

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

	2010	2011				2012			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,074,601.72	1,237,581.26	1,290,528.50	1,297,090.87	1,370,537.66	1,355,735.79	1,313,370.43	0.00	0.00
ACTIVOS LIQUIDOS	170,040.49	288,684.87	310,594.19	266,775.22	276,471.02	236,360.46	141,930.78	0.00	0.00
TOTAL DE PRESTAMOS	781,027.44	843,937.21	865,190.90	910,967.07	969,846.88	999,617.13	1,027,363.19	0.00	0.00
LOCALES	202,320.27	224,026.32	242,136.42	248,041.46	273,121.96	269,254.29	281,036.75	0.00	0.00
EXTRANJEROS	578,707.18	619,910.89	623,054.48	662,925.61	696,724.92	730,362.84	746,326.44	0.00	0.00
TOTAL DE INVERSIONES	104,718.45	55,651.50	73,188.65	79,899.44	82,709.71	71,497.42	90,059.91	0.00	0.00
TOTAL DE DEPOSITOS	607,276.00	645,024.10	711,707.87	709,720.05	711,535.54	688,751.43	609,198.27	0.00	0.00
LOCALES	232,580.39	272,240.66	268,282.77	309,304.40	312,896.02	313,361.21	315,123.77	0.00	0.00
DEPOSITOS DE OFICIALES	21,500.00	21,500.00	16,500.00	16,500.00	7,000.00	0.00	14,500.00	0.00	0.00
DEPOSITOS DE PARTICULARES	149,407.53	181,094.85	206,504.63	210,369.42	247,386.23	222,180.07	206,036.91	0.00	0.00
DEPOSITOS DE BANCOS	61,672.86	69,645.81	45,278.14	82,434.98	58,509.80	91,181.14	94,586.86	0.00	0.00
EXTRANJEROS	374,695.61	372,783.44	443,425.10	400,415.65	398,639.52	375,390.22	294,074.49	0.00	0.00
DEPOSITOS DE OFICIALES	59,096.22	68,314.87	27,057.26	30,593.19	26,960.52	63,414.51	20,751.42	0.00	0.00
DEPOSITOS DE PARTICULARES	257,572.48	239,948.13	368,122.68	323,342.73	341,909.22	267,650.64	240,214.24	0.00	0.00
DEPOSITOS DE BANCOS	58,026.91	64,520.44	48,245.16	46,479.73	29,769.78	44,325.07	33,108.83	0.00	0.00
PATRIMONIO TOTAL	124,689.57	128,290.19	132,115.03	135,944.16	140,176.54	144,312.85	148,872.73	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	989,774.88	1,076,552.59	1,107,648.30	1,136,349.53	1,222,569.69	1,296,658.53	1,301,949.46	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	784,340.61	818,238.61	843,605.01	891,955.27	969,151.24	985,351.62	1,027,901.33	0.00	0.00
TOTAL DE PRESTAMOS	695,069.59	743,464.04	760,437.41	801,224.69	875,437.16	921,777.17	946,277.05	0.00	0.00
TOTAL DE INVERSIONES	89,271.01	74,774.57	83,167.60	90,730.58	93,714.08	63,574.46	81,624.28	0.00	0.00
PATRIMONIO TOTAL	118,373.24	121,839.00	125,936.90	129,649.77	132,433.06	136,301.52	140,493.88	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	53,957.02	15,282.37	30,214.09	45,806.68	61,638.48	16,570.03	33,252.27	0.00	0.00
EGRESOS DE OPERACIONES	26,799.00	7,325.42	15,687.08	24,602.72	33,481.88	8,419.14	16,470.63	0.00	0.00
INGRESO NETO DE INTERESES	27,158.02	7,956.95	14,527.01	21,203.96	28,156.59	8,150.88	16,781.64	0.00	0.00

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OTROS INGRESOS	12,102.95	2,329.44	5,806.80	10,284.03	13,266.13	3,084.91	7,889.67	0.00	0.00
INGRESO DE OPERACIONES	39,260.97	10,286.39	20,333.81	31,487.99	41,422.72	11,235.79	24,671.31	0.00	0.00
EGRESOS GENERALES	21,691.99	6,060.49	11,962.94	18,007.25	23,694.15	5,658.95	14,065.85	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	17,568.98	4,225.90	8,370.86	13,480.74	17,728.58	5,576.84	10,605.47	0.00	0.00
UTILIDAD DEL PERIODO	13,555.93	3,568.70	7,413.85	11,245.70	15,446.45	4,337.57	9,009.73	0.00	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	2,656.56	2,891.19	3,167.78	5,596.29	4,218.69	3,686.74	4,608.04	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	12,114.94	12,867.31	12,552.02	13,872.33	12,206.51	13,668.69	14,029.88	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.34	0.34	0.37	0.61	0.43	0.37	0.45	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	456.04	445.05	396.24	247.88	289.34	370.75	304.47	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.55	1.52	1.45	1.52	1.26	1.37	1.37	0.00	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.60	10.37	10.24	10.48	10.23	10.64	11.34	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.08	14.26	14.08	13.72	13.32	13.47	13.32	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.96	15.20	15.27	14.92	14.45	14.44	14.49	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	15.42	14.75	14.53	14.33	13.99	13.86	13.70	0.00	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	28.00	44.76	43.64	37.59	38.86	34.32	23.30	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	15.82	23.33	24.07	20.57	20.17	17.43	10.81	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	45.24	53.38	53.92	48.85	50.48	44.70	38.08	0.00	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.73	1.74	1.76	1.68	1.59	1.76	1.75	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.37	1.33	1.34	1.32	1.26	1.34	1.38	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.45	11.72	11.77	11.57	11.66	12.73	12.83	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.88	7.47	7.16	6.85	6.36	6.73	6.47	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.42	3.58	3.72	3.68	3.45	3.42	3.20	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	3.46	3.89	3.44	3.17	2.91	3.31	3.27	0.00	0.00

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ZONA LIBRE	6.66	6.57	5.57	5.78	5.84	5.01	5.02	0.00	0.00
RESTO DEL PAIS	7.90	7.84	7.88	7.56	7.07	7.00	6.70	0.00	0.00
AL POR MENOR	7.01	6.69	7.38	7.50	5.93	5.43	6.24	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.67	7.17	6.65	6.25	6.25	5.97	5.71	0.00	0.00
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	4.25	4.25	4.25	4.25	0.00	0.00
PRESTAMO PERSONAL	6.88	6.31	5.68	5.26	5.36	4.82	5.49	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	4.02	3.87	3.79	3.49	3.52	3.46	3.35	0.00	0.00
PERSONA JURIDICA	3.56	3.59	3.52	3.27	3.26	3.19	3.07	0.00	0.00