



Autorregulado a AMV

Banco Agrario  
de Colombia

## Estados Financieros al II Trimestre 2021

*Vicepresidencia de Estrategia y Finanzas  
Julio 2021*



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# Estado de Situación Financiera

| Banco Agrario de Colombia<br>(Cifras en miles de millones) | Al corte de   |               |               |               |               |               |               | Variación Anual |               |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|-----------------|---------------|
|  | jun-20        | ene-21        | feb-21        | mar-21        | abr-21        | may-21        | jun-21        | Absoluta        | Relativa      |
| <b>Activo</b>  | <b>28,532</b> | <b>28,353</b> | <b>29,305</b> | <b>29,376</b> | <b>30,364</b> | <b>31,324</b> | <b>31,535</b> | <b>3,003</b>    | <b>10.5%</b>  |
| <b>Cartera de Créditos Neta</b>                            | <b>13,003</b> | <b>13,288</b> | <b>13,320</b> | <b>13,324</b> | <b>13,452</b> | <b>13,386</b> | <b>13,392</b> | <b>389</b>      | <b>3.0%</b>   |
| Cartera Bruta  | 14,517        | 14,930        | 14,958        | 14,940        | 15,065        | 15,006        | 14,978        | 460             | 3.2%          |
| Comercial  | 7,188         | 7,628         | 7,636         | 7,635         | 7,746         | 7,666         | 7,614         | 427             | 5.9%          |
| Consumo  | 1,029         | 1,111         | 1,133         | 1,148         | 1,160         | 1,160         | 1,158         | 130             | 12.6%         |
| Microcrédito   | 6,233         | 6,122         | 6,120         | 6,088         | 6,089         | 6,109         | 6,133         | (100)           | -1.6%         |
| Vivienda   | 68            | 69            | 69            | 69            | 70            | 71            | 72            | 4               | 5.2%          |
| <b>Portafolio de Inversiones Netas</b>                     | <b>12,693</b> | <b>12,633</b> | <b>13,520</b> | <b>13,204</b> | <b>14,358</b> | <b>15,372</b> | <b>15,513</b> | <b>2,820</b>    | <b>22.2%</b>  |
| <b>Otros</b>   | <b>2,835</b>  | <b>2,432</b>  | <b>2,465</b>  | <b>2,848</b>  | <b>2,555</b>  | <b>2,566</b>  | <b>2,629</b>  | <b>(206)</b>    | <b>-7.3%</b>  |
| <b>Pasivo</b>  | <b>26,780</b> | <b>26,470</b> | <b>27,387</b> | <b>27,550</b> | <b>28,477</b> | <b>29,394</b> | <b>29,550</b> | <b>2,771</b>    | <b>10.3%</b>  |
| <b>Instrumentos Financieros a costo amortizado</b>         | <b>18,478</b> | <b>17,806</b> | <b>18,630</b> | <b>18,605</b> | <b>19,369</b> | <b>20,226</b> | <b>20,310</b> | <b>1,832</b>    | <b>9.9%</b>   |
| Captaciones del Público                                    | 9,705         | 9,795         | 10,395        | 10,557        | 10,597        | 10,488        | 10,735        | 1,030           | 10.6%         |
| Cuenta Corriente   | 1,857         | 1,795         | 1,812         | 1,920         | 1,987         | 2,038         | 2,129         | 272             | 14.6%         |
| Cuenta de Ahorros  | 6,561         | 6,688         | 7,114         | 7,144         | 7,109         | 6,952         | 7,184         | 622             | 9.5%          |
| CDT  | 1,287         | 1,311         | 1,469         | 1,492         | 1,500         | 1,498         | 1,422         | 135             | 10.5%         |
| Otros Instrumentos   | 8,773         | 8,012         | 8,236         | 8,048         | 8,772         | 9,738         | 9,575         | 802             | 9.1%          |
| <b>Créditos Bancos</b>                                     | <b>7,443</b>  | <b>8,196</b>  | <b>8,274</b>  | <b>8,324</b>  | <b>8,423</b>  | <b>8,469</b>  | <b>8,487</b>  | <b>1,044</b>    | <b>14.0%</b>  |
| <b>Otros</b>   | <b>859</b>    | <b>468</b>    | <b>483</b>    | <b>621</b>    | <b>685</b>    | <b>699</b>    | <b>754</b>    | <b>(105)</b>    | <b>-12.2%</b> |
| <b>Patrimonio</b>  | <b>1,752</b>  | <b>1,882</b>  | <b>1,918</b>  | <b>1,826</b>  | <b>1,887</b>  | <b>1,929</b>  | <b>1,984</b>  | <b>233</b>      | <b>13.3%</b>  |
| <b>Índice de Cartera Vencida (%)</b>                       | <b>7.39</b>   | <b>7.80</b>   | <b>7.60</b>   | <b>7.19</b>   | <b>6.97</b>   | <b>7.05</b>   | <b>6.84</b>   | <b>(0.5)</b>    | <b>-7.4%</b>  |
| <b>Cubrimiento de Cartera Vencida (%)</b>                  | <b>141.17</b> | <b>141.01</b> | <b>144.07</b> | <b>150.38</b> | <b>153.64</b> | <b>153.09</b> | <b>154.70</b> | <b>13.5</b>     | <b>9.6%</b>   |
| <b>Índice de Cartera en Riesgo (BCDE) (%)</b>              | <b>15.43</b>  | <b>14.38</b>  | <b>14.06</b>  | <b>14.34</b>  | <b>13.67</b>  | <b>13.68</b>  | <b>13.70</b>  | <b>(1.7)</b>    | <b>-11.3%</b> |

# Estado de Resultados

| Banco Agrario de Colombia<br>(Cifras en miles de millones) | Acumulado A  |              |              |              |              |              |              | Variación Anual |               |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------|---------------|
|  | jun-20       | ene-21       | feb-21       | mar-21       | abr-21       | may-21       | jun-21       | Absoluta        | Relativa      |
| Ingresos Financieros                                       | 1,000        | 147          | 279          | 423          | 578          | 727          | 897          | (103)           | -10.3%        |
| Egresos Financieros  | 212          | 17           | 32           | 49           | 64           | 80           | 95           | (117)           | -55.0%        |
| <b>Margen de Intemediación</b>                             | <b>788</b>   | <b>130</b>   | <b>246</b>   | <b>374</b>   | <b>514</b>   | <b>647</b>   | <b>802</b>   | <b>14</b>       | <b>1.7%</b>   |
| Otros Ingresos Operacionales Netos                         | 119          | 22           | 42           | 59           | 80           | 98           | 119          | (0)             | 0.0%          |
| <b>Margen Financiero</b>                                   | <b>907</b>   | <b>153</b>   | <b>288</b>   | <b>433</b>   | <b>595</b>   | <b>745</b>   | <b>920</b>   | <b>14</b>       | <b>1.5%</b>   |
| Deterioro Neto   | 311          | 2            | 6            | (2)          | 2            | 14           | 13           | (298)           | -95.7%        |
| <b>Margen Financiero despues de Deterioro</b>              | <b>595</b>   | <b>151</b>   | <b>282</b>   | <b>435</b>   | <b>592</b>   | <b>730</b>   | <b>907</b>   | <b>312</b>      | <b>52.4%</b>  |
| <b>Gastos Administrativos</b>                              | <b>453</b>   | <b>80</b>    | <b>156</b>   | <b>234</b>   | <b>315</b>   | <b>395</b>   | <b>475</b>   | <b>22</b>       | <b>4.8%</b>   |
| Beneficios a Empleados                                     | 217          | 35           | 71           | 108          | 145          | 182          | 219          | 2               | 0.8%          |
| Gastos Generales   | 236          | 44           | 85           | 126          | 170          | 213          | 256          | 20              | 8.5%          |
| <b>Utilidad Antes de Impuestos</b>                         | <b>142</b>   | <b>71</b>    | <b>126</b>   | <b>201</b>   | <b>277</b>   | <b>336</b>   | <b>432</b>   | <b>290</b>      | <b>204.2%</b> |
| Impuestos  | 45           | 24           | 43           | 70           | 85           | 101          | 130          | 85              | 189.8%        |
| <b>Utilidad Neta</b>                                       | <b>97</b>    | <b>47</b>    | <b>83</b>    | <b>131</b>   | <b>192</b>   | <b>234</b>   | <b>302</b>   | <b>205</b>      | <b>210.9%</b> |
| <b>Eficiencia Administrativa* (%)</b>                      | <b>3.46</b>  | <b>3.46</b>  | <b>3.30</b>  | <b>3.26</b>  | <b>3.26</b>  | <b>3.21</b>  | <b>3.19</b>  | <b>(0.3)</b>    | <b>-7.9%</b>  |
| <b>ROA (%)</b>   | <b>0.74</b>  | <b>2.03</b>  | <b>1.74</b>  | <b>1.82</b>  | <b>1.97</b>  | <b>1.90</b>  | <b>2.02</b>  | <b>1.3</b>      | <b>174.3%</b> |
| <b>ROE (%)</b>   | <b>10.88</b> | <b>34.98</b> | <b>29.25</b> | <b>31.04</b> | <b>33.89</b> | <b>32.40</b> | <b>34.27</b> | <b>23.4</b>     | <b>215.1%</b> |
| <b>Margen de Solvencia (%)</b>                             | <b>10.20</b> | <b>16.59</b> | <b>15.88</b> | <b>15.21</b> | <b>15.42</b> | <b>15.50</b> | <b>15.67</b> | <b>5.5</b>      | <b>53.6%</b>  |

\* Gastos Administrativos / Activo Promedio Año Corrido



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