



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

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	742,977.56	772,110.63	813,739.06	864,936.15	795,034.40	764,074.81	840,402.46	918,617.21	905,514.28	
Activos Líquidos	60,811.90	62,162.84	59,781.38	94,827.56	129,345.40	108,725.10	211,470.65	251,862.52	197,563.05	
Total de Préstamos	530,673.05	575,490.44	641,168.63	660,284.59	580,867.25	560,482.75	527,452.10	547,068.69	609,287.21	
Locales	144,237.36	149,934.78	174,605.04	187,753.40	164,445.83	182,012.04	173,003.08	173,965.54	171,741.55	
Extranjeros	386,435.69	425,555.66	466,563.59	472,531.19	416,421.42	378,470.71	354,449.02	373,103.15	437,545.66	
Total de Inversiones	118,818.81	104,939.43	83,554.95	90,067.90	68,115.39	79,369.07	69,680.21	92,333.61	73,823.58	
Total de Depósitos	483,732.16	529,521.58	529,411.76	563,211.70	521,093.37	489,868.30	493,549.57	557,769.01	543,462.52	
Locales	163,317.38	195,423.06	201,992.68	215,047.52	219,046.19	197,534.28	201,474.08	203,694.82	203,249.04	
Depósitos de Oficiales	5,000.00	10,000.00	10,000.00	10,000.00	10,000.00	12,651.22	16,651.22	16,500.00	16,500.00	
Depósitos de Particulares	87,902.07	103,358.57	102,237.26	114,597.72	111,966.26	110,280.30	102,808.70	117,229.78	120,045.47	
Depósitos de Bancos	70,415.30	82,064.48	89,755.41	90,449.80	97,079.93	74,602.76	82,014.16	69,965.04	66,703.57	
Extranjeros	320,414.78	334,098.52	327,419.08	348,164.18	302,047.18	292,334.01	292,075.48	354,074.19	340,213.48	
Depósitos de Oficiales	21,722.40	25,060.87	8,643.20	39,627.47	15,148.03	13,607.85	11,270.04	16,168.79	18,361.07	
Depósitos de Particulares	187,124.73	191,583.43	215,258.71	211,180.44	203,330.15	199,371.36	204,679.66	249,340.64	245,055.30	
Depósitos de Bancos	111,567.65	117,454.23	103,517.16	97,356.27	83,569.00	79,354.80	76,125.78	88,564.76	76,797.10	
Patrimonio Total	94,635.37	97,116.87	97,974.29	99,627.97	100,676.56	103,289.20	106,962.02	109,692.73	112,073.15	
PROMEDIO (12 MESES)										
Total de Activos	728,847.98	739,611.08	768,413.87	795,724.11	769,005.98	768,092.72	827,070.76	891,776.68	850,274.34	
Activos Generadores de Ingresos	602,010.16	619,185.05	644,661.49	679,473.68	649,237.25	660,140.84	660,927.95	694,877.39	666,046.72	
Total de Prestamos	484,645.21	511,940.13	547,274.13	577,323.52	555,770.15	567,986.60	584,310.37	603,676.64	595,077.23	
Total de Inversiones	117,364.95	107,244.92	97,387.36	102,150.16	93,467.10	92,154.25	76,617.58	91,200.75	70,969.48	
Patrimonio Total	91,112.31	93,158.05	95,227.88	96,405.21	97,655.96	100,203.03	102,468.16	104,660.35	106,374.85	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	47,191.37	11,343.13	22,474.83	34,687.68	46,519.80	12,022.29	24,921.95	37,388.21	49,971.45	
Egreso de Operaciones	28,928.58	6,460.45	12,300.91	18,535.31	25,351.36	5,892.88	12,164.84	20,360.36	27,766.36	



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Ingreso Neto de Intereses	18,262.79	4,882.68	10,173.92	16,152.36	21,168.44	6,129.42	12,757.11	17,027.85	22,205.10
Otros Ingresos	6,758.47	1,777.97	3,358.10	4,695.78	6,065.40	1,942.83	4,608.50	7,297.94	10,628.18
Ingreso de Operaciones	25,021.26	6,660.65	13,532.02	20,848.14	27,233.84	8,072.25	17,365.61	24,325.79	32,833.28
Egresos Generales	16,429.22	4,543.79	9,512.17	14,443.97	19,427.38	4,890.96	10,461.25	15,298.19	19,731.10
Utilidad Antes de Provisiones	8,592.04	2,116.86	4,019.85	6,404.17	7,806.47	3,181.28	6,904.36	9,027.60	13,102.18
Utilidad del Periodo	8,321.78	1,951.24	3,088.96	5,266.23	6,550.86	2,849.74	5,597.76	7,404.84	10,712.71
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	1,076.13	606.88	417.26	159.71	1,004.45	1,509.32	120.96	10,530.96	5,458.55
Total Provisiones Para Préstamos	5,056.82	5,238.82	6,024.10	6,254.60	6,523.65	6,897.05	7,925.35	8,314.24	7,397.20
Préstamos Vencidos / Préstamos Totales (%)	0.20	0.11	0.07	0.02	0.17	0.27	0.02	1.92	0.90
Provisiones / Préstamos Vencidos (%)	469.91	863.24	1,443.71	3,916.13	649.48	456.96	6,552.04	78.95	135.52
Provisiones Para Préstamos / Préstamos Totales (%)	0.95	0.91	0.94	0.95	1.12	1.23	1.50	1.52	1.21
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	12.74	12.58	12.04	11.52	12.66	13.52	12.73	11.94	12.38
Patrimonio / Activos Generadores de Ing. (%)	14.57	14.27	13.52	13.28	15.51	16.14	17.91	17.16	16.41
Patrimonio / Préstamos Totales (%)	17.83	16.88	15.28	15.09	17.33	18.43	20.28	20.05	18.39
Indice de Adecuacion de Capital	14.47	14.33	13.84	14.06	0.00	16.90	17.30	17.58	17.19
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	12.57	11.74	11.29	16.84	24.82	22.19	42.85	45.16	36.35
Activos Líquidos / Activos Totales (%)	8.18	8.05	7.35	10.96	16.27	14.23	25.16	27.42	21.82
Activos Líquidos + Inversiones / Depósitos Totales (%)	37.13	31.56	27.07	32.83	37.89	38.40	56.97	61.71	49.94
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	1.38	1.26	0.96	1.03	1.01	1.73	1.69	1.42	1.61
Utilidad Neta / Total de Activos (Promedio) (%)	1.14	1.06	0.80	0.88	0.85	1.48	1.35	1.11	1.26
Utilidad Neta / Patrimonio Total (Promedio) (%)	9.13	8.38	6.49	7.28	6.71	11.38	10.93	9.43	10.07
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.84	7.33	6.97	6.81	7.17	7.28	7.54	7.17	7.50
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	4.81	4.17	3.82	3.64	3.90	3.57	3.68	3.91	4.17



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Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	3.03	3.15	3.16	3.17	3.26	3.71	3.86	3.27	3.33
Egresos Generales / Ingresos de Operaciones (%)	65.66	68.22	70.29	69.28	71.34	60.59	60.24	62.89	60.09
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.12	1.15	1.04	0.92	0.93	1.18	1.39	1.40	1.60
PRODUCTIVIDAD									
Número de Empleados	170.00	163.00	173.00	168.00	170.00	179.00	197.00	201.00	206.00
Número de Sucursales	2.00	2.00	2.00	2.00	2.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	3,121.61	3,530.62	3,706.18	3,930.27	3,416.87	3,131.19	2,677.42	2,721.73	2,957.70
Depósitos Totales / Empleados	2,845.48	3,248.60	3,060.18	3,352.45	3,065.26	2,736.69	2,505.33	2,774.97	2,638.17
Utilidad Neta / Empleados	48.95	11.97	17.86	31.35	38.53	15.92	28.42	36.84	52.00
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	3.95	9.19	12.54	19.05	7.01	-1.04	3.28	6.21	13.90
Préstamos (%)	20.99	28.35	41.42	33.56	9.46	-2.61	-17.74	-17.15	4.89
Locales (%)	16.30	16.63	27.85	27.53	14.01	21.39	-0.92	-7.34	4.44
Extranjeros (%)	22.84	33.05	47.27	36.12	7.76	-11.06	-24.03	-21.04	5.07
Depósitos (%)	0.88	15.52	4.12	11.29	7.72	-7.49	-6.77	-0.97	4.29
Locales (%)	53.74	56.35	43.68	50.87	34.12	1.08	-0.26	-5.28	-7.21
Extranjeros (%)	-14.16	0.21	-10.99	-4.23	-5.73	-12.50	-10.79	1.70	12.64
Patrimonio (%)	8.04	8.88	5.94	6.92	6.38	6.36	9.17	10.10	11.32
Utilidad Neta (%)	16.36	11.44	3.46	10.12	-21.28	46.05	81.22	40.61	63.53
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	521,012.59	565,658.26	632,929.57	657,256.59	568,800.54	549,843.17	517,625.25	537,988.24	597,798.26
Mencion Especial	8,131.77	6,565.92	5,338.98	2,576.27	10,648.26	7,187.37	4,341.91	3,307.77	8,254.42
Subnormal	5,606.89	7,913.87	6,594.84	4,637.43	5,988.79	8,201.18	9,235.62	5,006.97	2,217.80
Dudoso	943.86	546.08	1,982.33	1,924.85	1,793.64	2,013.27	4,040.04	8,945.49	7,617.78
Irrecuperable	34.76	45.13	347.01	144.05	159.67	134.82	134.63	134.45	796.15
TASA DE INTERES ACTIVA									
Comercio									



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Zona Libre	7.33	6.75	8.60	9.50	6.67	7.60	7.75	7.75	7.33
Resto del País	7.50	6.71	7.88	8.50	7.00	7.75	7.86	7.71	8.00
Al por Menor	7.43	7.00	6.43	6.43	6.86	7.71	7.86	7.83	7.33
Consumo									
Vivienda Hipotecaria	6.00	6.00	6.00	6.67	7.00	7.00	7.00	6.67	6.75
Prestamo Personal Auto	12.00	10.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	8.20	8.75	6.75	7.00	6.80	7.00	7.40	7.50	6.50
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	5.15	5.89	4.48	4.42	4.39	4.37	4.41	4.37	4.29
Persona Juridica	4.82	5.03	3.84	3.91	3.81	7.00	3.99	3.86	3.86