

2005
Bank's Main
Management
Indicators

The result of the main management indicators of the Bank, in particular, in terms of approvals and disbursements, and significant increases of assets, portfolios, profits and Equity have shown unprecedented results in 2005

	2003	2004	2005
Total Assets	3,567.7	3,459.2	3,783.0
Gross Loan Portfolio	2,868.1	2,789.4	3,178.7
Net Total Approvals *	680.0	750.1	1,744.5
FETS Approvals	21.8	13.2	33.4
Total Disbursements **	1,152.5	1,105.5	1,305.2
FETS Disbursements	7.0	14.0	8.1
Profit before Provisions	89.2	92.5	103.0
Net Profit	136.6 ^a	56.2	56.6
Equity	1,321.9	1,379.2	1,447.5
Return on Equity (%)	11.20 ^a	4.14	3.98

* Does not include FETS resources. FETS is the Spanish acronym for Social Transformation Special Fund, a CABEL's program that supplies financial resources in concessional basis for special projects. Includes US\$ 71.1 million approved to the Republic of Colombia.

** Does not include FETS resources.

A.High ROE influenced by adjustments made to the reserves calculation methodology of the public sector loans.