

BANCO INTERNACIONAL DE COSTA RICA, S.A.
ESTADISTICAS FINANCIERAS
(En Miles de Balboas)

	2008	2009				2010			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	795,034.40	764,074.81	840,402.46	918,617.21	904,948.04	915,523.92	924,768.10	975,608.19	1,075,886.46
ACTIVOS LIQUIDOS	129,345.40	108,725.10	211,470.65	251,862.52	197,546.81	152,513.11	153,268.57	163,803.78	170,040.49
TOTAL DE PRESTAMOS	580,867.25	560,482.75	527,452.10	547,068.69	609,111.74	642,990.87	655,683.91	691,482.31	781,027.44
LOCALES	164,445.83	182,012.04	173,003.08	173,965.54	171,741.55	173,794.33	185,674.07	207,625.90	202,320.27
EXTRANJEROS	416,421.42	378,470.71	354,449.02	373,103.15	437,370.19	469,196.55	470,009.83	483,856.41	578,707.18
TOTAL DE INVERSIONES	68,115.39	79,369.07	69,680.21	92,333.61	73,823.58	93,897.65	93,146.56	101,561.73	104,718.45
TOTAL DE DEPOSITOS	521,093.37	489,868.30	493,549.57	557,769.01	543,462.52	549,748.32	559,361.72	584,448.80	607,276.00
LOCALES	219,046.19	197,534.28	201,474.08	203,694.82	203,249.04	177,029.06	179,340.60	223,396.89	232,580.39
DEPOSITOS DE OFICIALES	10,000.00	12,651.22	16,651.22	16,500.00	16,500.00	16,500.00	21,500.00	21,500.00	21,500.00
DEPOSITOS DE PARTICULARES	111,966.26	110,280.30	102,808.70	117,229.78	120,045.47	118,214.70	132,543.26	166,583.23	149,407.53
DEPOSITOS DE BANCOS	97,079.93	74,602.76	82,014.16	69,965.04	66,703.57	42,314.37	25,297.34	35,313.66	61,672.86
EXTRANJEROS	302,047.18	292,334.01	292,075.48	354,074.19	340,213.48	372,719.26	380,021.12	361,051.91	374,695.61
DEPOSITOS DE OFICIALES	15,148.03	13,607.85	11,270.04	16,168.79	18,361.07	42,887.14	54,920.79	41,905.05	59,096.22
DEPOSITOS DE PARTICULARES	203,330.15	199,371.36	204,679.66	249,340.64	245,055.30	266,120.90	265,719.39	263,538.34	257,572.48
DEPOSITOS DE BANCOS	83,569.00	79,354.80	76,125.78	88,564.76	76,797.10	63,711.23	59,380.93	55,608.51	58,026.91
PATRIMONIO TOTAL	100,676.56	103,289.20	106,962.02	109,692.73	112,056.91	115,387.80	119,758.76	123,355.37	125,949.61
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	769,005.98	768,092.72	827,070.76	891,776.68	849,991.22	839,799.36	882,585.28	947,112.70	990,417.25
ACTIVOS GENERADORES DE INGRESOS	649,237.25	660,140.84	660,927.95	694,877.39	665,958.98	688,370.17	672,981.39	716,223.17	784,340.61
TOTAL DE PRESTAMOS	555,770.15	567,986.60	584,310.37	603,676.64	594,989.50	601,736.81	591,568.01	619,275.50	695,069.59
TOTAL DE INVERSIONES	93,467.10	92,154.25	76,617.58	91,200.75	70,969.48	86,633.36	81,413.39	96,947.67	89,271.01
PATRIMONIO TOTAL	97,655.96	100,203.03	102,468.16	104,660.35	106,366.73	109,338.50	113,360.39	116,524.05	119,003.26
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	46,519.80	12,022.29	24,921.95	37,388.21	49,971.45	12,538.74	26,002.28	39,359.23	53,957.02
EGRESOS DE OPERACIONES	25,351.36	5,892.88	12,164.84	20,360.36	27,766.36	6,402.46	13,178.48	20,123.87	26,799.00
INGRESO NETO DE INTERESES	21,168.44	6,129.42	12,757.11	17,027.85	22,205.10	6,136.28	12,823.81	19,235.37	27,158.02

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OTROS INGRESOS	6,065.40	1,942.83	4,608.50	7,297.94	10,628.18	2,324.26	5,317.72	9,070.31	12,102.95
INGRESO DE OPERACIONES	27,233.84	8,072.25	17,365.61	24,325.79	32,833.28	8,460.53	18,141.53	28,305.67	39,260.97
EGRESOS GENERALES	19,427.38	4,890.96	10,461.25	15,298.19	19,747.34	5,592.09	10,650.14	16,122.02	21,515.43
UTILIDAD ANTES DE PROVISIONES	7,806.47	3,181.28	6,904.36	9,027.60	13,085.94	2,868.45	7,491.40	12,183.65	17,745.54
UTILIDAD DEL PERIODO	6,550.86	2,849.74	5,597.76	7,404.84	10,696.47	2,754.92	6,612.64	10,305.36	13,732.50
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	1,004.45	1,509.32	120.96	10,530.96	5,458.55	8,969.67	7,040.76	7,267.96	2,656.56
TOTAL PROVISIONES PARA PRESTAMOS	6,523.65	6,897.05	7,925.35	8,314.24	7,572.66	7,879.02	8,682.62	10,289.93	12,114.94
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.17	0.27	0.02	1.92	0.90	1.39	1.07	1.05	0.34
PROVISIONES / PRESTAMOS VENCIDOS (%)	649.48	456.96	6,552.04	78.95	138.73	87.84	123.32	141.58	456.04
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.12	1.23	1.50	1.52	1.24	1.23	1.32	1.49	1.55
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.66	13.52	12.73	11.94	12.38	12.60	12.95	12.64	11.71
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	15.51	16.14	17.91	17.16	16.41	15.66	15.99	15.55	14.22
PATRIMONIO / PRESTAMOS TOTALES (%)	17.33	18.43	20.28	20.05	18.40	17.95	18.26	17.84	16.13
INDICE DE ADECUACION DE CAPITAL	16.42	17.25	17.30	17.58	17.43	16.47	17.57	17.07	15.42
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.82	22.19	42.85	45.16	36.35	27.74	27.40	28.03	28.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	16.27	14.23	25.16	27.42	21.83	16.66	16.57	16.79	15.80
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	37.89	38.40	56.97	61.71	49.93	44.82	44.05	45.40	45.24
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.01	1.73	1.69	1.42	1.61	1.60	1.97	1.92	1.75
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.85	1.48	1.35	1.11	1.26	1.31	1.50	1.45	1.39
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	6.71	11.38	10.93	9.43	10.06	10.08	11.67	11.79	11.54
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.17	7.28	7.54	7.17	7.50	7.29	7.73	7.33	6.88
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.90	3.57	3.68	3.91	4.17	3.72	3.92	3.75	3.42
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.26	3.71	3.86	3.27	3.33	3.57	3.81	3.58	3.46

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ZONA LIBRE	6.50	7.56	7.83	7.75	7.49	6.64	5.73	6.42	6.66
RESTO DEL PAIS	7.08	7.70	7.60	7.68	7.85	8.03	8.12	8.16	7.90
AL POR MENOR	6.89	7.70	7.79	7.75	7.51	7.31	7.31	7.21	7.01
CONSUMO									
VIVIENDA HIPOTECARIA	6.86	6.62	6.62	6.47	6.64	6.17	6.50	6.75	6.67
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.90	7.03	7.37	6.89	6.39	6.42	6.62	5.90	6.88
TARJETA DE CREDITO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
PERSONA NATURAL	4.39	4.37	4.41	4.37	4.29	4.18	4.14	4.14	4.02
PERSONA JURIDICA	3.81	3.79	3.98	3.86	3.86	3.77	3.79	3.72	3.56