



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

(En Miles de Balboas)

**Cuadro No. 18**

	2006		2007				2008			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
<b>BALANCE DE SITUACION</b>										
Total de Activos	714,718.40	707,111.52	723,088.68	726,512.07	742,977.56	772,110.63	813,739.06	864,936.15	799,470.86	
Activos Líquidos	134,984.32	124,379.11	137,522.61	94,223.86	60,811.90	62,162.84	59,781.38	94,827.56	129,522.83	
Total de Préstamos	438,617.38	448,389.82	453,379.62	494,362.45	530,673.05	575,490.44	641,168.63	660,284.59	580,867.25	
Locales	124,025.85	128,551.71	136,570.10	147,221.36	144,237.36	149,934.78	174,605.04	187,753.40	164,131.83	
Extranjeros	314,591.54	319,838.11	316,809.52	347,141.09	386,435.69	425,555.66	466,563.59	472,531.19	416,735.43	
Total de Inversiones	115,911.09	109,550.41	111,219.77	114,232.43	118,818.81	104,939.43	83,554.95	90,067.90	68,620.32	
Total de Depósitos	479,503.83	458,384.08	508,445.56	506,083.64	483,732.16	529,521.58	529,411.76	563,211.70	519,777.61	
Locales	106,229.24	124,992.26	140,585.12	142,541.83	163,317.38	195,423.06	201,992.68	215,047.52	219,046.19	
Depósitos de Oficiales	0.00	0.00	5,000.00	5,000.00	5,000.00	10,000.00	10,000.00	10,000.00	10,000.00	
Depósitos de Particulares	34,906.33	35,744.91	64,656.87	69,447.87	87,902.07	103,358.57	102,237.26	114,597.72	111,966.26	
Depósitos de Bancos	71,322.92	89,247.35	70,928.25	68,093.97	70,415.30	82,064.48	89,755.41	90,449.80	97,079.93	
Extranjeros	373,274.58	333,391.81	367,860.44	363,541.81	320,414.78	334,098.52	327,419.08	348,164.18	300,731.41	
Depósitos de Oficiales	41,676.78	15,110.33	20,103.36	52,491.78	21,722.40	25,060.87	8,643.20	39,627.47	15,148.03	
Depósitos de Particulares	151,916.44	168,311.23	183,064.50	178,028.64	187,124.73	191,583.43	215,258.71	211,180.44	202,014.38	
Depósitos de Bancos	179,681.36	149,970.25	164,692.58	133,021.39	111,567.65	117,454.23	103,517.16	97,356.27	83,569.00	
Patrimonio Total	87,589.24	89,199.23	92,481.47	93,182.45	94,635.37	97,116.87	97,974.29	99,627.97	101,031.18	
<b>PROMEDIO (12 MESES)</b>										
Total de Activos	661,919.64	674,817.41	686,851.85	728,649.43	728,847.98	739,611.08	768,413.87	795,724.11	771,224.21	
Activos Generadores de Ingresos	517,544.50	517,940.58	544,815.18	579,833.81	602,010.16	619,185.05	644,661.49	679,473.68	649,489.72	
Total de Prestamos	416,092.36	420,172.21	445,471.79	469,969.60	484,645.21	511,940.13	547,274.13	577,323.52	555,770.15	
Total de Inversiones	101,452.14	97,768.36	99,343.39	109,864.21	117,364.95	107,244.92	97,387.36	102,150.16	93,719.57	
Patrimonio Total	84,024.61	85,583.98	88,188.21	89,574.53	91,112.31	93,158.05	95,227.88	96,405.21	97,833.28	
<b>ESTADO DE GANANCIAS Y PERDIDAS</b>										
Ingreso por Intereses	42,355.28	11,553.14	22,966.10	34,738.84	47,191.37	11,343.13	22,474.83	34,687.68	46,519.80	
Egreso de Operaciones	24,273.43	7,133.22	14,219.90	21,346.01	28,928.58	6,460.45	12,300.91	18,535.31	25,351.36	



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Ingreso Neto de Intereses	18,081.85	4,419.92	8,746.20	13,392.83	18,262.79	4,882.68	10,173.92	16,152.36	21,168.44
Otros Ingresos	5,284.37	1,297.16	2,303.14	3,443.87	6,758.47	1,777.97	3,358.10	4,695.78	6,065.40
Ingreso de Operaciones	23,366.22	5,717.09	11,049.34	16,836.70	25,021.26	6,660.65	13,532.02	20,848.14	27,233.84
Egresos Generales	15,765.59	3,931.73	7,957.32	11,971.42	16,429.22	4,543.79	9,512.17	14,443.97	19,072.76
Utilidad Antes de Provisiones	7,600.63	1,785.35	3,092.02	4,865.28	8,592.04	2,116.86	4,019.85	6,404.17	8,161.08
Utilidad del Periodo	7,151.58	1,750.98	2,985.73	4,782.19	8,321.78	1,951.24	3,088.96	5,266.23	6,905.48
<b>CALIDAD DE ACTIVOS</b>									
Total de Préstamos Vencidos	283.53	168.75	684.95	762.87	1,076.13	606.88	417.26	159.71	1,004.45
Total Provisiones Para Préstamos	2,913.06	3,201.75	3,283.48	4,666.58	5,056.82	5,238.82	6,024.10	6,254.60	6,523.65
Préstamos Vencidos / Préstamos Totales (%)	0.06	0.04	0.15	0.15	0.20	0.11	0.07	0.02	0.17
Provisiones / Préstamos Vencidos (%)	1,027.44	1,897.28	479.37	611.72	469.91	863.24	1,443.71	3,916.13	649.48
Provisiones Para Préstamos / Préstamos Totales (%)	0.66	0.71	0.72	0.94	0.95	0.91	0.94	0.95	1.12
<b>RAZONES DE CAPITAL</b>									
Patrimonio / Activos Totales (%)	12.26	12.61	12.79	12.83	12.74	12.58	12.04	11.52	12.64
Patrimonio / Activos Generadores de Ing. (%)	15.80	15.99	16.38	15.31	14.57	14.27	13.52	13.28	15.56
Patrimonio / Préstamos Totales (%)	19.97	19.89	20.40	18.85	17.83	16.88	15.28	15.09	17.39
Indice de Adecuacion de Capital	14.60	15.53	16.01	15.77	14.47	14.33	13.84	14.06	16.30
<b>LIQUIDEZ</b>									
Activos Líquidos / Total de Depósitos (%)	28.15	27.13	27.05	18.62	12.57	11.74	11.29	16.84	24.92
Activos Líquidos / Activos Totales (%)	18.89	17.59	19.02	12.97	8.18	8.05	7.35	10.96	16.20
Activos Líquidos + Inversiones / Depósitos Totales (%)	52.32	51.03	48.92	41.19	37.13	31.56	27.07	32.83	38.12
<b>RENTABILIDAD</b>									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.38	1.35	1.10	1.10	1.38	1.26	0.96	1.03	1.06
Utilidad Neta / Total de Activos (Promedio) (%)	1.08	1.04	0.87	0.88	1.14	1.06	0.80	0.88	0.90
Utilidad Neta / Patrimonio Total (Promedio) (%)	8.51	8.18	6.77	7.12	9.13	8.38	6.49	7.28	7.06
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	8.18	8.92	8.43	7.99	7.84	7.33	6.97	6.81	7.16
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.69	5.51	5.22	4.91	4.81	4.17	3.82	3.64	3.90
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.49	3.41	3.21	3.08	3.03	3.15	3.16	3.17	3.26



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Egresos Generales / Ingresos de Operaciones (%)	67.47	68.77	72.02	71.10	65.66	68.22	70.29	69.28	70.03
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.02	1.00	0.85	0.79	1.12	1.15	1.04	0.92	0.93
<b>PRODUCTIVIDAD</b>									
Número de Empleados	152.00	159.00	163.00	166.00	170.00	163.00	173.00	168.00	170.00
Número de Sucursales	1.00	1.00	1.00	1.00	2.00	2.00	2.00	2.00	2.00
Préstamos / Empleados	2,885.64	2,820.06	2,781.47	2,978.09	3,121.61	3,530.62	3,706.18	3,930.27	3,416.87
Depósitos Totales / Empleados	3,154.63	2,882.92	3,119.30	3,048.70	2,845.48	3,248.60	3,060.18	3,352.45	3,057.52
Utilidad Neta / Empleados	47.05	11.01	18.32	28.81	48.95	11.97	17.86	31.35	40.62
<b>TASA DE CRECIMIENTO (12 MESES)</b>									
Activos (%)	17.34	10.05	11.14	-0.58	3.95	9.19	12.54	19.05	7.60
Préstamos (%)	11.45	14.40	3.61	10.95	20.99	28.35	41.42	33.56	9.46
Locales (%)	38.04	24.74	13.45	9.83	16.30	16.63	27.85	27.53	13.79
Extranjeros (%)	3.58	10.71	-0.12	11.43	22.84	33.05	47.27	36.12	7.84
Depósitos (%)	17.56	3.02	13.56	-3.02	0.88	15.52	4.12	11.29	7.45
Locales (%)	3.33	31.25	50.51	46.15	53.74	56.35	43.68	50.87	34.12
Extranjeros (%)	22.36	-4.66	3.82	-14.32	-14.16	0.21	-10.99	-4.23	-6.14
Patrimonio (%)	8.86	8.82	10.23	8.39	8.04	8.88	5.94	6.92	6.76
Utilidad Neta (%)	35.14	6.70	-17.88	-16.20	16.36	11.44	3.46	10.12	-17.02
<b>CLASIFICACION PRESTAMOS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	409,136.41	419,297.13	425,831.79	482,096.52	521,012.59	565,658.26	632,929.57	657,256.59	568,803.61
Mención Especial	27,602.61	25,577.52	24,800.31	10,679.80	8,131.77	6,565.92	5,338.98	2,576.27	10,685.58
Subnormal	3,966.74	5,635.76	4,975.26	5,760.38	5,606.89	7,913.87	6,594.84	4,637.43	5,988.79
Dudoso	466.28	396.22	233.51	248.12	943.86	546.08	1,982.33	1,924.85	1,793.64
Irrecuperable	358.41	684.95	822.25	244.21	34.76	45.13	347.01	144.05	119.28
<b>TASA DE INTERES ACTIVA</b>									
Comercio									
Zona Libre	7.89	7.86	7.59	7.41	7.42	6.54	6.30	6.46	6.54
Resto del País	8.43	8.53	8.52	8.23	7.66	6.64	6.49	6.89	7.45



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Al por Menor	7.91	7.76	7.33	7.33	6.97	6.35	6.50	6.47	7.35
Consumo									
Vivienda Hipotecaria	6.75	6.75	6.75	6.67	6.00	6.00	6.00	7.00	7.00
Prestamo Personal Auto	13.00	13.00	13.00	12.00	12.00	10.00	10.00	0.00	0.00
Prestamo Personal	6.32	6.14	6.24	6.36	6.26	6.63	6.24	6.32	6.28
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	4.58	4.71	4.93	5.27	5.15	5.89	4.48	0.00	4.39
Persona Juridica	4.56	4.63	4.88	5.07	4.82	5.03	3.84	0.00	3.81