

# >> Resultados Financieros Diciembre 2024

Vicepresidencia Financiera

Plan de Negocios 2024 aprobado por la Junta Directiva en la sesión del 14 de diciembre de 2023.



# Estado de Situación Financiera

| Banco Agrario de Colombia<br>(Cifras en miles de millones) | Al corte de   |               |               |               |               |               |               |               |               |               |               |               |               | Variación Anual |               |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
|  | dic-23        | ene-24        | feb-24        | mar-24        | abr-24        | may-24        | jun-24        | jul-24        | ago-24        | sep-24        | oct-24        | nov-24        | dic-24        | Absoluta        | Relativa      |
| <b>Activo</b>  | <b>35,216</b> | <b>35,320</b> | <b>36,168</b> | <b>36,998</b> | <b>37,110</b> | <b>37,398</b> | <b>37,195</b> | <b>37,709</b> | <b>38,250</b> | <b>39,527</b> | <b>37,901</b> | <b>38,929</b> | <b>38,648</b> | <b>3,432</b>    | <b>9.7%</b>   |
| <b>  Cartera de Créditos Neta</b>                          | <b>19,059</b> | <b>18,987</b> | <b>19,099</b> | <b>19,164</b> | <b>19,286</b> | <b>19,398</b> | <b>19,343</b> | <b>19,488</b> | <b>19,701</b> | <b>19,798</b> | <b>20,091</b> | <b>20,287</b> | <b>20,604</b> | <b>1,545</b>    | <b>8.1%</b>   |
| Cartera Bruta  | 20,770        | 20,737        | 20,867        | 20,957        | 21,106        | 21,244        | 21,191        | 21,349        | 21,580        | 21,695        | 21,995        | 22,194        | 22,517        | 1,747           | 8.4%          |
| Comercial  | 9,240         | 9,044         | 9,019         | 8,999         | 8,991         | 8,955         | 8,939         | 8,965         | 9,061         | 9,063         | 9,223         | 9,369         | 9,639         | 400             | 4.3%          |
| Consumo  | 1,774         | 1,799         | 1,847         | 1,889         | 1,936         | 1,999         | 2,010         | 2,043         | 2,087         | 2,125         | 2,154         | 2,176         | 2,171         | 397             | 22.4%         |
| Microcrédito   | 9,386         | 9,510         | 9,605         | 9,662         | 9,758         | 9,856         | 9,802         | 9,888         | 9,967         | 10,027        | 10,127        | 10,148        | 10,193        | 807             | 8.6%          |
| Vivienda   | 370           | 384           | 396           | 407           | 420           | 434           | 440           | 453           | 466           | 480           | 491           | 500           | 513           | 143             | 38.7%         |
| <b>  Portafolio de Inversiones Netas</b>                   | <b>12,758</b> | <b>13,121</b> | <b>13,680</b> | <b>14,434</b> | <b>14,242</b> | <b>14,506</b> | <b>14,318</b> | <b>14,787</b> | <b>14,840</b> | <b>16,221</b> | <b>14,391</b> | <b>15,225</b> | <b>14,613</b> | <b>1,855</b>    | <b>14.5%</b>  |
| <b>  Otros</b>   | <b>3,399</b>  | <b>3,212</b>  | <b>3,388</b>  | <b>3,401</b>  | <b>3,582</b>  | <b>3,493</b>  | <b>3,534</b>  | <b>3,434</b>  | <b>3,709</b>  | <b>3,508</b>  | <b>3,419</b>  | <b>3,417</b>  | <b>3,431</b>  | <b>32</b>       | <b>1.0%</b>   |
| <b>Pasivo</b>  | <b>32,386</b> | <b>32,457</b> | <b>33,274</b> | <b>34,324</b> | <b>34,418</b> | <b>34,674</b> | <b>34,427</b> | <b>34,863</b> | <b>35,352</b> | <b>36,598</b> | <b>34,953</b> | <b>35,943</b> | <b>35,641</b> | <b>3,256</b>    | <b>10.1%</b>  |
| <b>  Instrumentos Financieros a costo amortizado</b>       | <b>20,410</b> | <b>20,690</b> | <b>21,388</b> | <b>22,130</b> | <b>22,243</b> | <b>22,398</b> | <b>22,258</b> | <b>22,757</b> | <b>23,313</b> | <b>24,468</b> | <b>22,849</b> | <b>23,685</b> | <b>23,759</b> | <b>3,348</b>    | <b>16.4%</b>  |
| Captaciones del Público                                    | 10,030        | 11,575        | 11,348        | 12,312        | 12,891        | 13,088        | 12,857        | 12,768        | 13,129        | 12,832        | 12,618        | 12,860        | 12,606        | 2,576           | 25.7%         |
| Cuenta Corriente   | 1,621         | 1,847         | 1,682         | 1,689         | 1,749         | 1,739         | 1,792         | 1,919         | 1,689         | 1,654         | 1,683         | 1,744         | 1,824         | 203             | 12.5%         |
| Cuenta de Ahorros  | 6,777         | 6,907         | 6,775         | 7,199         | 7,656         | 7,801         | 7,929         | 7,981         | 8,538         | 8,309         | 8,191         | 8,371         | 8,102         | 1,325           | 19.6%         |
| CDT  | 1,632         | 2,822         | 2,891         | 3,424         | 3,486         | 3,547         | 3,136         | 2,868         | 2,901         | 2,869         | 2,744         | 2,745         | 2,680         | 1,049           | 64.3%         |
| Otros Instrumentos   | 10,380        | 9,114         | 10,040        | 9,818         | 9,352         | 9,311         | 9,401         | 9,989         | 10,184        | 11,636        | 10,231        | 10,825        | 11,152        | 772             | 7.4%          |
| <b>  Obligaciones de Redescuento</b>                       | <b>11,132</b> | <b>11,173</b> | <b>11,240</b> | <b>11,272</b> | <b>11,290</b> | <b>11,349</b> | <b>11,151</b> | <b>11,142</b> | <b>11,193</b> | <b>11,184</b> | <b>11,243</b> | <b>11,267</b> | <b>11,182</b> | <b>50</b>       | <b>0.5%</b>   |
| <b>  Otros</b>   | <b>844</b>    | <b>595</b>    | <b>646</b>    | <b>921</b>    | <b>885</b>    | <b>926</b>    | <b>1,018</b>  | <b>963</b>    | <b>846</b>    | <b>946</b>    | <b>861</b>    | <b>991</b>    | <b>701</b>    | <b>(143)</b>    | <b>-16.9%</b> |
| <b>Patrimonio</b>  | <b>2,830</b>  | <b>2,863</b>  | <b>2,894</b>  | <b>2,674</b>  | <b>2,692</b>  | <b>2,724</b>  | <b>2,768</b>  | <b>2,846</b>  | <b>2,898</b>  | <b>2,929</b>  | <b>2,948</b>  | <b>2,987</b>  | <b>3,007</b>  | <b>177</b>      | <b>6.2%</b>   |
| <b>Índice de Cartera Vencida (%)</b>                       | <b>8.15</b>   | <b>9.29</b>   | <b>9.09</b>   | <b>9.50</b>   | <b>9.33</b>   | <b>9.31</b>   | <b>9.20</b>   | <b>9.98</b>   | <b>9.75</b>   | <b>9.55</b>   | <b>9.17</b>   | <b>8.88</b>   | <b>8.64</b>   | <b>0.5</b>      |               |
| <b>Cubrimiento de Cartera Vencida (%)</b>                  | <b>101.05</b> | <b>90.86</b>  | <b>93.14</b>  | <b>90.05</b>  | <b>92.36</b>  | <b>93.35</b>  | <b>94.82</b>  | <b>87.32</b>  | <b>89.27</b>  | <b>91.50</b>  | <b>94.41</b>  | <b>96.71</b>  | <b>98.29</b>  | <b>(2.8)</b>    |               |
| <b>Índice de Cartera en Riesgo (BCDE) (%)</b>              | <b>13.49</b>  | <b>14.50</b>  | <b>14.45</b>  | <b>15.25</b>  | <b>15.22</b>  | <b>15.04</b>  | <b>15.88</b>  | <b>16.26</b>  | <b>16.01</b>  | <b>16.17</b>  | <b>15.78</b>  | <b>15.37</b>  | <b>15.40</b>  | <b>1.9</b>      |               |

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.

Información Clasificada



# Estado de Resultados

| Banco Agrario de Colombia<br>(Cifras en miles de millones) | Acumulado A  |              |              |              |              |              |              |              |              |              |              |              |              | Variación Anual |               |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------|---------------|
|  | dic-23       | ene-24       | feb-24       | mar-24       | abr-24       | may-24       | jun-24       | jul-24       | ago-24       | sep-24       | oct-24       | nov-24       | dic-24       | Absoluta        | Relativa      |
| Ingresos Financieros                                       | 4,392        | 363          | 702          | 1,075        | 1,404        | 1,762        | 2,128        | 2,486        | 2,864        | 3,194        | 3,488        | 3,808        | 4,099        | (293)           | -6.7%         |
| Egresos Financieros  | 1,792        | 163          | 316          | 484          | 652          | 816          | 954          | 1,098        | 1,244        | 1,382        | 1,519        | 1,650        | 1,779        | (13)            | -0.7%         |
| <b>Margen de Intermediación</b>                            | <b>2,600</b> | <b>201</b>   | <b>386</b>   | <b>591</b>   | <b>752</b>   | <b>946</b>   | <b>1,174</b> | <b>1,388</b> | <b>1,620</b> | <b>1,812</b> | <b>1,969</b> | <b>2,158</b> | <b>2,321</b> | <b>(279)</b>    | <b>-10.7%</b> |
| Otros Ingresos Operacionales Netos                         | 263          | 25           | 48           | 70           | 92           | 114          | 137          | 166          | 187          | 216          | 247          | 268          | 297          | 34              | 12.9%         |
| <b>Margen Financiero</b>                                   | <b>2,863</b> | <b>225</b>   | <b>434</b>   | <b>661</b>   | <b>843</b>   | <b>1,060</b> | <b>1,311</b> | <b>1,554</b> | <b>1,807</b> | <b>2,027</b> | <b>2,216</b> | <b>2,426</b> | <b>2,617</b> | <b>(246)</b>    | <b>-8.6%</b>  |
| Deterioro Neto   | 538          | 60           | 101          | 173          | 216          | 260          | 315          | 357          | 405          | 456          | 489          | 513          | 555          | 17              | NC            |
| <b>Margen Financiero despues de Deterioro</b>              | <b>2,325</b> | <b>166</b>   | <b>333</b>   | <b>488</b>   | <b>627</b>   | <b>800</b>   | <b>996</b>   | <b>1,197</b> | <b>1,402</b> | <b>1,571</b> | <b>1,727</b> | <b>1,913</b> | <b>2,062</b> | <b>(262)</b>    | <b>-11.3%</b> |
| <b>Gastos Administrativos</b>                              | <b>1,303</b> | <b>113</b>   | <b>228</b>   | <b>342</b>   | <b>458</b>   | <b>578</b>   | <b>701</b>   | <b>820</b>   | <b>940</b>   | <b>1,057</b> | <b>1,182</b> | <b>1,303</b> | <b>1,428</b> | <b>125</b>      | <b>9.6%</b>   |
| Beneficios a Empleados                                     | 603          | 55           | 110          | 165          | 220          | 276          | 331          | 387          | 442          | 498          | 554          | 610          | 666          | 63              | 10.4%         |
| Gastos Generales   | 700          | 57           | 117          | 178          | 239          | 302          | 369          | 433          | 498          | 559          | 629          | 694          | 762          | 62              | 8.8%          |
| <b>Utilidad Antes de Impuestos</b>                         | <b>1,022</b> | <b>53</b>    | <b>105</b>   | <b>146</b>   | <b>169</b>   | <b>222</b>   | <b>295</b>   | <b>377</b>   | <b>462</b>   | <b>513</b>   | <b>545</b>   | <b>610</b>   | <b>634</b>   | <b>(387)</b>    | <b>-37.9%</b> |
| Impuestos  | 408          | 20           | 41           | 56           | 65           | 86           | 114          | 147          | 181          | 201          | 213          | 239          | 249          | (160)           | -39.1%        |
| <b>Utilidad Neta</b>                                       | <b>613</b>   | <b>33</b>    | <b>64</b>    | <b>90</b>    | <b>104</b>   | <b>137</b>   | <b>181</b>   | <b>230</b>   | <b>281</b>   | <b>313</b>   | <b>331</b>   | <b>371</b>   | <b>386</b>   | <b>(227)</b>    | <b>-37.1%</b> |
| <b>Eficiencia Administrativa (%)</b>                       | <b>45.51</b> | <b>49.93</b> | <b>52.48</b> | <b>51.81</b> | <b>54.34</b> | <b>54.50</b> | <b>53.46</b> | <b>52.73</b> | <b>52.02</b> | <b>52.16</b> | <b>53.36</b> | <b>53.71</b> | <b>54.55</b> | <b>9.0</b>      |               |
| <b>ROA (%)</b>   | <b>1.74</b>  | <b>1.12</b>  | <b>1.09</b>  | <b>1.00</b>  | <b>0.86</b>  | <b>0.90</b>  | <b>0.99</b>  | <b>1.07</b>  | <b>1.14</b>  | <b>1.12</b>  | <b>1.07</b>  | <b>1.08</b>  | <b>1.03</b>  | <b>(0.7)</b>    |               |
| <b>ROE (%)</b>   | <b>23.59</b> | <b>14.75</b> | <b>14.20</b> | <b>13.45</b> | <b>11.64</b> | <b>12.26</b> | <b>13.50</b> | <b>14.62</b> | <b>15.47</b> | <b>15.10</b> | <b>14.25</b> | <b>14.35</b> | <b>13.53</b> | <b>(10.1)</b>   |               |
| <b>Margen de Solvencia (%)</b>                             | <b>17.58</b> | <b>17.44</b> | <b>17.20</b> | <b>15.08</b> | <b>15.25</b> | <b>15.10</b> | <b>15.29</b> | <b>15.55</b> | <b>15.83</b> | <b>15.61</b> | <b>15.19</b> | <b>14.98</b> | <b>15.34</b> | <b>(2.2)</b>    |               |

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