

BANCO INTERNACIONAL DE COSTA RICA, S.A.

ESTADISTICAS FINANCIERAS A DICIEMBRE 2017 (En Miles de Balboas)

	2015	2016				2017			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,849,342.40	1,875,347.45	1,863,403.57	1,783,461.78	1,718,935.10	1,758,583.91	1,731,312.85	1,748,917.38	1,793,217.79
ACTIVOS LIQUIDOS	167,630.14	103,581.82	191,664.81	224,650.99	203,950.32	221,303.54	224,731.92	177,878.60	211,547.21
TOTAL DE PRESTAMOS	1,491,715.70	1,546,408.17	1,479,908.76	1,420,513.40	1,376,393.81	1,404,736.93	1,387,869.13	1,446,676.61	1,466,853.14
LOCALES	334,400.17	344,256.15	377,577.37	379,957.09	369,365.84	387,994.52	358,534.68	365,927.39	378,251.97
EXTRANJEROS	1,157,315.53	1,202,152.02	1,102,331.39	1,040,556.31	1,007,027.97	1,016,742.41	1,029,334.45	1,080,749.22	1,088,601.17
TOTAL DE INVERSIONES	120,922.29	138,846.84	112,953.82	75,979.82	74,670.93	72,011.90	56,715.86	55,628.15	56,445.88
TOTAL DE DEPOSITOS	929,006.13	901,833.10	878,093.30	883,762.92	853,942.65	884,136.67	830,445.57	811,194.07	860,756.30
LOCALES	486,930.80	474,106.79	437,072.56	428,567.98	436,497.81	419,553.62	412,506.58	403,575.17	422,727.19
DEPOSITOS DE OFICIALES	25,618.93	11,572.28	25,595.62	152,622.15	145,614.23	145,590.50	142,141.29	140,750.00	140,750.00
DEPOSITOS DE PARTICULARES	320,310.12	337,663.77	302,240.52	195,605.36	196,182.21	199,046.98	182,780.97	169,459.44	178,848.11
DEPOSITOS DE BANCOS	141,001.76	124,870.73	109,236.42	80,340.48	94,701.37	74,916.15	87,584.31	93,365.73	103,129.08
EXTRANJEROS	442,075.33	427,726.31	441,020.74	455,194.94	417,444.84	464,583.05	417,939.00	407,618.90	438,029.11
DEPOSITOS DE OFICIALES	73,118.00	43,041.03	28,561.71	48,166.78	32,800.46	48,214.10	56,535.78	58,752.61	69,945.71
DEPOSITOS DE PARTICULARES	311,184.95	327,801.07	332,613.16	339,813.49	329,994.77	351,739.91	320,245.41	309,372.01	316,425.49
DEPOSITOS DE BANCOS	57,772.38	56,884.21	79,845.87	67,214.67	54,649.62	64,629.05	41,157.81	39,494.28	51,657.92
PATRIMONIO TOTAL	203,590.98	206,675.11	210,106.60	211,633.24	209,771.19	211,760.04	215,276.11	217,299.37	219,758.72
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,842,979.12	1,862,928.45	1,815,343.35	1,786,990.77	1,784,138.75	1,816,965.68	1,797,358.21	1,766,189.58	1,756,076.45
ACTIVOS GENERADORES DE INGRESOS	1,532,292.28	1,589,479.52	1,564,115.83	1,532,464.49	1,531,851.37	1,581,001.92	1,518,723.79	1,499,398.99	1,487,181.88
TOTAL DE PRESTAMOS	1,442,049.64	1,460,960.03	1,438,719.06	1,423,874.39	1,434,054.76	1,475,572.55	1,433,888.94	1,433,595.01	1,421,623.48
TOTAL DE INVERSIONES	90,242.64	128,519.49	125,396.77	108,590.10	97,796.61	105,429.37	84,834.84	65,803.99	65,558.40
PATRIMONIO TOTAL	196,638.24	200,112.62	204,651.70	206,573.52	206,681.09	209,217.58	212,691.36	214,466.31	214,764.96
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	89,368.03	23,621.18	47,567.94	69,245.31	90,812.01	21,080.07	42,910.76	65,093.39	88,050.51
EGRESOS DE OPERACIONES	47,012.24	12,736.75	26,587.70	40,130.00	53,558.51	13,138.10	26,645.97	40,583.34	55,048.49

INGRESO NETO DE INTERESES	42,355.79	10,884.44	20,980.24	29,115.31	37,253.51	7,941.97	16,264.79	24,510.05	33,002.02
OTROS INGRESOS	13,141.22	2,342.58	4,868.96	7,813.81	11,082.95	2,990.24	6,922.65	13,867.63	16,191.72
INGRESO DE OPERACIONES	55,497.01	13,227.01	25,849.20	36,929.12	48,336.45	10,932.22	23,187.44	38,377.68	49,193.73
EGRESOS GENERALES	31,148.67	8,360.49	16,810.83	24,694.55	33,406.78	8,017.73	16,314.42	28,476.64	35,664.11
UTILIDAD ANTES DE PROVISIONES	24,348.34	4,866.52	9,038.37	12,234.57	14,929.68	2,914.48	6,873.02	9,901.04	13,529.62
UTILIDAD DEL PERIODO	16,245.64	3,163.55	5,713.01	6,782.24	5,094.00	1,727.53	4,526.84	6,591.66	9,139.57
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	17,535.20	23,520.61	34,951.27	33,953.71	27,041.99	25,873.49	23,723.30	23,637.85	25,484.61
TOTAL PROVISIONES PARA PRESTAMOS	19,213.55	18,685.76	17,637.13	10,890.40	15,274.64	16,455.78	17,620.56	18,586.48	19,686.45
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.18	1.52	2.36	2.39	1.96	1.84	1.71	1.63	1.74
PROVISIONES / PRESTAMOS VENCIDOS (%)	109.57	79.44	50.46	32.07	56.48	63.60	74.28	78.63	77.25
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.29	1.21	1.19	0.77	1.11	1.17	1.27	1.28	1.34
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	11.01	11.02	11.28	11.87	12.20	12.04	12.43	12.42	12.25
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	12.62	12.26	13.19	14.14	14.46	14.34	14.90	14.46	14.43
PATRIMONIO / PRESTAMOS TOTALES (%)	13.65	13.36	14.20	14.90	15.24	15.07	15.51	15.02	14.98
INDICE DE ADECUACION DE CAPITAL	12.02	11.92	12.43	13.33	13.42	12.48	13.82	13.61	12.84
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	18.04	11.49	21.83	25.42	23.88	25.03	27.06	21.93	24.58
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	9.06	5.52	10.29	12.60	11.86	12.58	12.98	10.17	11.80
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.06	26.88	34.69	34.02	32.63	33.18	33.89	28.79	31.13
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.06	0.80	0.73	0.59	0.33	0.44	0.60	0.59	0.61
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.88	0.68	0.63	0.51	0.29	0.38	0.50	0.50	0.52
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	8.26	6.32	5.58	4.38	2.46	3.30	4.26	4.10	4.26
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.83	5.94	6.08	6.02	5.93	5.33	5.65	5.79	5.92
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.07	3.21	3.40	3.49	3.50	3.32	3.51	3.61	3.70
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.76	2.74	2.68	2.53	2.43	2.01	2.14	2.18	2.22
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	56.13	63.21	65.03	66.87	69.11	73.34	70.36	74.20	72.50
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.86	0.59	0.62	0.68	0.72	0.76	0.91	1.23	1.09
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	259.00	259.00	256.00	263.00	267.00	256.00	237.00	234.00	236.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	5,759.52	5,970.69	5,780.89	5,401.19	5,155.03	5,487.25	5,855.99	6,182.38	6,215.48
DEPOSITOS TOTALES / EMPLEADOS	3,586.90	3,481.98	3,430.05	3,360.32	3,198.29	3,453.66	3,503.99	3,466.64	3,647.27
UTILIDAD NETA / EMPLEADOS	62.72	12.21	22.32	25.79	19.08	6.75	19.10	28.17	38.73
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	0.69	1.34	5.44	(0.39)	(7.05)	(6.23)	(7.09)	(1.94)	4.32

PRESTAMOS (%)	7.13	12.42	5.89	(0.47)	(7.73)	(9.16)	(6.22)	1.84	6.57
LOCALES (%)	1.31	3.37	17.14	20.66	10.46	12.71	(5.04)	(3.69)	2.41
EXTRANJEROS (%)	8.94	15.32	2.52	(6.45)	(12.99)	(15.42)	(6.62)	3.86	8.10
DEPOSITOS (%)	6.20	(1.65)	9.65	3.56	(8.08)	(1.96)	(5.43)	(8.21)	0.80
LOCALES (%)	27.16	26.42	15.61	(6.35)	(10.36)	(11.51)	(5.62)	(5.83)	(3.15)
EXTRANJEROS (%)	(10.11)	(21.07)	4.31	15.03	(5.57)	8.62	(5.23)	(10.45)	4.93
PATRIMONIO (%)	7.33	6.78	5.48	5.02	3.04	2.46	2.46	2.68	4.76
UTILIDAD NETA (%)	(17.22)	(15.16)	(43.95)	(50.27)	(68.64)	(45.39)	(20.76)	(2.81)	79.42
CLASIFICACION PRESTAMOS									
NORMAL	1,377,595.89	1,448,352.17	1,392,656.59	1,343,290.60	1,300,541.64	1,320,762.22	1,307,742.91	1,355,708.42	1,365,688.92
MENCION ESPECIAL	86,490.56	74,652.30	64,771.39	48,967.31	43,211.73	41,465.08	47,740.36	60,147.06	70,333.34
SUBNORMAL	35,356.67	24,669.36	23,960.88	32,682.51	21,911.83	32,764.10	29,280.97	25,493.61	26,156.85
DUDOSO	8,894.39	15,291.71	1,121.74	923.39	19,845.21	451.23	0.00	3,189.98	1,558.66
IRRECUPERABLE	2,591.74	2,128.39	15,035.29	5,540.00	6,158.05	25,750.09	20,725.45	20,724.01	22,801.83
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	4.64	5.07	5.29	5.49	5.93	6.55	6.41	6.19	6.49
AL POR MENOR	6.84	6.17	6.39	5.74	6.68	6.37	7.11	6.61	6.06
CONSUMO									
VIVIENDA HIPOTECARIA	4.63	4.88	4.34	4.43	4.42	4.42	4.43	4.45	4.43
PRESTAMO PERSONAL AUTO	3.70	3.70	1.50	1.50	2.00	2.00	0.00	0.00	0.00
PRESTAMO PERSONAL	5.78	5.90	5.93	5.89	5.93	5.89	5.82	5.68	5.68
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	3.79	3.85	3.88	3.84	3.86	3.90	3.95	4.05	4.11
PERSONA JURIDICA	3.80	3.72	3.74	3.85	3.79	3.85	3.98	4.05	3.93

Nota : Cifras preliminares 2017

A partir de septiembre de 2016 comenzó a regir el acuerdo 1-2015 y 3-2016