

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

	2011	2012				2013			
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,370,537.66	1,355,735.79	1,313,370.43	1,386,764.65	1,488,057.34	1,496,154.72	1,551,331.26	0.00	0.00
ACTIVOS LIQUIDOS	276,471.02	236,360.46	141,930.78	227,843.36	190,791.32	214,978.64	271,526.13	0.00	0.00
TOTAL DE PRESTAMOS	969,846.88	999,617.13	1,027,363.19	1,030,693.12	1,164,873.36	1,132,498.42	1,127,616.79	0.00	0.00
LOCALES	273,121.96	269,254.29	281,036.75	293,712.01	300,508.38	282,479.39	282,328.22	0.00	0.00
EXTRANJEROS	696,724.92	730,362.84	746,326.44	736,981.11	864,364.98	850,019.02	845,288.57	0.00	0.00
TOTAL DE INVERSIONES	82,709.71	71,497.42	90,059.91	79,395.48	69,224.66	82,731.50	80,046.93	0.00	0.00
TOTAL DE DEPOSITOS	711,535.54	688,751.43	609,198.27	704,978.93	695,438.71	674,676.52	719,701.38	0.00	0.00
LOCALES	312,896.02	313,361.21	315,123.77	318,475.56	352,013.40	334,025.69	355,576.91	0.00	0.00
DEPOSITOS DE OFICIALES	7,000.00	0.00	14,500.00	14,500.00	14,512.19	14,500.00	17,500.00	0.00	0.00
DEPOSITOS DE PARTICULARES	247,386.23	222,180.07	206,036.91	222,448.56	223,844.99	229,071.19	233,298.69	0.00	0.00
DEPOSITOS DE BANCOS	58,509.80	91,181.14	94,586.86	81,527.00	113,656.21	90,454.51	104,778.22	0.00	0.00
EXTRANJEROS	398,639.52	375,390.22	294,074.49	386,503.37	343,425.31	340,650.83	364,124.47	0.00	0.00
DEPOSITOS DE OFICIALES	26,960.52	63,414.51	20,751.42	93,237.54	43,497.63	45,617.22	72,151.31	0.00	0.00
DEPOSITOS DE PARTICULARES	341,909.22	267,650.64	240,214.24	238,430.41	268,413.28	275,164.54	274,609.13	0.00	0.00
DEPOSITOS DE BANCOS	29,769.78	44,325.07	33,108.83	54,835.42	31,514.40	19,869.07	17,364.03	0.00	0.00
PATRIMONIO TOTAL	140,176.54	144,312.85	148,872.73	155,045.59	158,546.34	161,803.84	162,583.29	0.00	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,222,569.69	1,296,658.53	1,301,949.46	1,341,927.76	1,429,297.50	1,425,945.25	1,432,350.84	0.00	0.00
ACTIVOS GENERADORES DE INGRESOS	969,151.24	985,351.62	1,027,901.33	1,050,477.55	1,143,327.31	1,143,172.23	1,162,543.41	0.00	0.00
TOTAL DE PRESTAMOS	875,437.16	921,777.17	946,277.05	970,830.09	1,067,360.12	1,066,057.77	1,077,489.99	0.00	0.00
TOTAL DE INVERSIONES	93,714.08	63,574.46	81,624.28	79,647.46	75,967.18	77,114.46	85,053.42	0.00	0.00
PATRIMONIO TOTAL	132,433.06	136,301.52	140,493.88	145,494.87	149,361.44	153,058.35	155,728.01	0.00	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	61,638.48	16,570.03	33,252.27	50,160.28	68,478.57	18,365.07	36,860.91	0.00	0.00
EGRESOS DE OPERACIONES	33,481.88	8,419.14	16,470.63	24,558.91	32,925.25	8,493.67	17,741.75	0.00	0.00
INGRESO NETO DE INTERESES	28,156.59	8,150.88	16,781.64	25,601.36	35,553.32	9,871.40	19,119.16	0.00	0.00

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OTROS INGRESOS	13,266.13	3,084.91	7,889.67	12,981.25	8,482.90	4,045.28	8,061.75	0.00	0.00
INGRESO DE OPERACIONES	41,422.72	11,235.79	24,671.31	38,582.61	44,036.21	13,916.68	27,180.90	0.00	0.00
EGRESOS GENERALES	23,694.15	5,658.95	14,065.85	20,690.45	19,988.82	7,059.72	15,354.32	0.00	0.00
UTILIDAD ANTES DE PROVISIONES	17,728.58	5,576.84	10,605.47	17,892.16	24,047.39	6,856.96	11,826.58	0.00	0.00
UTILIDAD DEL PERIODO	15,446.45	4,337.57	9,009.73	14,185.20	18,667.62	6,712.72	10,524.39	0.00	0.00
<b>CALIDAD DE ACTIVOS</b>									
TOTAL DE PRESTAMOS VENCIDOS	4,218.69	3,686.74	4,608.04	6,249.95	2,271.74	1,978.50	2,039.85	0.00	0.00
TOTAL PROVISIONES PARA PRESTAMOS	12,206.51	13,668.69	14,029.88	15,138.23	16,872.33	16,982.25	18,045.58	0.00	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	0.43	0.37	0.45	0.61	0.20	0.17	0.18	0.00	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	289.34	370.75	304.47	242.21	742.71	858.34	884.65	0.00	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.26	1.37	1.37	1.47	1.45	1.50	1.60	0.00	0.00
<b>RAZONES DE CAPITAL</b>									
PATRIMONIO / ACTIVOS TOTALES (%)	10.23	10.64	11.34	11.18	10.65	10.81	10.48	0.00	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	13.32	13.47	13.32	13.97	12.85	13.31	13.46	0.00	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	14.45	14.44	14.49	15.04	13.61	14.29	14.42	0.00	0.00
INDICE DE ADECUACION DE CAPITAL	13.99	13.86	13.70	13.64	13.22	12.99	12.98	0.00	0.00
<b>LIQUIDEZ</b>									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	38.86	34.32	23.30	32.32	27.43	31.86	37.73	0.00	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	20.17	17.43	10.81	16.43	12.82	14.37	17.50	0.00	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	50.48	44.70	38.08	43.58	37.39	44.13	48.85	0.00	0.00
<b>RENTABILIDAD</b>									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.59	1.76	1.75	1.80	1.63	2.35	1.81	0.00	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	1.26	1.34	1.38	1.41	1.31	1.88	1.47	0.00	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	11.66	12.73	12.83	13.00	12.50	17.54	13.52	0.00	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	6.36	6.73	6.47	6.37	5.99	6.43	6.34	0.00	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.45	3.42	3.20	3.12	2.88	2.97	3.05	0.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS	2.91	3.31	3.27	3.25	3.11	3.45	3.29	0.00	0.00



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ZONA LIBRE	5.84	5.01	5.02	5.18	5.41	5.37	5.45	0.00	0.00
RESTO DEL PAIS	7.07	7.00	6.70	6.95	7.17	7.43	6.97	0.00	0.00
AL POR MENOR	5.93	5.43	6.24	5.99	5.74	5.81	5.96	0.00	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	6.25	5.97	5.71	5.65	5.67	5.31	5.42	0.00	0.00
PRESTAMO PERSONAL AUTO	4.25	4.25	4.25	4.25	4.25	4.25	4.25	0.00	0.00
PRESTAMO PERSONAL	5.36	4.82	5.49	5.02	5.82	6.71	5.66	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	3.52	3.46	3.35	3.37	3.43	3.46	3.54	0.00	0.00
PERSONA JURIDICA	3.26	3.19	3.07	3.01	3.07	3.15	3.21	0.00	0.00