

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

	2009	2010				2011			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	904,948.04	915,523.92	924,768.10	975,608.19	1,074,601.72	1,237,581.26	0.00	0.00	0.00
ACTIVOS LIQUIDOS	197,546.81	152,513.11	153,268.57	163,803.78	170,040.49	288,684.87	0.00	0.00	0.00
TOTAL DE PRESTAMOS	609,111.74	642,990.87	655,683.91	691,482.31	781,027.44	843,937.21	0.00	0.00	0.00
LOCALES	171,741.55	173,794.33	185,674.07	207,625.90	202,320.27	224,026.32	0.00	0.00	0.00
EXTRANJEROS	437,370.19	469,196.55	470,009.83	483,856.41	578,707.18	619,910.89	0.00	0.00	0.00
TOTAL DE INVERSIONES	73,823.58	93,897.65	93,146.56	101,561.73	104,718.45	55,651.50	0.00	0.00	0.00
TOTAL DE DEPOSITOS	543,462.52	549,748.32	559,361.72	584,448.80	607,276.00	645,024.10	0.00	0.00	0.00
LOCALES	203,249.04	177,029.06	179,340.60	223,396.89	232,580.39	272,240.66	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	16,500.00	16,500.00	21,500.00	21,500.00	21,500.00	21,500.00	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	120,045.47	118,214.70	132,543.26	166,583.23	149,407.53	181,094.85	0.00	0.00	0.00
DEPOSITOS DE BANCOS	66,703.57	42,314.37	25,297.34	35,313.66	61,672.86	69,645.81	0.00	0.00	0.00
EXTRANJEROS	340,213.48	372,719.26	380,021.12	361,051.91	374,695.61	372,783.44	0.00	0.00	0.00
DEPOSITOS DE OFICIALES	18,361.07	42,887.14	54,920.79	41,905.05	59,096.22	68,314.87	0.00	0.00	0.00
DEPOSITOS DE PARTICULARES	245,055.30	266,120.90	265,719.39	263,538.34	257,572.48	239,948.13	0.00	0.00	0.00
DEPOSITOS DE BANCOS	76,797.10	63,711.23	59,380.93	55,608.51	58,026.91	64,520.44	0.00	0.00	0.00
PATRIMONIO TOTAL	112,056.91	115,387.80	119,758.76	123,355.37	124,689.57	128,290.19	0.00	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	849,991.22	839,799.36	882,585.28	947,112.70	989,774.88	1,076,552.59	0.00	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	665,958.98	688,370.17	672,981.39	716,223.17	784,340.61	818,238.61	0.00	0.00	0.00
TOTAL DE PRESTAMOS	594,989.50	601,736.81	591,568.01	619,275.50	695,069.59	743,464.04	0.00	0.00	0.00
TOTAL DE INVERSIONES	70,969.48	86,633.36	81,413.39	96,947.67	89,271.01	74,774.57	0.00	0.00	0.00
PATRIMONIO TOTAL	106,366.73	109,338.50	113,360.39	116,524.05	118,373.24	121,839.00	0.00	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	49,971.45	12,538.74	26,002.28	39,359.23	53,957.02	15,282.37	0.00	0.00	0.00
EGRESOS DE OPERACIONES	27,766.36	6,402.46	13,178.48	20,123.87	26,799.00	7,325.42	0.00	0.00	0.00
INGRESO NETO DE INTERESES	22,205.10	6,136.28	12,823.81	19,235.37	27,158.02	7,956.95	0.00	0.00	0.00

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OTROS INGRESOS	10,628.18	2,324.26	5,317.72	9,070.31	12,102.95	2,329.44	0.00	0.00	0.00
INGRESO DE OPERACIONES	32,833.28	8,460.53	18,141.53	28,305.67	39,260.97	10,286.39	0.00	0.00	0.00
EGRESOS GENERALES	19,747.34	5,592.09	10,650.14	16,122.02	21,691.99	6,060.49	0.00	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	13,085.94	2,868.45	7,491.40	12,183.65	17,568.98	4,225.90	0.00	0.00	0.00
UTILIDAD DEL PERIODO	10,696.47	2,754.92	6,612.64	10,305.36	13,555.93	3,568.70	0.00	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	5,458.55	8,969.67	7,040.76	7,267.96	2,656.56	2,891.19	0.00	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	7,572.66	7,879.02	8,682.62	10,289.93	12,114.94	12,867.31	0.00	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.90	1.39	1.07	1.05	0.34	0.34	0.00	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	138.73	87.84	123.32	141.58	456.04	445.05	0.00	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.24	1.23	1.32	1.49	1.55	1.52	0.00	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.38	12.60	12.95	12.64	11.60	10.37	0.00	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	16.41	15.66	15.99	15.55	14.08	14.26	0.00	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	18.40	17.95	18.26	17.84	15.96	15.20	0.00	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	17.43	16.47	17.57	17.07	15.42	14.75	0.00	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	36.35	27.74	27.40	28.03	28.00	44.76	0.00	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	21.83	16.66	16.57	16.79	15.82	23.33	0.00	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	49.93	44.82	44.05	45.40	45.24	53.38	0.00	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.61	1.60	1.97	1.92	1.73	1.74	0.00	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.26	1.31	1.50	1.45	1.37	1.33	0.00	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	10.06	10.08	11.67	11.79	11.45	11.72	0.00	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	7.50	7.29	7.73	7.33	6.88	7.47	0.00	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	4.17	3.72	3.92	3.75	3.42	3.58	0.00	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.33	3.57	3.81	3.58	3.46	3.89	0.00	0.00	0.00

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ZONA LIBRE	7.49	6.64	5.73	6.42	6.66	6.57	0.00	0.00	0.00
RESTO DEL PAIS	7.85	8.03	8.12	8.16	7.90	7.84	0.00	0.00	0.00
AL POR MENOR	7.51	7.31	7.31	7.21	7.01	6.69	0.00	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.64	6.17	6.50	6.75	6.67	7.17	0.00	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	6.39	6.42	6.62	5.90	6.88	6.31	0.00	0.00	0.00
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	4.29	4.18	4.14	4.14	4.02	3.87	0.00	0.00	0.00
PERSONA JURIDICA	3.86	3.77	3.79	3.72	3.56	3.59	0.00	0.00	0.00