Meet OUR GRUPO BANCOLOMBIA
Grupo BANCOLOMBIA is a conglomerate of financial institutions that offers a wide range of product offerings and financial services in 11 countries (Colombia, Panama, El Salvador, Guatemala, Honduras, Peru, Costa Rica, Puerto Rico, Nicaragua and the Cayman Islands) to a diverse base of corporate and individual clients.

We offer the best service through our Universal Banking Model based on our Corporate Values:

- Inclusion
- Respect
- Warmth
- Closeness

141 Years of history
141 años de historia

1875 - Banco de Colombia
1945 - Banco Industrial Colombiano
1973 - International Banking License Panama
1995 - CIB lists its ADR in NYSE
1998 - Bancolombia S.A. is born.
2005 - Merger among Conavi, Corfinsura, and Bancolombia
2007 - Banagrica El Salvador
2009 - Bancolombia in Perú
2012 - Local Bank Panama, BAM Guatemala
2013 - Banistmo Panamá
2015 - BAM Guatemala 60%
2015 - 2012 - 141 años de historia: Creciendo juntos
International Presence

Colombia

Perú

Panamá

Costa Rica, Nicaragua, Honduras, El Salvador

Islas Cayman, Puerto Rico, Guatemala
OUR SHAREHOLDERS

ADR Program
- CIB Listed NYSE: 21.9%
- Colombian Pension Funds: 22.4%
- International Other investors: 14.1%
- Local Other investors: 12.9%
- Argos: 2.9%

49,298 SHAREHOLDERS
Board of directors

David Emilio
Bojánini García

Arturo
Condo Tamayo

Gonzalo Alberto
Pérez Rojas

Luis Fernando
Restrepo Echavarría

Andres Felipe
Mejía Cardona

Hernando José
Gómez Restrepo

Roberto Ricardo
Steiner Sampedro

Our businesses

Bancolombia

Fiduciaria Bancolombia

Leasing Bancolombia

Banca de Inversión Bancolombia

Grupo Bancolombia

Asset Management

Valores Bancolombia

Comisión de Bolsa

Factoring Bancolombia

Una marca Bancolombia

BancoAgrícola

Banistmo

Bancolombia PANAMÁ

Renting Colombia
Vision 20/20
Our strategy encourages earning the highest standing as a more Humane Bank

- **Individuals committed to a more humane bank**
  Reinventing the business based on more humane relationships

- **The value of trust**
  Having a pro-active and balanced vision of the business’s risk. Building a reputation for a service built for a more Humane Bank.

- **Innovation in creating fulfilling experiences for our clients**
  Bringing together the bank with its clients. With close and deep relationships, because we are always “on call”, making sure banking is easy and efficient.

- **Sustainable growth**
  Innovating, multiplying interactions with our clients and their communities, giving easy and efficient access to banking... locally and internationally.
**Financial results**

(Figures in million of pesos – Data as of June 30, 2016)

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>$ 188,399,317</th>
</tr>
</thead>
<tbody>
<tr>
<td>LIABILITIES</td>
<td>$ 167,953,634</td>
</tr>
<tr>
<td>EQUITY</td>
<td>$ 19,337,178</td>
</tr>
<tr>
<td>NET LOANS</td>
<td>$ 140,059,861</td>
</tr>
<tr>
<td>Cum. NET INCOME</td>
<td>$ 1,130,425</td>
</tr>
</tbody>
</table>

**Transactions volume Colombia**

<table>
<thead>
<tr>
<th>Branches</th>
<th>ATM</th>
<th>Telephonic branch</th>
<th>Banking correspondent</th>
<th>Virtual branch Personal+Corporate</th>
<th>Mobile channels</th>
</tr>
</thead>
<tbody>
<tr>
<td>10,376,825</td>
<td>31,507,451</td>
<td>5,212,215</td>
<td>8,571,488</td>
<td>90,583,348</td>
<td>80,797,064</td>
</tr>
</tbody>
</table>
### Loans Breakdown (Grupo Bancolombia)

<table>
<thead>
<tr>
<th>Tipo de cartera</th>
<th>Valor</th>
<th>Peso</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial</td>
<td>$104,107,043</td>
<td>71.4%</td>
</tr>
<tr>
<td>Consumer</td>
<td>$21,731,606</td>
<td>14.9%</td>
</tr>
<tr>
<td>Mortgage</td>
<td>$17,747,462</td>
<td>12.2%</td>
</tr>
<tr>
<td>Microcredit</td>
<td>$978,331</td>
<td>0.7%</td>
</tr>
</tbody>
</table>

### Composición Depósitos (Grupo Bancolombia)

<table>
<thead>
<tr>
<th>Tipo de cartera</th>
<th>Valor</th>
<th>Peso</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account</td>
<td>$20,611,849</td>
<td>14.1%</td>
</tr>
<tr>
<td>Savings Account</td>
<td>$44,685,703</td>
<td>30.6%</td>
</tr>
<tr>
<td>CD</td>
<td>$48,178,387</td>
<td>33.0%</td>
</tr>
</tbody>
</table>

**MARKET SHARE**

23.4% for Loans

20.8% for Deposits
Financial ratios
(Figures as of June 30, 2016)

Return on Assets (ROA): Net income divided by total assets.
Return on Equity (ROE): Net income divided by shareholders’ equity.
NIM: Net interest income divided by interest bearing assets.
Coverage Ratio (COB): Allowances divided by past due loans.
Solvency Ratio: It is the bank’s ability to service its debt payments and obligations especially those in the long term.
Financial Efficiency: Defined as operating expenses divided by operating income
## RELEVANT FACTS
(Figures as of June 30, 2016)

<table>
<thead>
<tr>
<th>Category</th>
<th>Figure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clients</td>
<td>11,232,695</td>
</tr>
<tr>
<td>Employees</td>
<td>35,184</td>
</tr>
<tr>
<td>Suppliers</td>
<td>19,232</td>
</tr>
<tr>
<td>ATM</td>
<td>5,261</td>
</tr>
<tr>
<td>Branches</td>
<td>1,234</td>
</tr>
<tr>
<td>PAC</td>
<td>16,000</td>
</tr>
<tr>
<td>Banking Correspondent</td>
<td>7,922</td>
</tr>
<tr>
<td>Countries with presence</td>
<td>10</td>
</tr>
</tbody>
</table>
OUR TEAMMATES
(Figures as of December 30, 2015)

TOTAL EMPLOYEES
35,000

STRATEGIC ALLIES
19,000

TOTAL EMPLOYEES
54,000

By country

Colombia 26,000
Guatemala 3,000
El Salvador 2,900
Panamá 2,500
Perú 80
Allies 19,000

64% women
36% Men
Some of our awards

- Score of 87 out of 100, thereby being recognized as one of the 27 most sustainable banking institutions in the world selected from 198 possible candidates.

- Best Private Company to work for in Colombia
- Ranked 4 out of 100 companies with the best RSE
- Private Company with the best reputation in Colombia

- Best Emerging Markets Banks in Latin America/Colombia
- Best Bank in Internet as voted by Corporate Clients
- Banco Agrícola: Innovators 2015 “Banco Agrícola amigo” and “Banquero amigo”

- The most remembered banking brand according to Colombians
- Bronze medal. 5th most sustainable bank in the world and voted most sustainable in Latin America
- Highly innovative company
- #1 private company to work for according to youth survey
- Best Local Private Banking división in Colombia
- Best bank in El Salvador
- Fourth place among the 100 most attractive companies to work for, according to colombian students.
We accompany people throughout their life cycles through programs that allow for their self-development, and we join in on these initiatives through our Corporate Volunteering Program as a way to draw people closer to the concept of more humane banking.

**Entrepreneurship**
- 1,904 Beneficiaries
- $2,067,292,894 Investment

**Education**
- 47,649 Beneficiaries
- $5,632,563,321 Investment

**Early Childhood**
- 441,427 Beneficiaries
- $5,544,368,686 Investment

**Volunteer Work**
- 45,786 Beneficiaries
- 12,373 Voluntarios
- $1,603,834,017 Investment

**Co-Existence**
- 1,580 Beneficiaries
- $368,873,003 Investment

**Total Investment 2015**
- $17,493,968,845
For more information:
www.grupobancolombia.com
www.fundacionbancolombia.org

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