 | 7,959 | 8,070 | 8,029 | 8,041 | 8,229 | 8,289 | 8,448 | 8,477 | 8,564 | 8,507 | 9,240 | 1,333 | 16.9% |
| Consumo | 1,470 | 1,483 | 1,514 | 1,546 | 1,581 | 1,613 | 1,630 | 1,650 | 1,681 | 1,722 | 1,761 | 1,777 | 1,774 | 304 | 20.7% |
| Microcrédito | 8,150 | 8,222 | 8,280 | 8,415 | 8,492 | 8,613 | 8,699 | 8,776 | 8,913 | 9,088 | 9,221 | 9,341 | 9,386 | 1,236 | 15.2% |
| Vivienda | 168 | 185 | 201 | 224 | 241 | 268 | 284 | 296 | 311 | 325 | 342 | 356 | 370 | 202 | 120.6% |
| **Portafolio de Inversiones Netas** | **14,753** | **14,432** | **14,058** | **14,605** | **15,623** | **15,239** | **15,034** | **14,367** | **14,684** | **13,930** | **14,183** | **13,539** | **12,758** | **(1,995)** | **-13.5%** |
| **Otros** | **2,894** | **2,997** | **3,539** | **3,398** | **3,359** | **3,453** | **3,480** | **3,397** | **3,468** | **3,697** | **3,575** | **3,646** | **3,399** | **504** | **17.4%** |
| **Pasivo** | **31,505** | **31,325** | **31,512** | **32,311** | **33,299** | **33,116** | **33,180** | **32,550** | **33,206** | **32,915** | **33,258** | **32,674** | **32,386** | **880** | **2.8%** |
| **Instrumentos Financieros a costo amortizad** | **20,184** | **20,192** | **20,373** | **20,749** | **21,629** | **21,310** | **21,756** | **20,970** | **21,478** | **20,919** | **21,255** | **20,499** | **20,410** | **226** | **1.1%** |
| Captaciones del Público | 9,973 | 10,138 | 10,238 | 10,367 | 11,272 | 11,267 | 11,408 | 10,570 | 10,536 | 10,428 | 10,694 | 10,694 | 10,030 | 57 | 0.6% |
| Cuenta Corriente | 1,611 | 1,764 | 1,749 | 1,794 | 2,554 | 2,595 | 2,655 | 1,783 | 1,821 | 1,765 | 2,006 | 1,833 | 1,621 | 10 | 0.6% |
| Cuenta de Ahorros | 7,075 | 7,056 | 7,149 | 7,196 | 7,320 | 7,242 | 7,291 | 7,298 | 7,203 | 7,105 | 7,090 | 7,247 | 6,777 | (298) | -4.2% |
| CDT | 1,287 | 1,318 | 1,340 | 1,377 | 1,399 | 1,429 | 1,462 | 1,489 | 1,512 | 1,558 | 1,598 | 1,614 | 1,632 | 344 | 26.8% |
| Otros Instrumentos | 10,211 | 10,055 | 10,135 | 10,381 | 10,357 | 10,043 | 10,347 | 10,401 | 10,942 | 10,491 | 10,561 | 9,805 | 10,380 | 169 | 1.7% |
| **Obligaciones de Redescuento** | **10,416** | **10,416** | **10,441** | **10,565** | **10,636** | **10,718** | **10,696** | **10,759** | **10,856** | **11,012** | **11,098** | **11,177** | **11,132** | **715** | **6.9%** |
| **Otros** | **905** | **716** | **699** | **998** | **1,033** | **1,089** | **728** | **820** | **873** | **985** | **905** | **998** | **844** | **(61)** | **-6.8%** |
| **Patrimonio** | **2,428** | **2,487** | **2,534** | **2,368** | **2,428** | **2,493** | **2,554** | **2,603** | **2,666** | **2,702** | **2,749** | **2,787** | **2,830** | **402** | **16.6%** |
| **Índice de Cartera Vencida (%)** | **6.00** | **6.46** | **6.56** | **6.65** | **6.94** | **7.01** | **6.89** | **7.65** | **7.62** | **7.64** | **8.02** | **8.29** | **8.13** | **2.1** | **35.7%** |
| **Cubrimiento de Cartera Vencida (%)** | **132.84** | **126.34** | **127.77** | **130.03** | **125.54** | **124.40** | **124.96** | **111.63** | **110.69** | **108.21** | **102.82** | **102.88** | **101.28** | **(31.6)** | **-23.8%** |
| **Índice de Cartera en Riesgo (BCDE) (%)** | **11.69** | **12.02** | **12.11** | **12.32** | **12.41** | **12.36** | **12.50** | **13.05** | **12.99** | **13.23** | **13.54** | **13.62** | **13.49** | **1.8** | **15.4%** |

Índice de Calidad = Índice de Cartera en Riesgo (BCDE). Otros Instrumentos del Pasivo incluye: Depósitos Judiciales, Operaciones de Mercado Monetario Pasivas y Otros.

Estados Financieros no Consolidados.



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# Estado de Resultados

| Banco Agrario de Colombia (Cifras en miles de millones) | Acumulado A dic-22 | ene-23 | feb-23 | mar-23 | abr-23 | may-23 | jun-23 | jul-23 | ago-23 | sep-23 | oct-23 | nov-23 | dic-23 | Variación Anual Absoluta | Variación Anual Relativa |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Ingresos Financieros | 3,062 | 369 | 717 | 1,149 | 1,509 | 1,882 | 2,244 | 2,586 | 2,960 | 3,273 | 3,637 | 4,023 | 4,392 | 1,330 | 43.4% |
| Egresos Financieros | 829 | 135 | 266 | 412 | 554 | 704 | 858 | 1,014 | 1,172 | 1,325 | 1,484 | 1,638 | 1,792 | 963 | 116.2% |
| **Margen de Intemediación** | **2,233** | **235** | **451** | **738** | **955** | **1,177** | **1,387** | **1,572** | **1,788** | **1,948** | **2,154** | **2,386** | **2,600** | **367** | **16.4%** |
| Otros Ingresos Operacionales Netos | 206 | 16 | 36 | 56 | 74 | 98 | 115 | 139 | 160 | 185 | 203 | 224 | 243 | 37 | 17.8% |
| **Margen Financiero** | **2,439** | **251** | **487** | **794** | **1,029** | **1,275** | **1,502** | **1,711** | **1,948** | **2,133** | **2,357** | **2,610** | **2,843** | **404** | **16.6%** |
| Deterioro Neto | 210 | 52 | 112 | 211 | 239 | 267 | 297 | 315 | 339 | 358 | 392 | 471 | 518 | 308 | NC |
| **Margen Financiero despues de Deterioro** | **2,229** | **200** | **375** | **582** | **791** | **1,008** | **1,205** | **1,396** | **1,609** | **1,774** | **1,965** | **2,139** | **2,325** | **96** | **4.3%** |
| **Gastos Administrativos** | **1,130** | **98** | **198** | **301** | **409** | **517** | **624** | **735** | **844** | **956** | **1,069** | **1,180** | **1,303** | **173** | **15.3%** |
| Beneficios a Empleados | 499 | 48 | 96 | 144 | 193 | 243 | 293 | 343 | 394 | 446 | 497 | 549 | 603 | 104 | 20.8% |
| Gastos Generales | 631 | 50 | 102 | 157 | 216 | 274 | 331 | 391 | 450 | 510 | 572 | 631 | 700 | 70 | 11.0% |
| **Utilidad Antes de Impuestos** | **1,099** | **101** | **177** | **281** | **382** | **491** | **581** | **661** | **766** | **818** | **896** | **959** | **1,022** | **(77)** | **-7.0%** |
| Impuestos | 427 | 42 | 72 | 110 | 150 | 194 | 231 | 263 | 305 | 326 | 357 | 381 | 408 | (19) | -4.4% |
| **Utilidad Neta** | **672** | **59** | **105** | **171** | **232** | **297** | **351** | **398** | **461** | **493** | **539** | **578** | **613** | **(58)** | **-8.7%** |
| **Eficiencia Administrativa (%)** | **46.32** | **39.14** | **40.60** | **37.97** | **39.70** | **40.55** | **41.53** | **42.95** | **43.31** | **44.83** | **45.36** | **45.20** | **45.84** | **(0.5)** | **-1.0%** |
| **ROA (%)** | **1.98** | **2.13** | **1.88** | **2.01** | **2.03** | **2.06** | **2.02** | **1.96** | **1.98** | **1.87** | **1.84** | **1.79** | **1.74** | **(0.2)** | **-11.9%** |
| **ROE (%)** | **30.01** | **33.25** | **28.00** | **30.78** | **31.09** | **31.44** | **30.30** | **28.90** | **28.71** | **26.69** | **25.81** | **24.68** | **23.59** | **(6.4)** | **-21.4%** |
| **Margen de Solvencia (%)** | **17.92** | **17.84** | **17.99** | **16.94** | **16.87** | **17.06** | **17.05** | **16.73** | **16.90** | **16.98** | **17.04** | **17.76** | **17.58** | **(0.3)** | **-1.9%** |

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