

**Regional Economic Report on San Andrés  
Department (RER)**

**Second Half of 2005**

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ICER

EDITORIAL

## EDITORIAL

### INTRODUCTION

Published every six months, the Regional Economic Report (RER) offers an analysis of the main aspects of the current economic situation in Colombia. It is directed to the various sectors of Colombian society, particularly universities, trade associations, government agencies and users of economic information in general.

The RER is regional in content and covers the various geographic areas that make up the country. It is a tool for planning, assessment and decision-making at the territorial level, and contributes to the public's understanding of the topics it addresses, which are macroeconomic, sectoral, financial and fiscal in nature.

The RER originated with an agreement between Banco de la República and DANE, which is carried out within the framework of the Regulation, Planning, Standardization and Normalization Office (DIRPEN) to produce information on the country's economic situation, primarily using the data being generated and processed at both institutions. Other agencies such as DIAN, chambers of commerce and governor's offices have become involved in this endeavor as well.

### THE NATIONAL STEERING COMMITTEE

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Note: The Regional Economics Report (RER) is structured identically for all the departments of Colombia. The numbered sections that do not appear in this edition pertain to topics for which no information is available so far or to topics that are not applicable.

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## ACRONYMS AND SYMBOLS

DANE:	National Statistics' Bureau
DIAN:	National Taxes' and Customs' Bureau
	ISIC: Standard International Industrial Classification
CUODE:	Classification by Economic Use and Destination
CPI:	Consumer Price Index
PPI:	Producer Price Index
S&Ls:	Savings and Loan Associations
CB:	Commercial Banks
CFC:	Commercial Finance Companies
FC:	Finance Corporations
CDs:	Certificates of Deposit
HCCI:	Housing Construction Costs Index
LIH:	Low-income Housing
(--)	Not comparable
(...)	Figure not yet available

# 1. QUARTERLY NATIONAL ECONOMIC INDICATORS

Economic Indicators	2004				2005				2006
	I	II	III	IV	I	II	III	IV	I
<b>Prices</b>									
CPI (annual % change)	6.2	6.1	5.97	5.5	5.03	4.83	5.02	4.85	4.11
CPI (% change to date)	3.1	4.6	4.9	5.50	2.64	3.93	4.42	4.85	1.92
PPI (annual % change)	4.57	5.88	5.51	4.64	4.94	2.73	2.2	2.06	1.45
PPI (% change to date)	2.2	4.45	4.44	4.64	2.48	2.54	2.01	2.06	1.86
<b>Interest Rates</b>									
Nominal deposit rate (% effective annually)	8.0	7.84	7.78	7.7	7.5	7.21	7.0	6.4	6.0
Nominal lending rate-Banco República (% effective annually) 1/	15.11	15.24	15.00	15.03	15.06	14.8	14.8	13.59	13.49
<b>Production, Wages and Employment</b>									
GDP growth (% real accumulated growth to date)		4.90	5.05	4.55	4.77	4.36	5.19	5.60	5.13
Real Industrial Manufacturing Index 2/									
National Total with Coffee Processing(% real accumulated change to date)	6.51	6.91	6.79	6.95	2.26	4.96	4.76	3.70	
National Total w/o Coffee Processing(% real accumulated change to date)	6.4	7.02	7.03	7.12	1.97	4.88	4.69	3.74	
Real Industrial Manufacturing Wage Index 2/									
National total with Coffee Processing (% real accumulated change to date)	0.91	1.11	1.15	0.99	0.95	1.15	0.90	n.d.	
National Total w/o Coffee Processing (% real accumulated change to date)	0.91	1.10	1.15	0.99	0.97	1.17	0.92	n.d.	
<b>Unemployment Rate in Seven Metropolitan Areas (%) 3/</b>									
	16.9	15.5	14.8	13.5	15.4	13.8	13.4	11.7	
<b>Monetary and Credit Aggregates</b>									
Base Money (% annual change)	23.25	24.20	17.27	17.14	15.28	19.23	16.52	18.40	18.14
M3 (% annual change)	12.44	13.03	14.42	16.77	17.09	16.46	17.42	15.92	12.65
Net Portfolio in Pesos (% annual change)	7.61	9.76	9.28	9.25	11.74	13.44	12.20	14.06	15.80
Net Portfolio in Foreign Currency (% annual change)	34.00	13.84	47.85	52.50	68.64	31.01	27.28	36.99	34.00
<b>Bogotá Stock Exchange Index(IBE)</b>									
<b>General Index of the Colombian Stock Exchange (IGBC)</b>	3321.15	3004.45	3545.58	4345.83	4784.02	5563.57	6918.76	9513.25	11094.63
<b>External Sector</b>									
<b>Balance of Payments</b>									
Current Account (US\$ millions)	-696	-194	75	-123	-479	-194	-873	-385	
Current Account (% of GDP) 4/	-3.4	-0.9	0.4	-0.6	-2.3	-0.9	-4.0	-1.7	
Capital and Financial Account (US\$ millions)	825	390	433	1,544	-212	1,165	1,978	403	
Capital and Financial Account (% of GDP) 4/	4.0	1.9	2.1	7.3	-1.0	5.3	9.0	1.9	
<b>Foreign Trade in Goods and Services</b>									
Exports of Goods and Services (US\$ millions)	4,012	4,682	5,249	5,537	5,316	6,334	6,260	6,482	
Exports of Goods and Services (% annual change)	14.9	21.3	21.0	36.9	32.5	35.3	19.2	17.1	
Imports of Goods and Services (US\$ millions)	4,306	4,766	5,036	5,705	5,351	6,264	6,599	6,673	
Imports of Goods and Services (% annual change)	9.6	21.3	16.8	28.3	24.3	31.4	31.0	17.0	
<b>Exchange Rate</b>									
Nominal (Monthly average peso price per dollar)	2670.8	2716.56	2552.78	2411.37	2353.71	2331.79	2294.52	2278.91	2262.36
Nominal Devaluation (Annual %)	-9.47	-4.18	-10.18	-13.98	-11.26	-13.62	-11.77	-4.42	3.64
Real (1994=100 average) End of quarter	128.50	130.50	125.00	122.60	117.9	117.00	119.5	118.8	117.10
Real devaluation( Annual %)	-8.75	-4.08	-7.60	-9.70	-8.30	-10.30	-4.4	-3.1	-0.60
<b>Government Finances 5/</b>									
Central National Government Revenue (% of GDP)	15.8	18.1	16.4	13.8	15.5	18.6	16.6	14.5	
Central National Government Payments (% of GDP)	19.7	19.5	19.6	22.9	20.0	20.4	20.4	24.3	
Central National Government Deficit (-)/Surplus(+) (% of GDP)	-3.9	-1.4	-3.2	-9.1	-4.5	-1.8	-3.8	-9.8	
Non-financial Public Sector Revenue (% of GDP)	35.7	41.0	36.4	34.8	33.8	36.7	33.3	n.d.	
Non-financial Public Sector Payments (% of GDP)	34.3	37.5	35.1	43.0	34.7	31.0	31.8	n.d.	
Non-financial Public Sector Deficit(-)/Surplus(+) (% of GDP)	1.4	3.5	1.3	-8.2	-0.9	5.7	1.5	n.d.	
Amount Outstanding on the National Government Debt (% of GDP)	46.2	46.2	47.1	47.0	44.5	44.2	44.8	46.8	

(pr) Preliminary

(p) Provisional

1/ Calculated as the weighted average interest rate on consumer, preferential, ordinary and treasury loans. Established as a fifth of the daily payment.

2/Calculations by Banco de la República, for the first quarter of 2002, based on the New Monthly Manufacturing Sample indexes. 2001=100 Base.

3/In 2000, DANE revised and updated the method used to conduct its National Household Survey (NHS), now known as the Continuous Home Survey (CHS), which incorporates the new concepts for measuring variables such as employed and unemployed. From January 2001, the population data in the CHS (employed, unemployed and inactive) are obtained from the demographic projections on the working age population (WAP), estimated according to the findings of the 1993 census, instead of projections on the total population (TP). Consequently, from that date on, the figures cannot be compared and the corresponding data of the four and seven metropolitan areas, are calculated by Banco de la República.

4/ Calculated with quarterly GDP in millions of current pesos. Source: DANE.

5/ The NFPS figures are net transfers. Flows are calculated with the quarterly GDP; the amounts of the debt, with the annual GDP.

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## **1. NATIONAL MACROECONOMIC ENVIRONMENT**

### **1.1 ECONOMIC ACTIVITY**

In 2005, Colombia registered the highest rate of economic growth of the last decade. The favorable external context, the country's monetary policy and increased confidence are the reasons.

According to DANE, the Colombian economy grew at 5,13% rate in respect to 2004, which is the highest rate since the end of the 1993-1997 growth cycle. It consolidates the process of economic recovery initiated in 2004, following poor economic performance in the years after the economic recession in 1998 and 1999, when growth was under 4,0%. The sectors that contributed the most to the GDP growth in 2005 were commerce, repairs, restaurants and hotels; social, community, and personal services; construction, financial establishments, and the manufacturing industry.

The increase growth of the GDP is due to positive momentum in domestic demand, which was up by 9,2% in 2005. Investment is expanding rapidly, as it is evidenced since 2003, and registered an increase of 19,8% in 2005. Important growth figures also were reported for public and private consumption (4,8% and 4,8%, respectively). External demand was up by 4,6%.

The following factors explain the consolidation of the growth cycle:

- The external context remains favorable with a positive impact on the external and domestic demand, productivity, and expansion in the economy's installed capacity. The following are the most outstanding aspects: i) the consolidation of the world's commerce as a result of improved economic performance by the developed and emerging countries and the major boost generated by the U.S and Chinese economies; ii) high commodity prices, with increase between 62% and 70% in average prices for coffee, oil, coal, and nickel-steel during 2005, compared to 2003; iii) high international liquidity, which was converted into larger capital flows, low interest rates, and pressures to revalue currency; and iv) income from overseas remittances, which are still considerable.
- The expansive monetary policy in effect since 2000, shown, not only, in monetary base growth rates above the increase in GDP and prices, as well as, in intervention interest rate reductions, helped to smoothen the precarious economic cycle witnessed in the years immediately after the 1998-1999 crisis. More liquidity in the money market and lower interest rates transformed into real increase in the financial system's portfolio, from the last quarter of 2002, with a direct positive impact on demand financing.



- 
- In regards to 2005, except for the decision in September to lower-down the intervention rate by 50 basic points, the Board of Directors at Banco de la República (BDBR) has made no changes and maintained its monetary policy, so far, in the time of the year, already passed, placing real intervention rates at historically low levels. Growth in the commercial portfolio remains strong and there has been an important rebound in the consumer portfolio.
  - The increase in investment and consumption, the positive momentum in the financial system's portfolio, the lowest risk premiums since the expansion of the financial system began, and large capital inflows reflect an improvement in the level of confidence of the consumers and entrepreneurs, and the implications this has on the overall demand.

## **1.2 INFLATION AND EMPLOYMENT**

The inflation target set by the BDBR was met and the employment situation is improving.

Inflation was 4,85% in 2005. This is 15 basic points below the half target range defined by Banco de la República and is near the long-term target of 2% to 4%. Revaluation of the peso has contributed to less inflation in tradables, since the price of tradables was influenced by fluctuations in the exchange rate. There was also less inflation in goods produced and consumed domestically, which suggests the output gap in 2005 was not closed as anticipated.

With respect to job market indicators, unemployment declined as the economy accelerated. In fact, according to the continuous home survey, unemployment nationwide was 10,4% at the end of December 2005 compared to 12,1% at the end of 2004. The rate of urban unemployment, which consolidates the results for the 13 major cities and their metropolitan areas, was 12,2%. This is the lowest it has been since 2001. The reduction in unemployment is explained by the increase in the number of employed, which was up from 17.711.633 persons in 2004 to 18.785.901 in 2005.

## **1.3 THE EXTERNAL SECTORS, EXCHANGE MARKET AND FISCAL POSITION**

The excellent momentum in Colombian foreign trade continues, revaluation increases and Banco de la República intervenes. Fiscal balance, at last!

Colombia exported US\$21.187 million in goods and services during 2005. This represents an increase of 26,6% and is the second largest growth in the last ten years. The annual increase in traditional exports, favored by high international prices and growing world demand, was 35,3%. Coffee exports

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were up by 54,9%, coal by 40,2%, hydrocarbons by 31,9% and ferronickel by 27,8%. The rise in non-traditional exports came to 19,3%, which was less than in 2004, when they saw an increase of 27,8%. The increase in the main items in relation to 2004. Considering their importance in the export of products, was as follows: chemical products (16,1%), food, beverages and tobacco (15,3%), clothes (2,9%), gold (-7,8%) and vehicles (61,7%). Imports in 2005 reached up to US\$19.799 million (FOB), with 26,7% growth, the highest in the last 12 years. Consistent with the expansion in investment, imports of capital goods rose by 38,7%. Purchases of intermediate goods and raw materials were up by 18,8% and consumer goods, 24,8%. In all, Colombia had a US\$1.388 million trade surplus between January and December 2005. This is US\$286 million more than the surplus in 2004.

In regards to the exchange market, the revaluationist trend that begun in March 2003 increased. In fact, although nominal appreciation (change in interest rate levels at the end of each year) in 2005 (4,4%) was less than in 2004 (14,1%), the average nominal rate of exchange in 2005 was 11,6%, which is below what it was the year before.

The strong revaluation of the peso in relation to the dollar is explained by the fact that the macroeconomic fundamentals determining a larger inflow of foreign exchange into the market lost no grounds and reinforced expectations of revaluation. High international liquidity, the interest rate differential in favor of the Latin American economies, the rise in foreign investment, the favorable external situation that boosted exports, and the large flow of remittances are the important points. Faithful to the guidelines of the inflation-targeting scheme, Banco de la República has intervened in the exchange market by purchasing foreign currency to curb exchange-rate appreciation. In 2005, the Central Bank purchased US\$4.658 million through discretionary intervention and became the principal source of monetary expansion.

On the fiscal front, according to CONFIS Advisory Document 03/2006 "Fiscal Year-end 2005", the consolidated public sector (SPC: Spanish acronym) achieved a fiscal balance in 2005 for the first time in ten years. The central government reported a deficit equal to 4,8% of GDP, which is less than in 2004 (5,5%). The decentralized sector registered a 4,5% surplus, thanks to good performance by nationwide and regional companies and the positive balance sheets achieved by local and regional governments, as well as, it was the case in 2004.

## **2. REGIONAL ECONOMIC INDICATORS**

### **2.1 GROSS DOMESTIC PRODUCT**

The country's gross domestic product (GDP) in 2003 came to \$79.884.490 million pesos, at 1994 constant prices. As to the areas with the largest share of national GDP, Bogotá accounted for 21,99%, Antioquia 15,43% and Valle 11,35%.

The departments with the smallest share of GDP were Guainía (0,04%), Vaupés (0,05%), Amazonas (0,08%) and Vichada (0,12%). In general, the former provincial districts (intendencias and comisarias) are distinguished as having the lowest growth levels in the country (Table 2.1.1).

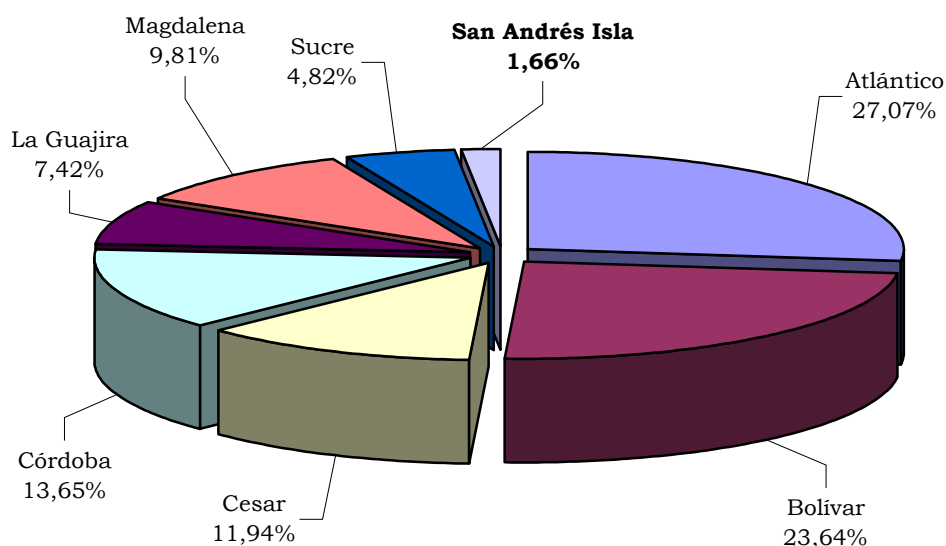
**Table 2.1.1**  
**Colombia. Gross Domestic Product by Departments, at 1994 Constant Prices 2003 (Year)**

Departments	Millions of Pesos	
	2003	Share %
National Total	79.884.490	100,00
Antioquia	12.326.669	15,43
Atlántico	3.575.081	4,48
Bogotá D,C,	17.566.924	21,99
Bolívar	3.122.840	3,91
Boyacá	2.046.134	2,56
Caldas	1.803.918	2,26
Caquetá	476.403	0,60
Cauca	1.386.101	1,74
Cesar	1.576.552	1,97
Córdoba	1.802.684	2,26
Cundinamarca	4.288.092	5,37
Chocó	282.79	0,35
Huila	1.449.591	1,81
La Guajira	980.17	1,23
Magdalena	1.295.108	1,62
Meta	1.502.370	1,88
Nariño	1.513.267	1,89
Norte Santander	1.463.786	1,83
Quindío	739.168	0,93
Risaralda	1.329.720	1,66
Santander	4.855.920	6,08
Sucre	636.623	0,80
Tolima	1.931.149	2,42
Valle	9.065.161	11,35
Amazonas	63.757	0,08
Arauca	489.603	0,61
Casanare	1.540.748	1,93
Guania	28.806	0,04
Guaviare	158.46	0,20
Putumayo	227.931	0,29
<b>San Andrés and Providencia</b>	<b>219.221</b>	<b>0,27</b>
Vaupés	42.95	0,05
Vichada	96.793	0,12

Source: DANE - Summary and National Accounts

In 2003, GDP in the Atlántico region was valued at \$13.208.279 million pesos, at 1994 constant prices, and accounted for 16,53% of national GDP. The departments contributing the largest share of regional GDP were Atlántico (27,07%), Bolívar (23,64%), Córdoba (13,65%) and Cesar (11,94%). With 1,66%, the island of San Andrés accounted for the lowest share of regional GDP (Graph 2.1.1).

**Graph 2.1.1**  
**Atlántico. Share of Regional Gross Domestic Product by Department, at**  
**1994 Constant Prices**  
**2003 (Year)**



Source: DANE - Summary and National Accounts

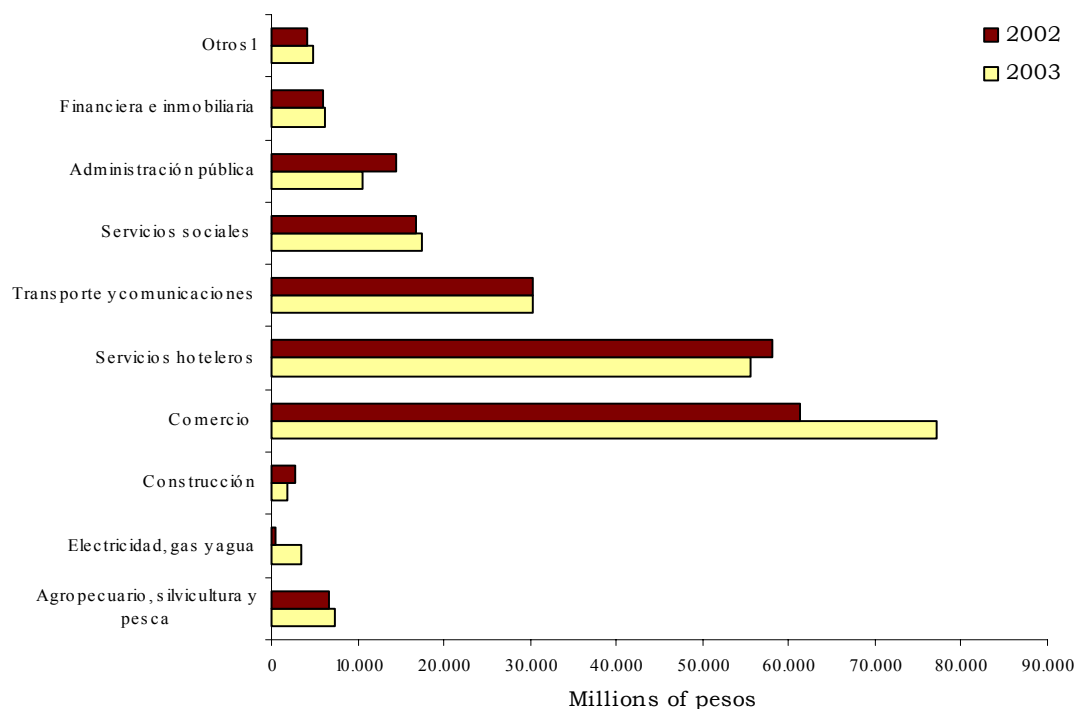
### 2.1.1 Gross Domestic Product of the San Andrés Islands

The departmental GDP in the San Andrés Islands was \$219.221 million pesos in 2003, accounting for 0,27% of national GDP and 6,76% more than the local GDP in 2002.

When classified according to economic activity, the most important sectors were commerce, which accounted for 35,22%, hotel and restaurant services (25,32%), transport (9,77%) and government service (4,79%). At a more detailed level, air transport (6,27%) and fishing (3,18%) were the individual items that contributed the most to departmental GDP.

The largest increases with respect to GDP in 2002 were registered for electricity, gas, water supply and sewer systems (729,18%), commerce (26,04%), agriculture and livestock, forestry and fishing (11,93%), and "others" (19,09%). However, reductions compared to the year before were reported in construction (35,30%), government services (27,95%) and hotel services (4,60%) (Graph 2.1.1.1).

**Graph 2.1.1.1**  
**San Andrés Islands. Added Value According to Economic Activity, at**  
**1994 Constant Prices**  
**2002 – 2003 (Years)**



Source: DANE

Others<sup>1</sup>: Includes mining, industry, automotive repairs and personal and business services

Commerce in San Andrés Department accounted for 1,33% of the national total in this category of economic activity, followed by hotel services (3,36%), air transport (4,07%) and fishing, and other fish products (2,03%) (Attachment A).

## 2.4 CORPORATE ACTIVITY

The second half of 2005 witnessed a considerable increase in business investment in the department. A comparison between those six months and the same period in 2004, reveals an unprecedented rise in new subscribed capital, which was up by more than 2.400%. The number of incorporated companies increased from 25 to 40. This amounts to 60% growth. The number of liquidated companies was up as well, from 12 in July – December 2004 to 24 in July – December 2005. The amount of capital of the companies that went out of business was down by 7,1%.

As to changes in capital, despite an increase in the number of companies that added to subscribed capital, the build up in their capital assets was down by 61,4%.

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### 2.4.1 Incorporated Companies

Forty (40) new companies were created in the second half of 2005, at an investment of \$54.665,5 million pesos. The two new companies set up in the electricity, gas and water sector accounted for 96,95% of total invested capital. The sector that contributed the largest number of companies was commerce, with 22 new establishments, followed by the service sector with 10 new companies. However, despite the increase in the number of companies incorporated in the commerce and service sectors, the same cannot be said of new invested capital, which declined respectively by 15,4% and 27,7%.

**Table 2.4.1.1**  
**San Andrés Islands. Incorporated Companies According to Economic Activity**  
**2005-2006 (July - December)**

Economic Activity	Millions of pesos				
	2004		2005		Percentage Change
	Number	Value	Number	Value	
Total	25	2.165	40	54.665	2.424,3
Agriculture and Livestock	2	78	0	0	(--)
Mining	0	0	0	0	(--)
Industry	0	0	0	0	(--)
Electricity, Gas and Water	0	0	2	53.000	(--)
Construction	0	0	1	2	(--)
Commerce	13	1.170	22	990	0
Transport	1	2	5	11,7	485,0
Insurance and Finance	0	0	0	0	(--)
Services <sub>1</sub>	9	915	10	662	-27,7

Source: Chamber of Commerce

<sub>1</sub> Includes restaurants and the hotel trade

(--) Not comparable

### 2.4.2 Amended Companies

Amendments to five companies were reported between July and December 2005. This is more than during the same period the year before, when only one was registered. The outcome of amendments to company capital was positive by \$1.087 million pesos, with 67,4% pertaining to the commerce sector. The service sector accounted for 32,4%. However, in general, the increase was 61,4% less than during the same period the year before.

**Table 2.4.2.1**  
**San Andrés Island. Amended Companies According to Economic Activity**  
**2005-2006 (July – December)**

Economic Activity	Millions of pesos				
	2004		2005		Percentage Change
	Number	Value	Number	Value	
Total	1	2.813	5	1.087	-61,4
Agriculture and Livestock	0	0	0	0	(--)
Mining	0	0	0	0	(--)
Industry	0	0	0	0	(--)
Electricity, Gas and Water	0	0	0	0	(--)
Construction	0	0	0	0	(--)
Commerce	0	0	0	0	(--)
Transport	0	0	0	0	(--)
Insurance and Finance	0	0	0	0	(--)
Services <sub>1</sub>	0	0	2	352	(--)

Source: Chamber of Commerce

<sub>1</sub> Includes restaurants and the hotel trade

(--) Not comparable

### 2.4.3 Liquidated Companies

The number of companies that closed down in the second half of 2005 was up by 100%, from 12 companies liquidated during July-December 2004, with \$450,5 million in capital, to 24 companies in 2005, with \$418,6 million in capital.

Commerce and services were the only sectors with company liquidations during this period. Commerce had the largest number of liquidated companies (14) and the most capital liquidated (\$295 million).

**Table 2.4.3.1**  
**San Andrés Island. Liquidated Companies According to Economic Activity**  
**2005-2006 (July – December)**

Economic Activity	Millions of pesos				
	2004		2005		Percentage Change
	Number	Value	Number	Value	
Total	12	450	24	418	-7.1
Agriculture and Livestock	0	0	0	0	(--)
Mining	0	0	0	0	(--)
Industry	0	0	0	0	(--)
Electricity. Gas and Water	0	0	0	0	(--)
Construction	0	0	0	0	(--)
Commerce	6	158	14	295	86,2
Transport	4	280	10	123	-55.9
Insurance and Finance	1	12	0	0	-100.0
Services <sub>1</sub>	1	0.1	0	0	-100.0

Source: Chamber of Commerce

<sub>1</sub> Includes restaurants and the hotel trade

(--) Not comparable

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#### 2.4.4 Net Investment

Net capital investment in the San Andres Islands increased from \$4.528 million pesos in July-December 2004 to \$55.333 million during the same period in 2005. This is 1.121,9% growth, which is unprecedented and reverses the tendency exhibited in the first half of 2005, when a deficit of \$170,1 million was reported for this item.

The growth in net investment is explained by considerable investment in incorporated companies. In fact, the high figures registered during the second half of the year are due to the incorporation of two companies in the electricity, gas and water sector, with an investment of \$53 billion pesos. Together, they accounted for 95,78% of all net investment reported during the period. Commerce ranked second with \$1.430 million in net investments, or 2,6% of the total. Six companies involved primarily in the sale of building materials accounted for 82% of net investment in this sector. The service sector reported \$1.013 million pesos in investments, which amounts to 1,8% of the net total. Two companies accounted for 94,4% of net capital investment in the sector. They are importers and marketers of food, liquor and cigarettes, and are involved in games of chance, specifically at casinos. The transport sector registered a net investment deficit on the order of \$111 million pesos.

**Table 2.4.4.1**  
**San Andrés Island. Net Investment According to Economic Activity**  
**2005-2006 (July – December)**

Economic Activity	Millions of pesos		Annual % Change
	Accumulated		
	2004	2005	
Total	4.528	55.334	1.121,9
Agriculture and Livestock	78	0	-100,0
Mining	0	0	(-)
Industry	0	0	(-)
Electricity, Gas and Water	4.528	53.000	(-)
Construction	0	2	(-)
Commerce	3.825	1.43	-62,6
Transport	-278	-112	-59,8
Insurance and Finance	-12	0	-100,0
Services <sub>1</sub>	915	1.013	10,7

Source: Chamber of Commerce

<sub>1</sub> Includes restaurants and the hotel trade

(-) Not comparable



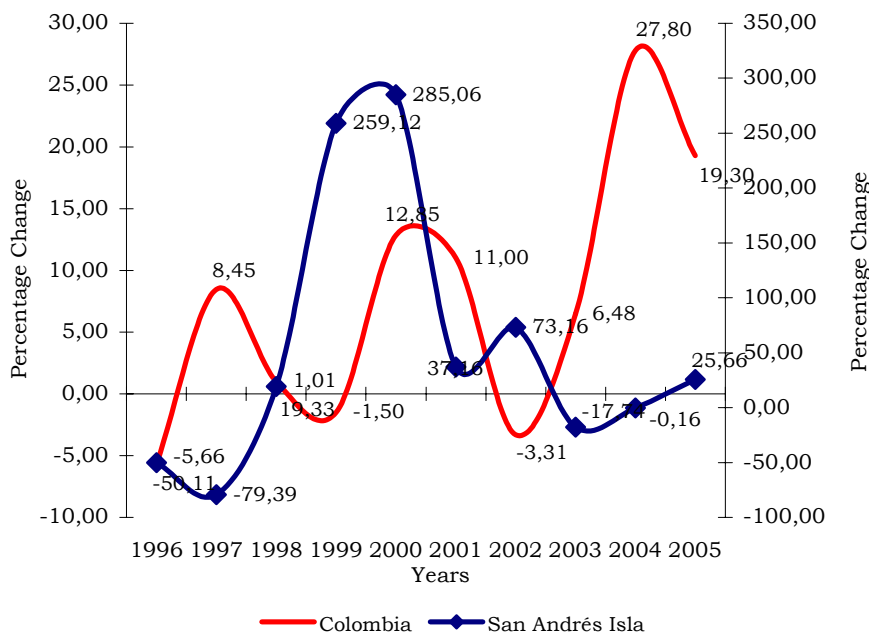
## 2.5 FOREIGN TRADE

### 2.5.1 Non-traditional Exports

Colombia reported US\$10.822 million in non-traditional exports (FOB) during 2005, which is 19,3% more than the year before. The departments or districts that contributed the most to this figure are Antioquia (25,73%), Bogotá D.C. (15,27%), Cundinamarca (14,98%), Valle del Cauca (13,86%) and Bolívar (10,0%), which exhibited good export growth. Also for the Caribbean region, Atlántico contributed 6,42% and US\$694,8 million in sales.

An analysis of Colombia's non-traditional exports during the ten years from 1996 to 2005 shows the largest increases were in 2000, 2004 and 2005. The highest value was registered in 2005, and the lowest in 1996 (US\$5.101 million). For the San Andrés Islands, the fluctuations range from reductions in 1996, 1997, 2003 and 2004, to considerable increases in 1999 – 2002. Last year (2005) witnessed 25,66% of the increase and nominally registers the highest value in the series (US\$8,14 million) (Attachment A and Graphic 2.5.1.1).

**Graphic 2.5.1.1**  
**Colombia – San Andrés Island. Change in Non-traditional Exports**  
**According to FOB Value**  
**1996 - 2005 (January-December)**

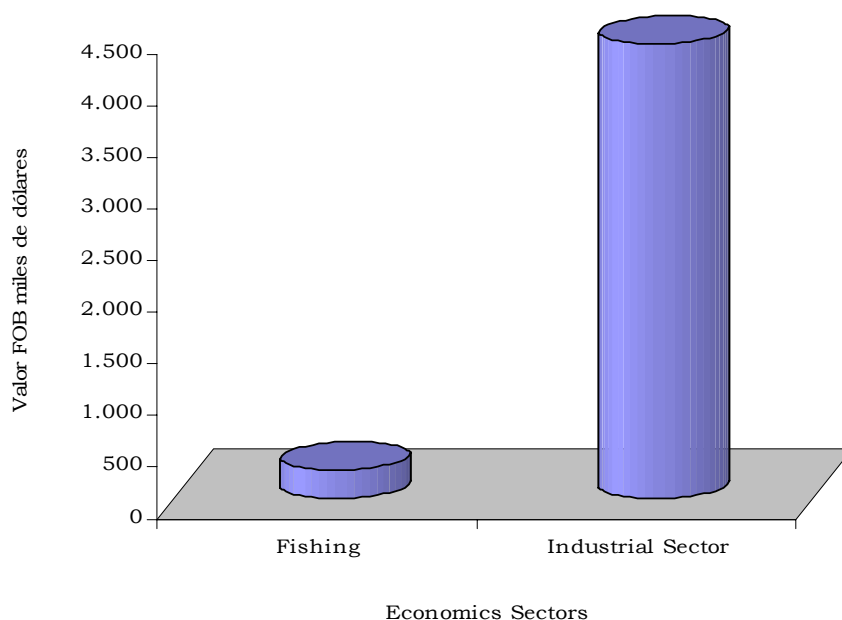


Source: DANE – DIAN. DANE calculations

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Non-traditional exports from the San Andrés Islands during July-December 2005 came to US\$4,6 million (FOB). With respect to the same period in 2004, this is a change of 31,07% and was due, fundamentally to 44,96% more exports from the industrial sector, which accounted for 93,57% of total exports (Attachment A and Graphic 2.5.1.2).

**Graphic 2.5.1.2**  
**San Andrés Island. Non-traditional Exports According to Economic Sectors**  
**2005 (July - December)**



Source: DANE – DIAN. DANE calculations

Within the industrial sector, food and beverages constitute the sub-sector that contributed the most to the change during the period, with 27,51 percentage points and US\$3,7 million in exports.

The United States is the principal destination for non-traditional exports from the San Andrés Islands, accounting for 83,26% of the total during the second half of 2005 and valued at US\$3,9 million (FOB) (Table 2.5.1.1).

**Table 2.5.1.1**  
**San Andrés Island. Non-traditional Exports According to Country of Destination**  
**2005 (July - December)**

Destination	Metric Tons	FOB Value (Thous dollars)	Share %
Total	182	4.697	100,00
United States	135	3.910	83,26
Panama	4	237	5,06
Mexico	27	179	3,81
Switzerland	0	155	3,29
Japan	0	112	2,38
Canada	8	42	0,89
Venezuela	7	25	0,53
Puerto Rico	0	17	0,36
Viet Nam	1	11	0,22
Martinique	0	8	0,17
Cayman Islands	0	1	0,02

Source: DANE - DIAN Calculations by DANE

Classified by tariff items, the main export products were: “Frozen Lobster (*palinuros spp.*, *panulirus spp.* and *jasus spp.*) sold entirely to the United States for US\$3,7 million.

## 2.5.2 Imports

In the second half of 2005, CIF imports to San Andrés were valued at US\$17,8 million, which was 16,4% more than during the same period in 2004, when US\$15,3 million were registered. The industrial sector was responsible for 80,35% of total imports and the agricultural-livestock sector, 19,65%. In other words, this last sector increased its share of total imports in a percentage of more than seven points, with respect to the same period in 2004, when it accounted for 12,45%.

According to an analysis by sector, various meats accounted for 91,27% of the US\$3,5 million in goods imported by the agriculture-livestock sector. In the industrial sector, this one imported US\$14,3 million in goods during that period, four of the 19 registered items accounted for more than 50% of all imports by the sector during this period. In order of importance, they include fruits, vegetables and oils (15,01%), automotive vehicles and parts (12,79%), other chemical products<sup>1</sup> (11,93%) and clothes (10,58%).

**Table 2.5.2.1**  
**San Andrés. Merchandise Imports**  
**2004-2005 (July-December)**

Product Description	US\$ Thousands		
	CIF		% Change
	2004	2005	
<b>Totals</b>	<b>15.274</b>	<b>17.784</b>	<b>16,40</b>
01 Agriculture, Cattle and Hunting Sector	1.902	3.494	83,70
011 Agricultural Products	290	305	5,20
012 Various Meats	1.612	3.189	97,80
Industrial Sector	13.372	14.290	6,90
15 Food and Beverages	3.705	3.350	-9,6
152 Fruits, Vegetables and Oils	2.067	2.145	-3,8
153 Dairy Products	233	258	10,70
154 Animal Feed	34	7	-79,4
159 Beverages and Liquor	1.371	940	-31,4
16 Tobacco Products	70	31	-55,7
160 Cigarettes and Tobacco	70	31	-55,7
18 Wearing Apparel and Leather Goods	1.805	1.513	-16,2
181 Wearing Apparel	1.805	1.513	-16,2
19 Leather, Footwear, Travel Articles and Handbags	634	809	27,60
192 Footwear	634	809	27,60
24 Manufacture of Chemical Substances	1.828	1.705	-6,7
242 Other Chemical Products	1.828	1.705	-6,7
26 Non-metallic Mineral Products	869	1.132	30,30
29 Machinery and Equipment	1.594	1.661	4,2
291 Machinery for General Use	696	709	1,9
293 Domestic Appliances	898	952	6
32 Telecommunications Equipment	237	244	3,00
33 Medical Instruments, Optical Instruments and Others	130	156	20,00
331 Medical Equipment and Instruments	29	27	-69
332 Optic and Photographic Equipment	101	129	27,70
34 Automotive Vehicles and Parts	833	1.828	119,40
36 Furniture and Other Manufactured Goods	1.667	1.861	11,60
361 Furniture	204	215	6,40
369 Other Manufacturing Industries	1.463	1.646	12,50

Source: DIAN. Calculations by Banco de la Republica

Compared to the same period in 2004, imports were up by 7,9%, due mainly to the agriculture-livestock sector, which registered 33,46% more imports. There was a 37,71% increase in imports of various meats. Like agriculture and livestock, the industrial sector expanded, but the 4,48% increase was less than the average for imports. The limited growth in industrial imports was due largely to imports of food and beverages, tobacco products, clothes and manufactured chemical substances. Imports of these goods declined by more than 20%. In contrast, imports of items such as automotive vehicles and parts grew by 137.71%, which is an exceptional rate.

## **2.6 FINANCIAL ACTIVITY**

### **2.6.1 Size of the Portfolio**

At December 2005, the banking system in Colombia had a net portfolio valued at \$49,5 trillion pesos. The economy in San Andrés accounted for 0,1% of all loans; that is, \$43.133 million pesos.

<sup>1</sup> Personal grooming items, perfume and cosmetics.

#### **Table 2.6.1.1**

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**San Andrés. Size of the Portfolio  
2004-2005 (at the end of December)**

Economic Variables	2004	2005	Millions of pesos
			% Change
Total	43.133,000	55.949,000	29,71
San Andres Islas	42.991,000	55.306,000	28,65
Providencia	142	643	352,82

Source: Superintendent of Financial Institutions.

Calculations by Banco de la Republica

Loans or placements were up by 29,71% between December 2004 and December 2005. The high point was the increase from \$142 to \$643 million pesos in Providencia, which comes to 352,82% growth. The same occurred with this municipality's share of the total, which increased from 0,35% to 1,15%.

**2.6.2 Amount of Deposits**

The financial establishments located in San Andrés Department reported \$148.075 million pesos in deposits. This amounts to 0,2% of all deposits received by the banking establishments in Colombia, which summed up to \$67 trillion pesos.

**Table 2.6.2.1  
San Andrés. Amount of Deposits  
2004-2005 (at the end of December)**

Item	2004	2005	Millions of pesos
			% Change
Total	116.903	148.075	26,66
San Andres Islands	108.663	138.181	27,16
Providencia	8.240	9.894	20,07

Source: Superintendent of Financial Institutions.

Calculations by Banco de la República

The period in question registered an increase of 26,66% in deposits garnered by the financial system in the department. San Andrés reported \$29.518 million in new deposits. This accounted for an increase of 27,16%, which was a significant contribution to the growth of this item. As to share, both San Andrés and the municipality of Providencia maintained their respective percentages at around 93% and 7% of total deposits.

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## 2.7 FISCAL POSITION

The second half of 2005 proved to be extremely favorable for the department's coffers, given a surplus of \$10.755,8 million following on the a \$1.467,6 million pesos deficit registered during the same period in 2004. This is justified since; there was an increase of 31% more revenue and no more than a 10% rise in expenditure.

Good financial performance by the departmental government allowed for prepayments to reduce the principal balance of the public debt. This will make it possible to meet the obligations acquired under Law 550/99 in less time than initially established.

**Table 2.7.1**  
**San Andrés Islands. Fiscal Position of the Departmental Government**  
**2004-2005 (July-December)**

Economic Variables	Millions of Pesos		
	2004	2005	% Change
A. Current Income	33.010,5	43.328,9	31,0
B. Current Expenses	2.584,1	28.119,3	10,0
C. Deficit or Current Savings	7.426,4	15.209,7	105,0
D. Capital Earnings	-	-	(--)
E. Capital Outlay	8.894,0	4.453,9	-50,0
F. Net Loan	-	-	(--)
G. Total Deficit or Surplus	-1.467,6	10.755,8	---
H. Financing	1.467,6	-10.755,8	---

Source: Departmental Office of the Treasury.

Calculations by Banco de la República

### 2.7.1 Departmental Revenue

San Andrés Department reported \$43.328,9 million pesos in revenue for the period from July to December 2005, which is 31% more than for the same months in 2004, when \$33.010,5 million pesos were in revenue were reported. This was due mainly to an additional \$8.526,1 million pesos in transfers. In turn, the increase in transfers was reflected in a larger share of total revenue; that is, 67%, or five percentage points more than during the same period the year before. The indication, in this respect, is that the department is more dependent on the national government. The opposite was true of tax revenue, with 21%, and non-tax revenue, with 12%. The share of total revenue pertaining to these items was down by three and two points respectively.

**Table 2.7.1.1**  
**San Andrés Islands. Departmental Government Revenue**  
**Second half of 2004-2005**

Revenue	Millions of Pesos		
	II Six Months		% Change
	2004	2005	
Current Revenue	33.010,5	43.328,9	31,26
Tax Revenue	7.988,1	9.158,6	14,65
Cigarettes	862,5	835,8	-3,10
Beer	147,4	235,4	80,05
Liquor	432,8	175,2	-59,52
Real Estate and Related Taxes	1.100,9	839,2	-23,77
Industry and Commerce	145,8	269,9	85,12
Revenue Stamp. Rolling and Transit Tax	96,0	127,9	33,23
Registration and Entry	205,7	331,7	61,25
Gasoline Surcharge	1.436,6	2.381,6	65,78
Others	3.560,5	3.932,0	10,43
Non-tax Revenue	4.615,0	5.236,9	13,48
Income from Real Estate	37,2	208,5	460,48
Income from Utilities and Operations	4.436,7	4.315,7	-2,73
Others	141,1	712,6	405,03
Income from Transfers	20.407,4	28.933,5	41,78
National	20.393,0	28.826,3	41,35
Central Government	20.265,6	26.436,3	30,45
Decentralized Agencies	0,0	1.464,2	(--)
Goods and Service Enterprises	127,4	925,7	626,61
Departmental	14,4	107,2	644,44
Decentralized Agencies	14,4	107,2	644,44

Source: Departmental Office of the Treasury.

Calculations by Banco de la Republica

(--) Not comparable

The more important aspects of the 31,26% increase in departmental revenue during July-December 2005 include a 41,78% rise in transfers, 21% more tax revenue, largely because of the gasoline surcharge, which went up by 65,78%, and non-tax income, which was up by 12%. In fact, departmental revenue increased despite the 2,73% reduction in its major item, which is income from utilities and operations.

## 2.7.2 Departmental Expenditure

In line with the principle of efficient spending, the department reported a decline of 6% in its total expenditure, which came to \$32.573,2 million pesos during the period in question. Total expenditure in the second half of 2004 came to \$34.478 million pesos. This reduction was due primarily to 50% fewer capital outlays, which declined from \$8.894 million to \$4.453,9 million pesos. The opposite was true of current expenditure. It rose by 10%, as a whole, during this period, mainly because of additional outlays for the

subsidized health regime and interest and commissions on the debt. Respectively, these increases came to 158% and 42%.

**Table 2.7.2.1**  
**San Andrés Islands. Departmental Government Expenditure**  
**Second Half of 2004-2005**

Expenditure	Millions of Pesos		
	II Six Months		% Change
	2004	2005	
Expenses	34.478,0	32.573,2	-5,52
Current Expenses	25.584,1	28.119,3	9,91
Operating Expenses	22.722,8	24.795,6	9,12
Wages	16.941,1	16.295,6	-3,81
Purchase of Consumer Goods and Services	4.307,0	3.937,5	-8,58
Subsidized Health Regime	1.186,3	3.056,2	157,62
Expenses in Kind, not in Money	288,4	1.506,3	422,30
Interest and Commissions on the Public Debt	882,2	1.251,3	41,84
Internal	882,2	1.251,3	41,84
Transfer Charges	1.979,1	2.072,4	4,71
National	1.979,1	2.044,9	3,32
Central Government	1.565,1	1.606,7	2,66
Decentralized Agencies	414,0	438,2	5,85
Departmental	-	-	-
Decentralized Agencies	-	-	-
Others	-	27,5	(--)
Capital Outlays	8.894,0	4.453,9	-49,92
Gross Capital Formation	4.061,3	321,3	-92,09
Capital Transfers	4.436,8	4.106,9	-7,44
Others	395,9	25,7	-93,51

Source: Departmental Office of the Treasury.

Calculations by Banco de la República

(--) Not comparable

An analysis of spending during this period shows an increase of 12 percentage points in the share of current expenses, which rose from 74% in the second half of 2004 to 86% during the same period in 2005, largely because of a 9% rise in operating expenses.

### 2.7.7 National Tax Collections

In 2005, the total amount of national taxes pertaining to San Andrés was on the order of \$15.599 million pesos. This is \$13.937,1 million more than in 2004 and reflects an increase of 12% in collected taxes.

As to the make-up of tax collections, the period in question saw no major changes in the share pertaining to each item. The sales tax was the only exception. Because revenue from this levy increased by more than 200%, its share of collected taxes went from 1% in 2004 to 3% in 2005.



**Table 2.7.7.1**  
**San Andrés. National Tax Collections**

National Taxes	Millions of Pesos				
	2004	2005	% Change	Share (%)	
				2004	2005
Total Taxes	13.937,10	15.599,00	11,92	100,00	100,00
Internal Charges	10.239,60	11.307,00	10,42	73,50	72,50
Income	4.056,10	4.196,00	3,45	29,10	26,72
Sales	152,50	472,00	209,51	1,10	3,03
Withholding	5.808,60	6.344,00	9,22	41,70	40,68
Democratic Security Tax	38,30	55,00	43,60	0,27	0,35
Tax on Net Worth	159,40	258,00	61,86	1,15	1,72
Others	24,70	0,00	-100,00	0,17	0,00
External Charges	3.697,50	4.292,00	16,08	26,50	27,50
Imports	3.697,50	4.292,00	16,08	26,50	27,50

Source: DIAN. Calculations by Banco de la Republica

## 2.8 PRODUCTIVE SECTOR

### 2.8.6 Construction Sector

#### 2.8.6.1 Housing Stock

In the fourth quarter of 2005, the housing stock in San Andrés Department was comprised of 21.597 units: 55,65% were located in the urban area and 44,35%, in the rural area.

The total number of housing units at the end of 2005 was up by 3,38% compared to the same quarter in 2004, particularly in the rural area, where the increase was 7,90%. The total change in housing stock between 2001 and 2005 was 13,22%, largely because of a 35,51% rise in rural units, since the increase in the main towns was only 0,10% (Table 2.8.6.1.1).

**Table 2.8.6.1.1**  
**San Andrés. Total Housing Stock by Main Towns, the Remainder and Type of Occupancy**  
**2001 - 2005 (October - December)**

Period	Housing Stock			Type of Holding					
	Total	Main Town	Remainder	Main Town			Remainder		
				Rented	Own	Others	Rented	Own	Others
2001	19.075	12.007	7.068	8.525	3.099	383	3.131	3.901	36
2002	19.639	12.013	7.626	8.529	3.101	383	3.378	4.209	39
2003	20.241	12.013	8.228	8.529	3.101	383	3.645	4.541	42
2004	20.890	12.013	8.877	8.529	3.101	383	3.933	4.899	45
2005	21.597	12.019	9.578	8.534	3.102	383	4.243	5.286	49

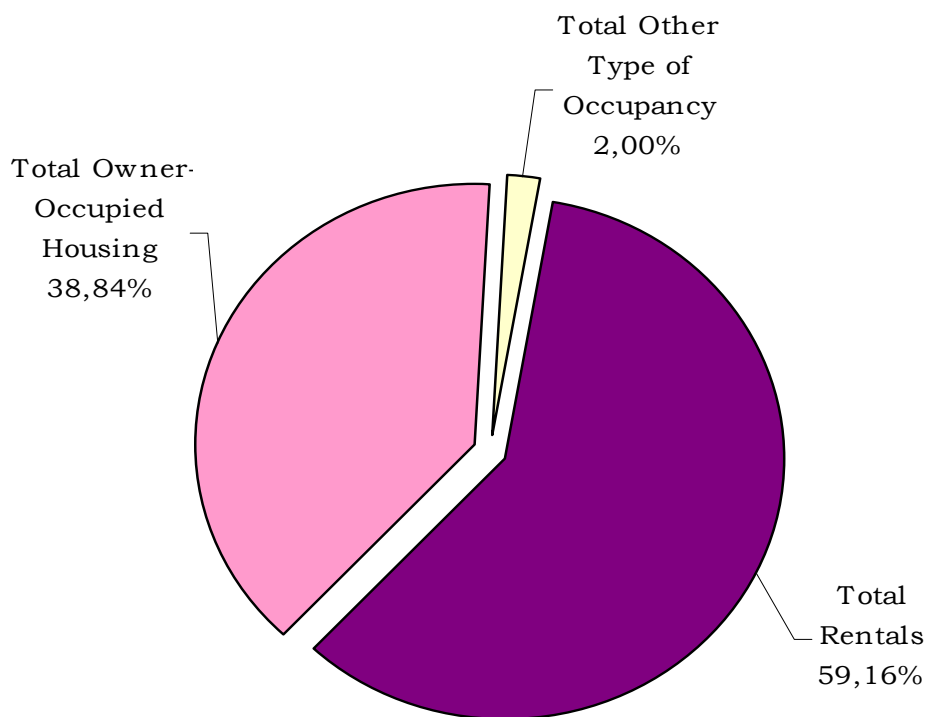
Source: DANE

From October to December 2005, 59,16% of the housing units of the data base of the inventory were rentals. 38,84% were owner-occupied and 2% involved other types of occupancy (Graphic 2.8.6.1.1).

In the main towns, 71% of the housing units were rentals, 25,81% were owner-occupied and 3,19% involved other types of occupancy. In the rural area, the owner occupied 55,19% of the housing units, 44,30% were rented and 0,51% involved other forms of occupancy.

Among the different types of occupancy, the one that increased the most between 2001 and 2005 was “owner-occupancy”. It rose by 19,83%, which explains the major variation in rural housing stock.

**Graph 2.8.6.1.1**  
**San Andrés. Total Housing Stock by Type of Occupancy**  
**2005 (October- December)**



Source: DANE

#### 2.8.6.7 Home Financing

From January to December 2005, \$1.677.551 million pesos in home loans were extended in Colombia: 52,02% for new homes and 47,98% for secondhand homes. As a share of the total, 27,37% were used to purchase

low-income housing (VIS: Spanish acronym), both new (55,93%) and secondhand (44,07%).

These loans were extended by mortgage banks (86,26%), the National Savings Fund (13,45%) and savings and loan associations (0,29%). In all, 57,32% of the mortgage loans from banks were for new homes, while 81,45% of those from the National Savings Fund were extended to purchase secondhand homes (Table 2.8.6.7.1).

**Table 2.8.6.7.1**  
**National. Value of Individual Loans to Purchase Housing, by Financial Entity and Type of Housing**  
**2005 (January - December)**

Financial Entity and Type of Housing	Total	Share (%)	Millions of Pesos	
			New Homes	Secondhand Homes 1
Housing (National Total)	1.677.551	100,00	872.728	804.823
National Savings Fund (FNA)	225.581	13,45	41.836	183.745
Savings and Loan Associations	4.858	0,29	1.372	3.486
Mortgage Banks	1.447.112	86,26	829.520	617.592
V I S (National Total)	459.129	27,37	256.811	202.318
Subsidized			142.838	
Not Subsidized			113.973	

Source: DANE (p) provisional

<sup>1</sup> For secondhand housing, there is no specification of VIS with and with subsidies.

During 2005, \$288 million pesos in individual home loans were extended in San Andrés and Providencia: 90,28% were for secondhand homes and 9,72% for new homes and lots with utilities.

In 2005, the loans for new homes and lots with utilities amounted to \$28 million pesos in San Andrés; none were extended in the department during 2004. Loans for secondhand homes were up by 0,78%, specifically in San Andrés. There were none in Providencia (Table 2.8.6.7.2).

**Table 2.8.6.7.2**  
**San Andrés Island. Value of Individual Loans to Purchase Housing**  
**2004 - 2005 (January - December)**

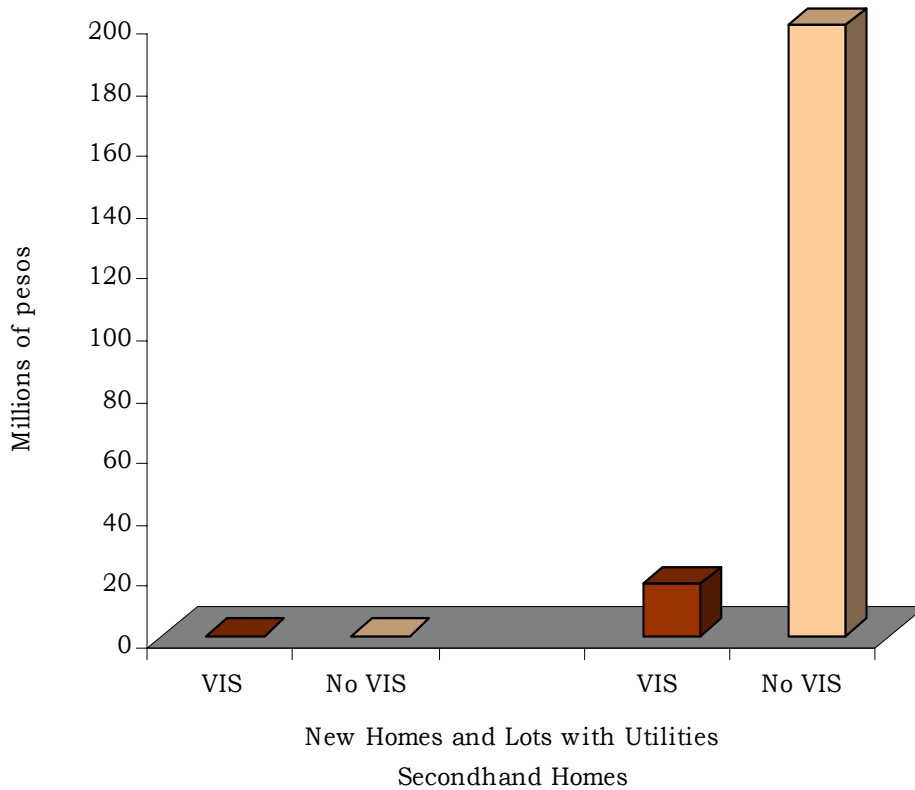
Department	Millions of Pesos					
	New Homes and Lots with Utilities			Secondhand Homes		
	2004	2005(p)	% Change	2004	2005(p)	% Change
Total	0	28	(--)	258	260	0,78
San Andrés	0	28	(--)	228	260	14,04
Rest of the department	0	0	(--)	30	0	(--)

Source: DANE (p) provisional

(--) Not comparable

In the fourth quarter of 2005, the only home loans reported were for secondhand housing and 92,13% of these were for non-low-income housing (No VIS) (Graph 2.8.6.7.1).

**Graph 2.8.6.7.1**  
**San Andrés. Value of Individual Loans Extended to Purchase New Homes and Lots with Utilities and Secondhand Homes**  
**2005 (IV Quarter)**



Source: DANE

## 2.8.7 Transport

### 2.8.7.2 Air Transport

#### 2.8.7.2.1 Air Passenger Transport

In 2005, 297.837 domestic passengers arrived in San Andrés and 295.893 departed. These figures represent a decline with respect to 2004: 8,19% and 10,08%, respectively (Table 2.8.7.2.1.1).

**Table 2.8.7.2.1.1**  
**San Andrés. Domestic and International Air Passenger Movement**  
**(Years)2001 – 2005**

Years	Domestic		International	
	Arrivals	Departures	Arrivals	Departures
2001	298.152	299.982	12.897	13.744
2002	303.090	347.350	12.200	12.210
2003	342.610	347.697	11.949	12.021
2004	324.425	329.054	11.871	21.777
2005	297.837	295.893	23.078	30.045

Source: Special Administrative Unit, Bureau of Civil Aeronautics

A look at the period from 2001 to 2005 shows less domestic passenger movement as of 2004. For example, there were 5,31% fewer arrivals in 2004 and 13,07% in 2005 with respect to 2003. However, the number of departures from the island rose sharply during 2002 and 2003. the respective increases were 15,79% and 15,91% in those years, compared to 2001. Moreover, in 2002, the number of passengers departing from the island exceeded the arrivals by 14,60% (Graph 2.8.7.2.1.1).

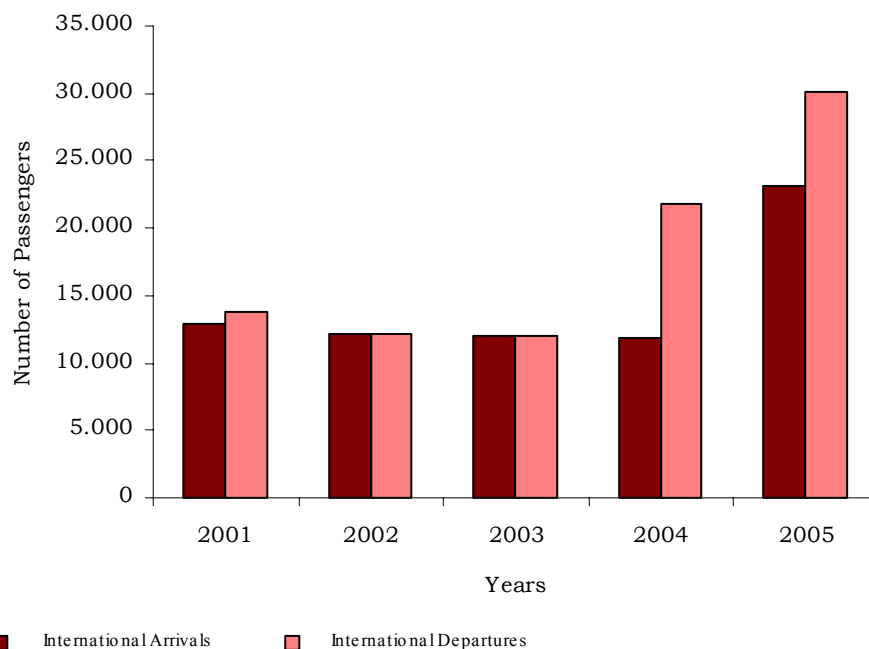
**Graphic 2.8.7.2.1.1**  
**San Andrés. Domestic Air Passenger Movement**  
**(Years)2001 – 2005**

Years	Domestic		International	
	Arrivals	Departures	Arrivals	Departures
2001	298.152	299.982	12.897	13.744
2002	303.090	347.350	12.200	12.210
2003	342.610	347.697	11.949	12.021
2004	324.425	329.054	11.871	21.777
2005	297.837	295.893	23.078	30.045

Source: Unidad Administrativa Especial de la Aeronáutica Civil

In 2005, 23.078 international passengers arrived in San Andrés, which is 94,41% more than the year before; 30.045 departed. This is an increase of 37,97% with respect to 2004. Also, 2005 was the year with the most passenger movement during the 2001-2005 period (Graph 2.8.7.2.1.2).

**Graphic 2.8.7.2.1.2**  
**San Andrés. International Air Passenger Movement**  
**(Years) 2001 – 2005**



Source: Special Administrative Unit, Bureau of Civil Aeronautics

**2.8.7.2.2 Air Cargo Shipping**

During 2005, 3.116 tons of domestic cargo arrived at the San Andrés airport. This is 20,39% less than the year before. On the other hand, 1.506 tons were shipped out, 12,47% more than in 2004. The amount of incoming cargo between 2001 and 2005 was twice the amount of outgoing cargo.

Both the amount of cargo imported and exported from San Andrés by air is quite small. Most cargo arrives and leaves by sea (Table 2.8.7.2.2.1).

**Table 2.8.7.2.2.1**  
**San Andrés. Domestic and International Air Cargo Shipping**  
**2001 – 2005 (Years)**

Years	Domestic		International		Tons
	Arrival	Departure	Imported	Exported	
2001	4.133	1.562	188	10	
2002	4.671	1.698	120	4	
2003	4.859	1.802	1.702	128	
2004	3.914	1.339	4	0	
2005	3.116	1.506	40	3	

Source: Special Administrative Unit, Bureau of Civil Aeronautics

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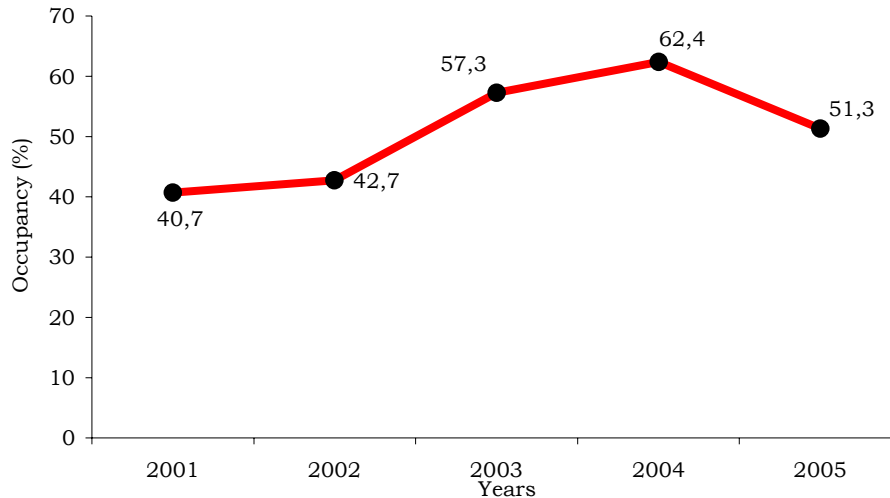
## 2.8.10 Tourism

### 2.8.10.1 Hotel Occupancy

Hotel occupancy was up slightly during the second half of 2005 with respect to the first six months, having increased from 48,3% to 51,3%. However, a comparison between this period (July-December) and the same six months in previous years shows a difference in the growing rate registered from 2001. The percentage of occupancy was 40,7% in 2001. Taking into account, the highest level registered in 2004 was 62,4%, before dropping back in 2005 to 51,3%, which was a reduction of 11,1%.

Much of the considerable decline in hotel occupancy is due to the low levels registered in the last three months of the year, with similar percentages to those of 2002, when the occupancy rate was only 46,3%. Some of this reduction can be explained by the fact that tourists selected other year's-end vacation destinations, such as the city of Cartagena de Indias, as well as San Andrés and according to their characteristics, also offer the option of sunshine and beaches.

**Graph 2.8.10.1.1**  
**San Andrés. Percentage of Hotel Occupancy**  
**2001 – 2005 (July-December)**



Source: Ashotel, San Andres Islands. Calculations by Banco de la Republica

It should be taken into account that these occupancy percentages only include data on the hotels associated with ASHOTEL. The list does not contain the hotels that are part of a major chain and accounts for 30% of the accommodations on the island. According to unofficial figures, that chain registers between 70% to 80% of all occupancy during the year, with a tendency to increase, as a result of considerable marketing efforts and attempts to position itself and gain new markets, mainly at the international level, as to mention Canada, Costa Rica, Ecuador and Argentina, among others.

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## 2.9 SOCIAL SECTORS

### 2.9.1 Policing Activities.

The overall crime rate was down by 9% during the second half of 2005 compared to the first six months. During these twelve months, the number of reported cases decreased from 553 to 503, due to 10% less crimes involving theft or fraud and fewer crimes against human life, which were down by 8%. Residential burglary declined by 35%, from 101 to 66 cases in less than six months. However, motorcycle theft was up by 43%.

**Table 2.9.1.1**  
**San Andrés. Crimes with a High Impact on Society**  
**2005 (First and Second Half of the Year)**

Type	Half Year		% Change
	I	II	
Total	553	503	-9
Crimes against Human Life	253	234	-8
Simple Homicide	5	2	-60
Traffic Homicide	9	8	-11
Common Injuries	144	129	-10
Traffic Injuries	95	95	-
Crime Involving Theft or Fraud	300	269	-10
Commercial Theft	64	64	-
Personal Theft	107	99	-7
Residential Burglary	101	66	-35
Motorcycle Theft	28	40	43

Source: National Police. Calculations by Banco de la República.

The reduction in homicides from five to only two ratifies the fact that San Andrés is the least violent city of Colombia.

### 2.9.2 Public Services

#### 2.9.2.1. Telephones

For December 2005, there were 13,162 telephone lines in operation in San Andrés Department; 11,908 of these lines, representing 90,47%, are on the island of San Andrés. The other 9,53% (1,254 lines) are in the municipality of Providencia.



In comparison to the first half of the year, the growth in service delivery remained consistent with the nationwide trend, registering an increase of 1,88%. This means 243 new telephone lines were placed in operation.

The 4.569 lines operating in the socioeconomic stratus 3 account for 34,71% of the market, followed by commercial lines (3.727) with 28,32%. Those in the socioeconomic stratus 2 (2.168) rank third and constitute 16,47% of the market. The other levels combined (one, four and five), together with public and official lines, account for 20,5% of the market.

**Table 2.9.2.1.1**  
**San Andrés. Telephone Lines in Operation**  
**2005 (for June and for December)**

Levels	June	December	% Change
Totals	12.919	13.162	1,88
Bracket 1	624	630	96,00
Bracket 2	2.075	2.168	4,48
Bracket 3	4.527	4.569	0,93
Bracket 4	879	879	-
Bracket 5	481	486	1,04
Bracket 6	149	151	1,34
Commercial	3.613	3.727	3,16
Official	485	460	-5,15
Public	86	92	6,98

Source: Colombia Telecomunicaciones S.A. E.S.P.,  
 Calculations by Banco de la Republica

The quality of telephone service provided by Colombia Telecomunicaciones S.A. E.S.P. has improved in recent years and new products are now available. For example, broadband service has been available since October. In this case, the demand has exceeded the expectations and steps are being taken to extend the coverage. Hurricane Beta passed over the archipelago, blowing down the transmission's tower and leaving Providence Island out of service. The tower was rebuilt little by little during the following months.

#### 2.9.2.2. Electricity

Archipiélagos Power and Light S.A. E.S.P. invoiced 58,2 million Kw/h. in the second half of 2005. This reflects a slight rise of 0,74% in the demand for electrical power in the department, compared to the same period in 2004, when the demand for electricity came to 57,7 million Kw/h.

Although the industrial, commercial, official and special sectors, which account for 66,32% of electric power consumption, used 4,2% more electricity. This increase was counteracted by the decline in residential demand. The fact that residential sectors have historically manifested their disagreement with the tariffs, which they consider high, has begun to have

two effects. On the one hand, customers are trying to save on energy and on the other, the company employees report a considerable increase in cases of consumer fraud.

**Table 2.9.2.2.1**  
**San Andrés. Demand for Electricity**  
**2004-2005 (July-December)**

Level	Thousands of Kw/h		
	II Six Months		% Change
	2004	2005	
Totals	57.749	58.176	0,74
Residential	20.734	19.594	-5,50
Industrial	16.302	16.443	0,86
Commercial	12.564	13.594	8,2
Official <sub>1</sub>	6.489	6.769	4,31
Special	1.659	1.776	7,05

Source: A.P.L. S.A. E.S.P., Calculations by Banco de la Republica

<sub>1</sub> Official, special and provisional

By the end of the year, the electric power company had 15.760 customers registered: 84,21% in the residential sector (13.271 customers) and 12,66% in the commercial sector (1.996 customers).

In contrast to these figures, the industrial sector, which includes hotels, accounted for only 0,76% of all electrical customers (120). However, it consumes 24,09% of the demand for electric power in the department.

**Table 2.9.2.2.2**  
**San Andrés. Customers Electricity Bill**  
**2005 (for June and December)**

Nevel	June	December	% Change
Totals	15.601	15.76	0,71
Residential	13.177	13.271	0,71
Industrial	122	120	-1,64
Commercial	1.994	1.996	0,10
Official	294	286	-2,72
Special	11	9	-18,00
Street Lighting	2	2	-
Special	77	76	-1,30

Source: A.P.L. S.A. E.S.P., Calculations by Banco de la Republica

### 2.9.2.3. Water and Sewer System Service

From October 1, the water and sewer system service began to be operated by "Aguas del Archipiélago S.A. E.S.P." This new service provider is in the process of developing a database of customers who are still using the

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connections installed by the previous company. At the same time, new connections are being installed at feasible points. The idea is to expand coverage in the coming, as projected in the contract.

**Table 2.9.2.1.1**

**San Andrés. Customers' Bill for Water and Sewer Service  
2005 (in December)**

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Level	Water	Sewer System
Totals	3.659	1.081
Commercial	383	534
Official	88	28
Residential	3.188	519

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Source: Aguas del Archipiélago S.A.E.SP.

Calculations by Banco de la Republica

This is the public utility with the lowest coverage in the department (Table 2.9.2.1.1). Consequently, with a new firm in charge of the system, the expectation is that the availability of drinking water should increase to national levels in the near future. Beside the former, the construction of an underwater outlet is expected to provide a definitive solution to the problem of sewage disposal in the department.

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## GLOSSARY

**Trade Balance:** the portion of the balance of payments registering a country's merchandise transactions with the rest of the world, during a specific period of time. When the country imports more than it exports, it is said to have a trade deficit. When the contrary occurs, it is said to have a trade surplus.

**Final Consumption:** the value of goods and services used directly to satisfy human needs, whether individual (final consumption by families) or collective (final consumption by governments and private non-profit institutions serving households).

**Intermediate Consumption:** the value of goods (except fixed capital goods) and services consumed by productive units during the accounting period contemplated in the regular production process.

**Department of Origin:** the department where exported goods are grown, manufactured or the final phase of their production takes place.

**Departmental Port of Origin:** the department from where export goods were shipped initially.

**Export:** shipment, to a third country or a Colombian duty-free industrial area, of merchandise subject to free or restricted circulation within Colombian customs territory. Exports are registered statistically when the Customs Authority has stamped the export document.

**Gross Capital Formation:** a component of final demand that appears on all charts on supply and demand, and in the capital accumulation and financing accounts. This element includes gross fixed capital formation, changes in inventory and acquisition, minus the sale of objects of value.

**Imports:** the legal introduction into Colombian territory of merchandise from other countries or from a Colombian duty-free industrial area. Imports include all goods that come from other countries and are brought into Colombian economic territory on a definitive basis, plus services supplied to residents by non-resident units.

**Country of Destination:** the country known at the time of dispatch as the last country where the merchandise will be delivered.

**Country of Origin:** that where agricultural products are grown, minerals are extracted, or manufactured goods are produced, all or in part. However, in this last case, the country of origin is where the final stage of the production process is developed to give the product its final presentation.

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**Gross Domestic Product (GDP):** the aggregate that measure a country's productive activity carried out by the various agents within its territory during a particular period of time.

**Branch of Economic Activity:** the sum of all establishments that produce a uniform or homogeneous group of products.

**Added Value:** the added value created in the production process due to a combination of factors. It is calculated as the difference between the gross production value and the intermediate inputs used.

**CIF Cost (Cost, Insurance, Freight):** the total price of the merchandise, including insurance and freight costs.

**FOB Cost (Free on board):** the sale price of goods intended for shipment to other countries and placed on the means of transport. It does not include the cost of insurance and freight.

**Low-income Housing (VIS):** all residential units with a purchase or adjudication price, on the date of acquisition, that is: a) not over 100 times the legal minimum monthly wage in cities with not more than 100.000 inhabitants, according to the latest DANE census; b) not more than 120 times the legal minimum monthly wage in cities with more than 100.000 but not over 500.000 inhabitants, according to the latest DANE census; c) not over 135 times the legal minimum monthly wage in cities with more than 500.000 inhabitants, according to the latest DANE census.

**Financed New Homes, Secondhand Homes and Lots with Utilities:** housing units (new, secondhand and lots with utilities) that have been financed during the period in question. They include homes purchased and/or built with individual loans.

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# **ATTACHMENT**

**Attachment A**  
**San Andrés Island. Non-traditional Exports Registered by Weight and Value, According to ISIC Rev.3**  
**2004 - 2005 (July - December)**

CIU	Descripción	Toneladas			Valor FOB (miles de dólares)			
		2004	2005	Variación porcentual	2004	2005	Variación porcentual	Participación porcentual
<b>Total</b>		<b>141</b>	<b>182</b>	29,43	<b>3.583</b>	<b>4.697</b>	31,07	<b>100,00</b>
<b>A</b>	<b>Sector agropecuario, ganadería, caza y silvicultura</b>	<b>0</b>	<b>7</b>	(--)	<b>0</b>	<b>25</b>	(--)	<b>0,53</b>
<b>01</b>	<b>Agricultura, ganadería y caza</b>	<b>0</b>	<b>7</b>	(--)	<b>0</b>	<b>25</b>	(--)	<b>0,53</b>
012	Producción pecuaria		7	(--)		25	(--)	0,53
<b>B</b>	<b>Pesca</b>	<b>2</b>	<b>1</b>	<b>-35,96</b>	<b>552</b>	<b>277</b>	<b>-49,77</b>	<b>5,90</b>
05	Pesca, producción de peces en criaderos y granjas piscícolas		1	-35,96		277	-49,77	5,90
<b>D</b>	<b>Sector Industrial</b>	<b>138</b>	<b>174</b>	<b>25,53</b>	<b>3 031</b>	<b>4 394</b>	<b>44,96</b>	<b>93,57</b>
<b>15</b>	<b>Productos alimenticios y bebidas</b>	<b>125</b>	<b>122</b>	<b>-3,03</b>	<b>2 934</b>	<b>3 768</b>	<b>28,42</b>	<b>80,22</b>
151	Producción, transformación y conservación de carne y pescado	107	122	13,58	2.919	3.768	29,07	80,22
152	Elaboración de frutas, legumbres, hortalizas, aceites y	7	0	(--)	7	0	-100,00	0,00
153	Elaboración de productos lácteos	3	0	(--)	1	0	-100,00	0,00
158	Elaboración de otros productos alimenticios	8	0	(--)	6	0	-100,00	0,00
159	Elaboración de bebidas	1	0	(--)	1	0	-100,00	0,00
<b>18</b>	<b>Fabricación de prendas de vestir; preparado y teñido</b>	<b>0</b>	<b>0</b>	<b>236,05</b>	<b>5</b>	<b>17</b>	<b>269,84</b>	<b>0,37</b>
181	Fabricación de prendas de vestir, excepto las de piel	0	0	236,05	5	17	269,84	0,37
<b>19</b>	<b>Curtido y preparado de cueros; calzado; artículos de viaje, maletas, bolsos de mano y similares; artículos de talabartería y guarnicionería.</b>	<b>1</b>	<b>0</b>	<b>-86,34</b>	<b>18</b>	<b>8</b>	<b>-54,75</b>	<b>0,17</b>
192	Fabricación de calzado	1	0	-86,34	18	8	-54,75	0,17
<b>20</b>	<b>Transformación de la madera y fabricación de productos de madera y de corcho, excepto muebles; Fabricación de artículos de cestería y</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0,00</b>
203	Fabricación de partes y piezas de carpintería para edificios y construcciones	0	0	(--)	0	0	(--)	0,00
<b>22</b>	<b>Actividades de edición e impresión y de reproducción de grabaciones</b>	<b>0</b>	<b>27</b>	<b>*</b>	<b>0</b>	<b>179</b>	<b>*</b>	<b>3,81</b>
221	Actividades de edición	0	27	*	0	179	*	3,81
<b>24</b>	<b>Fabricación de sustancias y productos químicos</b>	<b>0</b>	<b>4</b>	<b>*</b>	<b>0</b>	<b>237</b>	<b>*</b>	<b>5,06</b>
242	Fabricación de otros productos químicos	0	4	*	0	237	*	5,06
<b>25</b>	<b>Fabricación de productos de caucho y plástico</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0,00</b>
251	Fabricación de productos de caucho			(--)			(--)	0,00
252	Fabricación de productos de plástico			(--)			(--)	0,00
<b>27</b>	<b>Fabricación de productos metalúrgicos básicos</b>	<b>7</b>	<b>0</b>	<b>(--)</b>	<b>42</b>	<b>0</b>	<b>(--)</b>	<b>0,00</b>
272	Industrias básicas de metales preciosos y de metales no ferrosos	7	0	(--)	42	0	(--)	0,00
<b>28</b>	<b>Fabricación de productos elaborados de metal, excepto maquinaria y equipo</b>	<b>0</b>	<b>0</b>	<b>-87,56</b>	<b>2</b>	<b>1</b>	<b>-72,90</b>	<b>0,01</b>
289	Fabricación de otros productos elaborados de metal y actividades de servicios relacionados con el trabajo de metales	0	0	-87,56	2	1	-72,90	0,01
<b>29</b>	<b>Fabricación de maquinaria y equipo n.c.p</b>	<b>3</b>	<b>1</b>	<b>-67,22</b>	<b>26</b>	<b>0</b>	<b>-98,45</b>	<b>0,01</b>
291	Fabricación de maquinaria de uso general	0	0	-57,24	1	0	-72,31	0,00
292	Fabricación de maquinaria de uso especial	3	0	(--)	25	0	-100,00	0,00
293	Fabricación de aparatos de uso doméstico ncp	0	1	(--)	0	0	(--)	0,00
<b>31</b>	<b>Fabricación de maquinaria y aparatos eléctricos n.c.</b>	<b>0</b>	<b>21</b>	<b>*</b>	<b>2</b>	<b>184</b>	<b>*</b>	<b>3,92</b>
311	Fabricación de motores, generadores y transformadores	0	0	-21,23	2	1	-18,22	0,03
314	Fabricación de acumuladores y de pilas eléctricas	0	20	(--)	0	183	(--)	3,89
<b>33</b>	<b>Fabricación de instrumentos médicos, ópticos y de precisión y fabricación de relojes</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0,00</b>
331	Fabricación de aparatos e instrumentos médicos, excepto instrumentos de ópticas	0	0	(--)	0	0	(--)	0,00
<b>34</b>	<b>Fabricación de vehículos automotores, remolques y semirremolques</b>	<b>1</b>	<b>0</b>	<b>(--)</b>	<b>3</b>	<b>0</b>	<b>(--)</b>	<b>0,00</b>
341	Fabricación de vehículos automotores y sus motores	1	0	(--)	3	0	(--)	0,00
<b>36</b>	<b>Fabricación de muebles; industrias manufactureras :</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0</b>	<b>0</b>	<b>(--)</b>	<b>0,00</b>
361	Fabricación de muebles	0	0	(--)	0	0	(--)	0,00

Fuente: DANE - DIAN Cálculos: DANE

\* Variación superior a 500%

N.C.P. No Clasificado Previamente

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## **RER STATISTICAL ATTACHMENT**



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**Cuadro 1**  
**Índice de precios al consumidor (IPC), según 13 ciudades**  
**2004 - 2005**

Ciudades	Variación año corrido		Diferencia %
	2005	2004	
Nacional	4.85	5.5	-0.65
Barranquilla	4.96	5.3	-0.34
Bogotá D.C.	4.84	5.38	-0.54
Bucaramanga	5.55	6.62	-1.07
Cali	4.59	5.34	-0.75
Cartagena	4.54	6.51	-1.97
Cúcuta	4.93	4.61	0.32
Manizales	4.82	5.1	-0.28
Medellín	4.77	5.64	-0.87
Montería	5.70	6.58	-0.88
Neiva	4.67	5.01	-0.34
Pasto	5.44	5.85	-0.41
Pereira	4.46	5.53	-1.07
Villavicencio	6.34	5.62	0.72

Fuente: DANE

**Cuadro 2**  
**Encuesta Continua de Hogares, según 13 ciudades**  
**2005**

Departamentos	% población en edad de trabajar	Tasa global de participación	Tasa de ocupación	Tasa de desempleo	T.D. Abierto	T.D. Oculto	Tasa de subempleo
Total Nacional	76.6	59.9	52.9	11.7	10.8	0.9	31.4
Antioquia	77.3	56.6	49.7	12.2	11.4	0.8	18.3
Atlántico	75.5	53.0	46.0	13.1	12.7	0.4	29.5
Bogotá, D.C	78.2	65.5	57.0	13.1	12.1	1.0	33.8
Bolívar	74.3	52.9	47.7	9.9	9.3	0.5	24.9
Boyacá	76.3	59.2	53.9	9.0	7.8	1.1	32.9
Caldas	79.0	58.2	50.3	13.6	12.6	1.0	29.9
Caquetá	71.3	57.2	53.7	6.1	5.4	0.7	38.1
Cauca	75.4	66.1	59.7	9.7	8.3	1.4	40.7
Cesár	73.1	52.6	49.2	6.5	6.3	0.2	25.0
Córdoba	76.6	59.4	52.0	12.5	12.0	0.6	47.9
Cundinamarca	79.6	59.6	53.6	10.1	8.9	1.2	30.2
Chocó	75.3	61.0	55.2	9.6	7.1	2.5	37.2
Huila	75.4	57.4	50.2	12.5	11.2	1.3	32.5
La Guajira	73.2	54.2	50.3	7.1	7.0	0.1	19.2
Magdalena	74.4	51.2	47.8	6.6	6.5	0.1	19.9
Meta	73.8	60.7	54.3	10.4	9.5	0.9	36.0
Nariño	75.8	61.6	54.8	11.0	10.0	1.0	32.7
Norte de Santander	73.3	58.9	51.1	13.3	12.1	1.2	33.0
Quindío	78.1	60.0	48.4	19.4	18.3	1.2	33.5
Risaralda	78.4	60.6	52.0	14.2	13.2	1.0	35.0
Santander	76.1	66.5	58.5	12.0	11.0	1.0	37.5
Sucre	74.0	50.3	47.3	5.9	5.9	0.0	25.4
Tolima	77.8	61.0	52.4	14.0	13.2	0.8	34.6
Valle	78.2	64.4	56.2	12.6	11.5	1.2	36.6

Fuente: DANE - Encuesta Continua de Hogares

Nota: Datos expandidos con proyecciones demográficas respecto a la población en edad de trabajar (P.E.T.), por dominio de estudio.

Nota: Toda variable cuya proporción respecto a la PEA sea menor al 10%, tiene un error de muestreo superior al 5%, que es el nivel de calidad admisible para el DANE.

**Cuadro 3**  
**Exportaciones no tradicionales, según departamento de origen**  
**2004 - 2005**

Miles de dólares FOB

Departamento de origen	2005 p	2004 p	Variación %	Contribución a variación	Participación (%) 2005
Total	10,821,660	9,071,088	19.30	19.30	100.00
Antioquia	2,784,675	2,347,309	18.63	4.82	25.73
Bogotá, D.C.	1,652,745	977,125	69.14	7.45	15.27
Cundinamarca	1,620,559	1,612,727	0.49	0.09	14.98
Valle del Cauca	1,500,002	1,267,995	18.30	2.56	13.86
Bolívar	1,081,009	915,284	18.11	1.83	9.99
Atlántico	694,813	585,596	18.65	1.20	6.42
Caldas	305,995	162,135	88.73	1.59	2.83
Santander	236,564	174,624	35.47	0.68	2.19
Magdalena	202,089	233,184	-13.33	-0.34	1.87
Cesar	156,856	130,371	20.32	0.29	1.45
Risaralda	148,781	148,533	0.17	0.00	1.37
Cauca	106,464	89,835	18.51	0.18	0.98
Boyacá	80,959	80,613	0.43	0.00	0.75
Norte de Santander	67,726	34,110	98.55	0.37	0.63
Sucre	41,952	34,437	21.82	0.08	0.39
Nariño	39,924	40,593	-1.65	-0.01	0.37
Tolima	26,570	18,593	42.91	0.09	0.25
Quindío	22,962	16,546	38.78	0.07	0.21
Córdoba	18,737	20,601	-9.05	-0.02	0.17
Arauca	11,477	29,978	-61.72	-0.20	0.11
San Andrés	8,139	6,477	25.66	0.02	0.08
La Guajira	4,303	1,040	313.96	0.04	0.04
Chocó	3,607	3,586	0.59	0.00	0.03
Huila	1,917	1,531	25.22	0.00	0.02
Meta	1,754	1,964	-10.72	0.00	0.02
Amazonas	569	6,996	-91.86	-0.07	0.01
Casanare	224	1,716	-86.94	-0.02	0.00
Vichada	120	481	-75.10	0.00	0.00
Caquetá	89	0	*	0.00	0.00
Guainia	34	68	-49.95	0.00	0.00
Putumayo	24	67	-64.78	0.00	0.00
Vaupés	18	83	-78.16	0.00	0.00
Guaviare	0	222	-100.00	0.00	0.00
No diligenciado	4	126,671	-100.00	-1.40	0.00

Fuente: DANE - DIAN Cálculos: DANE

\* Variación superior a 500%

p provisional

**Cuadro 4**  
**Importaciones, según departamentos de destino**  
**2004 - 2005**

Departamento	Valor CIF US\$(miles)				Toneladas netas			
	2005 <sup>P</sup>	2004 <sup>P</sup>	Variación %	Contribución a la variación	Participación (%)	2005 <sup>P</sup>	2004 <sup>P</sup>	Variación %
Total	21,204,164	16,744,848	26.63	26.63	100.00	16,816,659	15,533,082	8.26
Bogota, D.C.	8,082,428	6,270,998	28.89	10.82	38.12	2,732,526	2,480,419	10.16
Cundinamarca	2,857,595	2,642,153	8.15	1.29	13.48	2,501,201	2,355,425	6.19
Antioquia	2,709,935	2,233,982	21.31	2.84	12.78	2,574,603	2,438,194	5.59
Valle del Cauca	2,194,094	1,706,530	28.57	2.91	10.35	2,693,945	2,152,565	25.15
Bolívar	1,710,517	1,176,426	45.40	3.19	8.07	1,899,018	1,772,496	7.14
Atlántico	1,287,369	1,073,058	19.97	1.28	6.07	1,914,212	2,074,727	-7.74
La Guajira	435,811	277,410	57.10	0.95	2.06	324,866	372,045	-12.68
Cesar	411,191	230,770	78.18	1.08	1.94	94,566	75,136	25.86
Santander	287,988	267,839	7.52	0.12	1.36	682,777	627,945	8.73
Nariño	214,370	85,269	151.40	0.77	1.01	444,369	291,818	52.28
Cauca	201,987	154,441	30.79	0.28	0.95	185,131	135,924	36.20
Caldas	181,043	155,981	16.07	0.15	0.85	148,961	137,428	8.39
Risaralda	165,385	133,981	23.44	0.19	0.78	80,473	75,056	7.22
Magdalena	138,580	57,344	141.67	0.49	0.65	75,642	53,629	41.05
Norte de Santander	94,801	72,041	31.59	0.14	0.45	123,663	173,586	-28.76
Casanare	43,998	19,340	127.50	0.15	0.21	8,382	5,980	40.18
Arauca	43,622	42,752	2.03	0.01	0.21	85,530	86,941	-1.62
Córdoba	35,350	34,883	1.34	0.00	0.17	28,896	43,307	-33.28
Boyacá	27,529	17,839	54.32	0.06	0.13	62,846	30,749	104.38
Huila	24,926	22,405	11.25	0.02	0.12	25,207	36,951	-31.78
Tolima	20,423	31,877	-35.93	-0.07	0.10	17,986	30,608	-41.24
Quindío	15,942	15,440	3.25	0.00	0.08	25,169	13,245	90.03
Meta	11,390	8,148	39.78	0.02	0.05	4,126	13,467	-69.36
Sucre	4,971	1,844	169.60	0.02	0.02	79,917	42,840	86.55
Amazonas	1,390	2,611	-46.79	-0.01	0.01	2,246	4,526	-50.38
Putumayo	737	2,653	-72.24	-0.01	0.00	119	1,425	-91.62
Vichada	239	100	138.92	0.00	0.00	114	50	128.78
Caquetá	210	145	44.29	0.00	0.00	23	19	25.73
Guaviare	141	41	239.56	0.00	0.00	14	92	-85.19
Chocó	87	357	-75.55	0.00	0.00	3	281	-98.83
San Andrés	82	662	-87.64	0.00	0.00	45	2,763	-98.37
Guainia	33	385	-91.31	0.00	0.00	82	1,702	-95.21
No diligenciado	0	5,143	-100.00	-0.03	0.00	0	1,743	-100.00

Fuente: DIAN Cálculos: DANE

p: cifras provisionales

\* Variación superior a 500%

**Cuadro 5**  
**Financiación de vivienda, según departament**  
**2004 - 2005**

Millones de pesos

Departamentos	Valor de los créditos individuales para compra de vivienda nueva y lotes con servicios			Valor de los créditos individuales para compra de vivienda usada		
	2005 <sup>P</sup>	2004 <sup>P</sup>	Variación %	2005 <sup>P</sup>	2004 <sup>P</sup>	Variación %
Total Nacional	872,728	798,930	9.24	804,823	514,998	56.28
Amazonas	0	0	0.00	653	64	920.31
Antioquia	114,395	120,044	-4.71	116,471	89,388	30.30
Arauca	0	97	0.00	923	829	11.34
Atlántico	33,225	26,372	25.99	26,784	22,695	18.02
Bogotá, D.C.	480,069	411,869	16.56	393,161	205,174	91.62
Bolívar	4,246	1,995	112.83	17,796	11,504	54.69
Boyacá	5,946	5,475	8.60	8,838	6,401	38.07
Caldas	13,778	8,824	56.14	17,714	10,836	63.47
Caquetá	91	130	-30.00	2,805	1,932	45.19
Casanare	827	145	470.34	2,319	1,269	82.74
Cauca	4,829	4,997	-3.36	10,084	8,305	21.42
Cesar	4,686	3,272	43.22	4,952	3,733	32.65
Chocó	60	183	-67.21	2,617	1,315	99.01
Córdoba	3,711	1,996	85.92	3,515	2,611	34.62
Cundinamarca	23,333	70,380	-66.85	16,618	20,297	-18.13
Guainía	251	131	91.60	759	278	173.02
Guaviare	29	2,035	-98.57	798	2,226	-64.15
Huila	5,319	3,709	43.41	8,066	5,173	55.92
La Guajira	552	741	-25.51	1,743	1,264	37.90
Magdalena	8,501	6,210	36.89	5,002	3,609	38.60
Meta	9,147	7,180	27.40	13,001	10,073	29.07
Nariño	5,462	5,700	-4.18	13,510	11,008	22.73
Norte de Santander	7,999	4,759	68.08	13,554	9,685	39.95
Putumayo	83	78	6.41	797	503	58.45
Quindío	3,944	5,075	-22.29	6,139	4,889	25.57
Risaralda	14,236	9,639	47.69	11,097	8,462	31.14
San Andrés	28	0	---	260	258	0.78
Santander	28,967	24,232	19.54	29,076	19,230	51.20
Sucre	1,738	877	98.18	3,475	2,342	48.38
Tolima	7,349	6,311	16.45	11,829	11,222	5.41
Valle del Cauca	89,927	66,474	35.28	60,097	38,248	57.12
Vaupés	0	0	0.00	23	0	---
Vichada	0	0	0.00	347	175	98.29

Fuente: DANE

--- Variación superior a 500%

p provisional

**Cuadro 6**  
**Stock de vivienda, según departamentos**  
**2004 - 2005 (IV trimestre)**

Departamentos	Stock total		Participación % 2005	Total cabecera		Total resto	
	2005	2004		2005	2004	2005	2004
Nacional	9,218,709	9,097,445	100.00	6,626,346	6,554,804	2,592,363	2,542,641
Amazonas	9,273	9,050	0.10	3,637	3,628	5,636	5,422
Antioquia	1,296,659	1,280,765	14.07	927,894	918,245	368,765	362,520
Arauca	55,481	53,657	0.60	30,153	30,153	25,328	23,504
Atlántico	373,120	367,923	4.05	331,447	328,401	41,673	39,522
Bogotá, D.C.	1,652,401	1,626,361	17.92	1,646,614	1,620,907	5,787	5,454
Bolívar	328,081	325,254	3.56	216,703	216,451	111,378	108,803
Boyacá	301,874	301,146	3.27	112,363	112,032	189,511	189,114
Caldas	236,093	234,746	2.56	167,455	166,338	68,638	68,408
Caquetá	111,346	106,412	1.21	34,848	34,831	76,498	71,581
Casanare	54,105	53,132	0.59	34,987	34,344	19,118	18,788
Cauca	286,806	282,026	3.11	106,404	105,677	180,402	176,349
Cesar	189,616	187,009	2.06	123,188	122,096	66,428	64,913
Córdoba	271,161	266,787	2.94	137,492	135,540	133,669	131,247
Cundinamarca	520,430	509,391	5.65	287,928	279,888	232,502	229,503
Chocó	106,377	104,932	1.15	48,496	48,393	57,881	56,539
Guainía	5,553	5,278	0.06	2,252	2,103	3,301	3,175
Guaviare	21,592	20,696	0.23	6,366	6,362	15,226	14,334
Huila	202,032	200,354	2.19	125,584	124,926	76,448	75,428
La Guajira	78,908	79,013	0.86	71,188	70,899	7,720	8,114
Magdalena	194,983	193,829	2.12	148,046	146,214	46,937	47,615
Meta	190,928	186,243	2.07	107,327	106,724	83,601	79,519
Nariño	251,792	250,506	2.73	178,564	177,984	73,228	72,522
Norte de Santander	286,760	283,921	3.11	124,625	123,877	162,135	160,044
Putumayo	103,825	97,455	1.13	23,795	23,743	80,030	73,712
Quindío	115,903	115,660	1.26	101,291	101,098	14,612	14,562
Risaralda	191,778	190,853	2.08	172,091	170,546	19,687	20,307
San Andrés y Prov.	21,597	20,890	0.23	12,019	12,013	9,578	8,877
Santander	389,154	387,293	4.22	263,864	262,595	125,290	124,698
Sucre	140,881	140,544	1.53	106,526	105,760	34,355	34,784
Tolima	314,903	312,755	3.42	200,223	199,235	114,680	113,520
Valle del Cauca	886,222	876,186	9.61	763,887	754,723	122,335	121,463
Vaupés	4,039	4,023	0.04	1,338	1,327	2,701	2,696
Vichada	25,036	23,355	0.27	7,751	7,751	17,285	15,604

Fuente: DANE

**Cuadro 7**  
**Licencias de construcción, según departamentos**  
**2004 - 2005**

Área a construir m2

Departamentos	Total		Variación %	Vivienda		Variación %
	2005	2004		2005	2004	
Nacional	12,982,573	12,217,339	6.26	9,895,343	9,243,329	7.05
Antioquia	1,989,240	1,719,674	15.68	1,595,475	1,478,537	7.91
Arauca	21,789	8,080	169.67	18,784	6,241	200.98
Atlántico	528,634	525,547	0.59	382,811	407,277	-6.01
Bogotá, D.C	3,749,257	4,115,720	-8.90	2,816,121	2,884,588	-2.37
Bolívar	269,250	161,582	66.63	138,746	98,588	40.73
Boyacá	272,508	243,132	12.08	226,044	188,114	20.16
Caldas	280,413	206,439	35.83	229,334	174,320	31.56
Caquetá	17,813	15,954	11.65	14,728	9,771	50.73
Casanare	60,214	27,585	118.29	34,572	21,061	64.15
Cauca	140,790	142,047	-0.88	118,076	128,825	-8.34
César	141,856	121,261	16.98	127,213	88,104	44.39
Córdoba	350,629	103,479	238.84	317,957	60,936	421.79
Cundinamarca	495,141	458,922	7.89	405,748	383,907	5.69
Chocó	19,270	24,520	-21.41	17,893	18,433	-2.93
Huila	247,501	199,662	23.96	195,579	173,402	12.79
La Guajira	20,423	15,109	35.17	12,298	9,201	33.66
Magdalena	147,195	125,608	17.19	94,539	21,387	342.04
Meta	257,979	170,742	51.09	139,302	116,855	19.21
Nariño	265,746	335,364	-20.76	190,975	252,416	-24.34
Norte de Santander	197,239	179,057	10.15	128,255	156,872	-18.24
Quindío	201,770	121,492	66.08	153,850	71,808	114.25
Risaralda	437,857	448,732	-2.42	326,846	344,420	-5.10
Santander	658,291	576,578	14.17	478,442	475,358	0.65
Sucre	48,583	71,039	-31.61	33,155	58,320	-43.15
Tolima	252,130	361,869	-30.33	216,759	255,160	-15.05
Valle del Cauca	1,911,055	1,738,145	9.95	1,481,841	1,359,428	9.00

Fuente: DANE

**Cuadro 8**  
**Transporte urbano de pasajeros, según 23 ciudades**  
**2004 - 2005**

23 Ciudades	Promedio diario de vehículos en servicio			Promedio diario de pasajeros transportados		
	2005	2004	Variación %	2005	2004	Variación %
Total General	42,237	43,177	-2.18	11,432,802	11,754,985	-2.74
Armenia	331	330	0.53	66,975	65,533	2.20
Barranquilla	3,786	3,823	-0.97	1,206,433	1,223,648	-1.41
Bogotá, D.C	17,665	18,122	-2.52	5,045,590	5,080,487	-0.69
Bucaramanga	1,961	1,954	0.37	491,411	512,045	-4.03
Cali	3,881	3,953	-1.80	892,919	915,579	-2.47
Cartagena	1,857	1,874	-0.89	531,910	535,958	-0.76
Cúcuta	1,767	1,875	-5.81	364,143	426,753	-14.67
Florencia	136	139	-1.80	28,349	29,774	-4.79
Ibagué	989	971	1.91	184,627	189,306	-2.47
Manizales	738	744	-0.85	212,745	223,050	-4.62
Medellín	3,556	3,561	-0.15	903,768	928,029	-2.61
Montería	140	286	-50.95	38,951	75,971	-48.73
Neiva	576	558	3.22	124,415	124,166	0.20
Pasto	398	390	1.99	95,485	95,551	-0.07
Pereira	905	973	-6.97	321,499	347,291	-7.43
Popayán	462	482	-4.25	115,038	98,775	16.46
Quibdó	197	183	7.78	45,963	39,031	17.76
Riohacha	41	48	-15.72	12,090	17,263	-29.97
Santa Marta	818	861	-5.05	376,839	407,106	-7.43
Sincelejo	174	180	-2.97	39,094	40,336	-3.08
Tunja	475	472	0.62	76,838	93,580	-17.89
Valledupar	398	406	-2.03	74,081	76,567	-3.25
Villavicencio	985	992	-0.72	183,639	209,185	-12.21

Fuente: DANE



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**Cuadro 9****Índice de costos de la construcción de vivienda (ICCV)  
2004 - 2005**

Ciudades	Variación año corrido		Diferencia %
	2005	2004	
Nacional	2.69	7.88	-5.19
Armenia	3.00	8.68	-5.68
Barranquilla	1.90	5.95	-4.05
Bogotá	3.14	7.74	-4.60
Bucaramanga	0.03	9.32	-9.29
Cali	2.78	8.32	-5.54
Cartagena	0.37	6.88	-6.51
Cúcuta	1.65	4.93	-3.28
Ibagué	3.10	8.73	-5.63
Manizales	2.79	8.66	-5.87
Medellín	2.38	8.22	-5.84
Neiva	2.88	6.85	-3.97
Pasto	0.81	7.68	-6.87
Pereira	3.63	7.35	-3.72
Popayán	4.12	5.33	-1.21
Santa Marta	0.12	10.16	-10.04

Fuente: DANE