



Autorregulado por AMV

Banco Agrario
de Colombia

Estados Financieros al IV Trimestre 2021

*Vicepresidencia de Estrategia y Finanzas
Enero 2022*



El campo
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Minagricultura



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Estado de Situación Financiera

| Banco Agrario de Colombia (Cifras en miles de millones) | Al corte de | | | | | | | | | | | | | Variación Anual | |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
| | dic-20 | ene-21 | feb-21 | mar-21 | abr-21 | may-21 | jun-21 | jul-21 | ago-21 | sep-21 | oct-21 | nov-21 | dic-21 | Absoluta | Relativa |
| Activo | 27,851 | 28,353 | 29,305 | 29,376 | 30,364 | 31,324 | 31,535 | 31,702 | 32,135 | 31,697 | 32,857 | 33,193 | 32,217 | 4,366 | 15.7% |
| Cartera de Créditos Neta | 13,268 | 13,288 | 13,320 | 13,324 | 13,452 | 13,386 | 13,392 | 13,512 | 13,709 | 13,862 | 14,088 | 14,213 | 14,176 | 907 | 6.8% |
| Cartera Bruta | 14,910 | 14,930 | 14,958 | 14,940 | 15,065 | 15,006 | 14,978 | 15,079 | 15,246 | 15,360 | 15,500 | 15,598 | 15,488 | 578 | 3.9% |
| Comercial | 7,583 | 7,628 | 7,636 | 7,635 | 7,746 | 7,666 | 7,614 | 7,602 | 7,599 | 7,560 | 7,558 | 7,502 | 7,343 | (241) | -3.2% |
| Consumo | 1,115 | 1,111 | 1,133 | 1,148 | 1,160 | 1,160 | 1,158 | 1,160 | 1,175 | 1,186 | 1,197 | 1,206 | 1,204 | 89 | 8.0% |
| Microcrédito | 6,143 | 6,122 | 6,120 | 6,088 | 6,089 | 6,109 | 6,133 | 6,244 | 6,398 | 6,539 | 6,671 | 6,815 | 6,865 | 722 | 11.7% |
| Vivienda | 68 | 69 | 69 | 69 | 70 | 71 | 72 | 73 | 74 | 74 | 74 | 75 | 76 | 8 | 11.6% |
| Portafolio de Inversiones Netas | 12,058 | 12,633 | 13,520 | 13,204 | 14,358 | 15,372 | 15,513 | 15,507 | 15,770 | 15,240 | 16,101 | 16,299 | 15,487 | 3,429 | 28.4% |
| Otros | 2,524 | 2,432 | 2,465 | 2,848 | 2,555 | 2,566 | 2,629 | 2,683 | 2,655 | 2,595 | 2,669 | 2,681 | 2,554 | 30 | 1.2% |
| Pasivo | 26,015 | 26,470 | 27,387 | 27,550 | 28,477 | 29,394 | 29,550 | 29,641 | 29,983 | 29,485 | 30,550 | 30,819 | 29,749 | 3,733 | 14.3% |
| Instrumentos Financieros a costo amortizado | 17,317 | 17,806 | 18,630 | 18,605 | 19,369 | 20,226 | 20,310 | 20,244 | 20,388 | 19,741 | 20,634 | 20,766 | 19,791 | 2,474 | 14.3% |
| Captaciones del Público | 9,663 | 9,795 | 10,395 | 10,557 | 10,597 | 10,488 | 10,735 | 10,717 | 10,659 | 10,760 | 10,552 | 10,762 | 10,330 | 667 | 6.9% |
| Cuenta Corriente | 1,814 | 1,795 | 1,812 | 1,920 | 1,987 | 2,038 | 2,129 | 2,125 | 2,084 | 2,123 | 2,119 | 2,148 | 2,097 | 282 | 15.6% |
| Cuenta de Ahorros | 6,544 | 6,688 | 7,114 | 7,144 | 7,109 | 6,952 | 7,184 | 7,175 | 7,218 | 7,290 | 7,153 | 7,385 | 7,054 | 510 | 7.8% |
| CDT | 1,304 | 1,311 | 1,469 | 1,492 | 1,500 | 1,498 | 1,422 | 1,417 | 1,357 | 1,348 | 1,281 | 1,228 | 1,179 | (125) | -9.6% |
| Otros Instrumentos | 7,654 | 8,012 | 8,236 | 8,048 | 8,772 | 9,738 | 9,575 | 9,527 | 9,729 | 8,981 | 10,081 | 10,004 | 9,461 | 1,807 | 23.6% |
| Créditos Bancos | 8,118 | 8,196 | 8,274 | 8,324 | 8,423 | 8,469 | 8,487 | 8,595 | 8,744 | 8,888 | 9,014 | 9,129 | 9,179 | 1,061 | 13.1% |
| Otros | 580 | 468 | 483 | 621 | 685 | 699 | 754 | 802 | 851 | 856 | 903 | 925 | 778 | 198 | 34.1% |
| Patrimonio | 1,835 | 1,882 | 1,918 | 1,826 | 1,887 | 1,929 | 1,984 | 2,061 | 2,151 | 2,212 | 2,307 | 2,373 | 2,468 | 633 | 34.5% |
| Índice de Cartera Vencida (%) | 7.54 | 7.80 | 7.60 | 7.19 | 6.97 | 7.05 | 6.84 | 6.98 | 6.74 | 6.48 | 6.58 | 6.54 | 6.32 | (1.2) | -16.3% |
| Cubrimiento de Cartera Vencida (%) | 145.94 | 141.01 | 144.07 | 150.38 | 153.64 | 153.09 | 154.70 | 148.81 | 149.52 | 150.44 | 138.39 | 135.81 | 134.13 | (11.8) | -8.1% |
| Índice de Cartera en Riesgo (BCDE) (%) | 14.32 | 14.38 | 14.06 | 14.34 | 13.67 | 13.68 | 13.70 | 13.56 | 13.03 | 12.77 | 12.62 | 12.40 | 12.15 | (2.2) | -15.1% |

Estado de Resultados

| Banco Agrario de Colombia (Cifras en miles de millones) | Acumulado A | | | | | | | | | | | | | Variación Anual | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------|---------------|
| | dic-20 | ene-21 | feb-21 | mar-21 | abr-21 | may-21 | jun-21 | jul-21 | ago-21 | sep-21 | oct-21 | nov-21 | dic-21 | Absoluta | Relativa |
| Ingresos Financieros | 1,914 | 147 | 279 | 423 | 578 | 727 | 897 | 1,068 | 1,234 | 1,375 | 1,519 | 1,662 | 1,853 | (61) | -3.2% |
| Egresos Financieros | 352 | 17 | 32 | 49 | 64 | 80 | 95 | 111 | 127 | 143 | 159 | 177 | 198 | (154) | -43.8% |
| Margen de Intermediación | 1,562 | 130 | 246 | 374 | 514 | 647 | 802 | 957 | 1,107 | 1,232 | 1,359 | 1,485 | 1,656 | 93 | 6.0% |
| Otros Ingresos Operacionales Netos | 213 | 22 | 42 | 59 | 80 | 98 | 118 | 142 | 182 | 203 | 221 | 261 | 286 | 72 | 33.9% |
| Margen Financiero | 1,776 | 153 | 288 | 433 | 594 | 745 | 920 | 1,099 | 1,290 | 1,435 | 1,580 | 1,745 | 1,941 | 166 | 9.3% |
| Deterioro Neto | 527 | 2 | 6 | (2) | 2 | 14 | 13 | (5) | (36) | (55) | (141) | (168) | (203) | (730) | -138.5% |
| Margen Financiero despues de Deterioro | 1,248 | 151 | 282 | 435 | 592 | 730 | 907 | 1,104 | 1,325 | 1,490 | 1,722 | 1,913 | 2,144 | 896 | 71.8% |
| Gastos Administrativos | 965 | 80 | 156 | 234 | 315 | 394 | 475 | 556 | 640 | 724 | 810 | 898 | 1,002 | 37 | 3.8% |
| Beneficios a Empleados | 443 | 35 | 71 | 108 | 145 | 182 | 219 | 256 | 293 | 331 | 369 | 407 | 451 | 8 | 1.7% |
| Gastos Generales | 522 | 44 | 85 | 125 | 170 | 212 | 256 | 300 | 347 | 393 | 441 | 491 | 551 | 29 | 5.6% |
| Utilidad Antes de Impuestos | 283 | 71 | 126 | 201 | 277 | 336 | 432 | 548 | 685 | 766 | 912 | 1,015 | 1,143 | 859 | 303.4% |
| Impuestos | 102 | 24 | 43 | 70 | 85 | 101 | 130 | 169 | 215 | 241 | 292 | 329 | 364 | 262 | 256.1% |
| Utilidad Neta | 181 | 47 | 83 | 131 | 192 | 234 | 302 | 379 | 470 | 524 | 619 | 685 | 779 | 598 | 330.1% |
| Eficiencia Administrativa* (%) | 3.55 | 3.46 | 3.30 | 3.26 | 3.25 | 3.21 | 3.19 | 3.17 | 3.16 | 3.16 | 3.16 | 3.16 | 3.21 | (0.3) | -9.3% |
| ROA (%) | 0.67 | 2.03 | 1.74 | 1.82 | 1.97 | 1.90 | 2.02 | 2.15 | 2.32 | 2.29 | 2.41 | 2.41 | 2.50 | 1.8 | 275.6% |
| ROE (%) | 10.05 | 34.98 | 29.25 | 31.04 | 33.89 | 32.40 | 34.27 | 36.03 | 38.14 | 36.72 | 37.92 | 37.01 | 37.39 | 27.3 | 272.1% |
| Margen de Solvencia (%) | 16.10 | 16.59 | 15.88 | 15.21 | 15.42 | 15.50 | 15.67 | 16.16 | 17.20 | 17.32 | 18.02 | 18.39 | 20.09 | 4.0 | 24.8% |

* Gastos Administrativos / Activo Promedio Año Corrido



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