



**Bco. Internacional de Costa Rica, S.A.**  
**ESTADISTICAS FINANCIERAS**

(En Miles de Balboas)

**Cuadro No. 18**

	2001			2002			2003			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
1 BALANCE DE SITUACION										
2 Total de Activos	604,739.24	515,959.08	540,331.93	539,581.26	551,297.97	535,646.68	551,256.47	530,864.81	565,449.71	
3 Activos Líquidos	137,612.65	70,549.03	77,590.91	98,451.00	114,195.71	63,466.59	107,073.28	75,436.24	134,058.41	
4 Total de Préstamos	387,291.67	350,809.42	362,718.03	331,692.57	338,997.16	381,531.54	354,073.24	348,059.23	342,466.47	
5 Locales	65,711.73	61,675.00	63,164.32	62,119.83	61,402.76	70,056.83	73,689.86	72,838.27	74,896.57	
6 Extranjeros	321,579.94	289,134.42	299,553.71	269,572.74	277,594.39	311,474.71	280,383.39	275,220.96	267,569.89	
7 Total de Inversiones	62,638.29	73,229.46	77,806.37	87,052.17	80,213.53	71,104.33	73,737.67	85,273.82	70,655.22	
8 Total de Depósitos	442,663.87	383,807.62	395,710.47	389,860.41	386,653.01	363,888.62	393,832.17	376,579.93	395,486.32	
9 Locales	69,908.48	74,460.97	84,151.09	84,742.29	83,235.13	86,692.26	81,337.28	86,660.35	77,140.77	
10 Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	8,750.00	8,750.00	6,000.00	
11 Depósitos de Particulares	32,750.62	33,236.73	38,238.75	37,683.25	39,805.54	48,980.81	19,621.19	20,280.02	21,101.49	
12 Depósitos de Bancos	37,157.86	41,224.24	45,912.34	47,059.03	43,429.59	37,711.45	52,966.09	57,630.33	50,039.28	
13 Extranjeros	372,755.39	309,346.65	311,559.38	305,118.12	303,417.87	277,196.36	312,494.88	289,919.58	318,345.55	
14 Depósitos de Oficiales	11,470.00	6,470.00	11,090.00	3,360.00	9,650.00	5,000.00	43,956.53	31,180.95	54,952.96	
15 Depósitos de Particulares	163,263.84	154,380.36	158,453.07	157,226.31	163,146.65	149,102.42	129,567.76	133,251.99	131,262.53	
16 Depósitos de Bancos	198,021.55	148,496.29	142,016.31	144,531.82	130,621.22	123,093.94	138,970.60	125,486.64	132,130.06	
17 Patrimonio Total	99,308.73	99,425.46	101,687.51	102,067.40	101,071.60	102,811.26	90,890.47	91,720.27	90,229.77	
18 PROMEDIO (12 MESES)										
19 Total de Activos	604,739.24	515,959.08	540,331.93	539,581.26	578,018.60	525,802.88	545,794.20	535,223.04	558,373.84	
20 Activos Generadores de Ingresos	449,929.96	424,038.88	440,524.40	418,744.74	434,570.33	438,337.38	434,167.66	426,038.89	416,166.19	
21 Total de Prestamos	387,291.67	350,809.42	362,718.03	331,692.57	363,144.42	366,170.48	358,395.64	339,875.90	340,731.81	
22 Total de Inversiones	62,638.29	73,229.46	77,806.37	87,052.17	71,425.91	72,166.90	75,772.02	86,162.99	75,434.37	
23 Patrimonio Total	99,308.73	99,425.46	101,687.51	102,067.40	100,190.16	101,118.36	96,288.99	96,893.83	95,650.69	
24 ESTADO DE GANANCIAS Y PERDIDAS										
25 Ingreso por Intereses	37,493.68	7,328.16	14,045.60	20,559.83	26,874.34	6,278.29	12,527.75	18,613.59	24,771.57	
26 Egreso de Operaciones	19,587.05	3,315.88	6,262.65	9,055.59	11,648.85	2,308.70	4,651.66	6,859.76	8,992.99	



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27 Ingreso Neto de Intereses	17,906.64	4,012.28	7,782.95	11,504.23	15,225.49	3,969.60	7,876.10	11,753.83	15,778.59			
28 Otros Ingresos	4,367.85	1,059.10	2,981.72	4,205.92	5,580.77	1,164.68	2,548.92	3,725.04	5,085.67			
29 Ingreso de Operaciones	22,274.49	5,071.38	10,764.67	15,710.15	20,806.26	5,134.28	10,425.02	15,478.87	20,864.26			
30 Egresos Generales	13,268.09	3,049.87	6,457.37	9,844.81	13,450.08	3,234.16	6,727.28	10,408.75	14,252.70			
31 Utilidad antes de Provisiones	9,006.40	2,021.51	4,307.30	5,865.34	7,356.19	1,900.12	3,697.74	5,070.12	6,611.56			
32 Utilidad del Periodo	8,361.40	176.51	1,887.30	2,301.18	1,442.31	1,725.12	3,122.74	4,123.52	2,162.04			
33 CALIDAD DE ACTIVOS												
34 Total de Préstamos Vencidos	1,054.68	714.99	1,701.60	3,858.31	3,915.08	3,839.82	3,804.05	5,175.38	1,975.80			
35 Total Provisiones Para Préstamos	5,646.31	7,491.31	6,954.71	7,129.66	8,278.24	8,453.24	8,799.40	9,179.42	8,987.16			
36 Préstamos Vencidos / Préstamos Totales (%)	0.27	0.20	0.47	1.16	1.15	1.01	1.07	1.49	0.58			
37 Provisiones / Préstamos Vencidos (%)	535.36	1,047.75	408.71	184.79	211.44	220.15	231.32	177.37	454.86			
38 Provisiones para Préstamos / Préstamos Totales (%)	1.46	2.14	1.92	2.15	2.44	2.22	2.49	2.64	2.62			
39 RAZONES DE CAPITAL												
40 Patrimonio / Activos Totales (%)	16.42	19.27	18.82	18.92	18.33	19.19	16.49	17.28	15.96			
41 Patrimonio / Activos Generadores de Ing. (%)	22.07	23.45	23.08	24.37	24.11	22.71	21.25	21.17	21.84			
42 Patrimonio / Préstamos Totales (%)	25.64	28.34	28.03	30.77	29.81	26.95	25.67	26.35	26.35			
43 LIQUIDEZ												
44 Activos Líquidos / Total de Depósitos (%)	31.09	18.38	19.61	25.25	29.53	17.44	27.19	20.03	33.90			
45 Activos Líquidos / Activos Totales (%)	22.76	13.67	14.36	18.25	20.71	11.85	19.42	14.21	23.71			
46 Activos Líquidos + Inversiones / Depósitos Totales (%)	45.24	37.46	39.27	47.58	50.28	36.98	45.91	42.68	51.76			
47 RENTABILIDAD												
48 Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	0.00	0.17	0.86	0.73	0.33	1.57	1.44	1.29	0.52			
49 Utilidad Neta / Total de Activos (Promedio) (%)	0.00	0.14	0.70	0.57	0.25	1.31	1.14	1.03	0.39			
50 Utilidad Neta / Patrimonio Total (Promedio) (%)	0.00	0.71	3.71	3.01	1.44	6.82	6.49	5.67	2.26			
51 Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	6.91	6.38	6.55	6.18	5.73	5.77	5.83	5.95			
52 Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.13	2.84	2.88	2.68	2.11	2.14	2.15	2.16			



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53 Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	0.00	3.78	3.53	3.66	3.50	3.62	3.63	3.68	3.79			
54 Egresos Generales / Ingresos de Operaciones (%)	0.00	60.14	59.99	62.67	64.64	62.99	64.53	67.24	68.31			
55 Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	0.00	1.00	1.35	1.34	1.28	1.06	1.17	1.17	1.22			
56 PRODUCTIVIDAD												
57 Número de Empleados	126.00	126.00	127.00	128.00	128.00	130.00	130.00	130.00	130.00			
58 Número de Sucursales	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00			
59 Préstamos / Empleados	3,073.74	2,784.20	2,856.05	2,591.35	2,648.42	2,934.86	2,723.64	2,677.38	2,634.36			
60 Depósitos Totales / Empleados	3,513.21	3,046.09	3,115.83	3,045.78	3,020.73	2,799.14	3,029.48	2,896.77	3,042.20			
61 Utilidad Neta / Empleados	0.00	1.40	14.86	17.98	11.27	13.27	24.02	31.72	16.63			
62 TASA DE CRECIMIENTO (12 MESES)												
63 Activos (%)	0.00	0.00	0.00	0.00	-8.84	3.82	2.02	-1.62	2.57			
64 Préstamos (%)	0.00	0.00	0.00	0.00	-12.47	8.76	-2.38	4.93	1.02			
65 Locales (%)	0.00	0.00	0.00	0.00	-6.56	13.59	16.66	17.25	21.98			
66 Extranjeros (%)	0.00	0.00	0.00	0.00	-13.68	7.73	-6.40	2.10	-3.61			
67 Depósitos (%)	0.00	0.00	0.00	0.00	-12.65	-5.19	-0.47	-3.41	2.28			
68 Locales (%)	0.00	0.00	0.00	0.00	19.06	16.43	-3.34	2.26	-7.32			
69 Extranjeros (%)	0.00	0.00	0.00	0.00	-18.60	-10.39	0.30	-4.98	4.92			
70 Patrimonio (%)	0.00	0.00	0.00	0.00	1.78	3.41	-10.62	-10.14	-10.73			
71 Utilidad Neta (%)	0.00	0.00	0.00	0.00	0.00	877.36	65.46	79.19	49.90			