

## BANCO INTERNACIONAL DE COSTA RICA, S.A.

### ESTADISTICAS FINANCIERAS A SEPTIEMBRE 2018 ( En Miles de Balboas)

	2016	2017				2018			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,718,935.10	1,758,583.91	1,731,312.85	1,748,917.38	1,793,469.95	1,781,717.90	1,850,188.32	1,917,660.67	0.00
ACTIVOS LIQUIDOS	203,950.32	221,303.54	224,731.92	177,878.60	211,547.21	217,996.74	234,623.94	230,874.70	0.00
TOTAL DE PRESTAMOS	1,376,393.81	1,404,736.93	1,387,869.13	1,446,676.61	1,466,803.58	1,452,004.52	1,471,882.26	1,540,338.82	0.00
LOCALES	369,365.84	387,994.52	358,534.68	365,927.39	378,251.97	388,048.99	372,288.70	386,844.86	0.00
EXTRANJEROS	1,007,027.97	1,016,742.41	1,029,334.45	1,080,749.22	1,088,551.61	1,063,955.53	1,099,593.56	1,153,493.96	0.00
TOTAL DE INVERSIONES	74,670.93	72,011.90	56,715.86	55,628.15	56,690.76	51,989.46	58,623.86	54,965.00	0.00
TOTAL DE DEPOSITOS	853,942.65	884,136.67	830,445.57	811,194.07	860,756.30	865,266.58	872,068.41	856,543.53	0.00
LOCALES	436,497.81	419,553.62	412,506.58	403,575.17	422,727.19	436,691.74	453,841.27	444,920.79	0.00
DEPOSITOS DE OFICIALES	145,614.23	145,590.50	142,141.29	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	0.00
DEPOSITOS DE PARTICULARES	196,182.21	199,046.98	182,780.97	169,459.44	178,848.11	193,997.66	193,025.43	191,539.91	0.00
DEPOSITOS DE BANCOS	94,701.37	74,916.15	87,584.31	93,365.73	103,129.08	101,944.08	120,065.84	112,630.88	0.00
EXTRANJEROS	417,444.84	464,583.05	417,939.00	407,618.90	438,029.11	428,574.84	418,227.14	411,622.74	0.00
DEPOSITOS DE OFICIALES	32,800.46	48,214.10	56,535.78	58,752.61	69,945.71	33,610.33	51,252.87	56,469.31	0.00
DEPOSITOS DE PARTICULARES	329,994.77	351,739.91	320,245.41	309,372.01	316,425.49	291,869.81	303,247.80	327,247.96	0.00
DEPOSITOS DE BANCOS	54,649.62	64,629.05	41,157.81	39,494.28	51,657.92	103,094.70	63,726.46	27,905.47	0.00
PATRIMONIO TOTAL	209,771.19	211,760.04	215,276.11	217,299.37	220,044.75	214,792.75	216,789.00	218,266.26	0.00
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,784,138.75	1,816,965.68	1,797,358.21	1,766,189.58	1,756,202.52	1,770,150.90	1,790,750.59	1,833,289.02	0.00
ACTIVOS GENERADORES DE INGRESOS	1,531,851.37	1,581,001.92	1,518,723.79	1,499,398.99	1,487,279.54	1,490,371.40	1,487,545.55	1,548,804.29	0.00
TOTAL DE PRESTAMOS	1,434,054.76	1,475,572.55	1,433,888.94	1,433,595.01	1,421,598.70	1,428,370.72	1,429,875.70	1,493,507.71	0.00
TOTAL DE INVERSIONES	97,796.61	105,429.37	84,834.84	65,803.99	65,680.84	62,000.68	57,669.86	55,296.58	0.00
PATRIMONIO TOTAL	206,681.09	209,217.58	212,691.36	214,466.31	214,907.97	213,276.40	216,032.56	217,782.82	0.00
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	90,812.01	21,080.07	42,910.76	65,093.39	88,050.51	23,219.48	47,102.00	72,719.44	0.00
EGRESOS DE OPERACIONES	53,558.51	13,138.10	26,645.97	40,583.34	55,048.49	14,210.03	29,566.28	46,495.89	0.00
INGRESO NETO DE INTERESES	37,253.51	7,941.97	16,264.79	24,510.05	33,002.02	9,009.45	17,535.71	26,223.55	0.00

OTROS INGRESOS	11,082.95	2,990.24	6,922.65	13,867.63	16,436.60	3,423.64	5,690.88	9,452.48	0.00
INGRESO DE OPERACIONES	48,336.45	10,932.22	23,187.44	38,377.68	49,438.61	12,433.09	23,226.59	35,676.03	0.00
EGRESOS GENERALES	33,406.78	8,017.73	16,314.42	28,476.64	35,573.40	8,778.07	16,035.70	24,579.56	0.00
UTILIDAD ANTES DE PROVISIONES	14,929.68	2,914.48	6,873.02	9,901.04	13,865.21	3,655.03	7,190.89	11,096.46	0.00
UTILIDAD DEL PERIODO	5,094.00	1,727.53	4,526.84	6,591.66	9,425.60	2,576.39	4,730.83	7,061.42	0.00
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	27,041.99	25,873.49	23,723.30	23,637.85	25,484.61	31,695.23	15,321.97	13,860.47	0.00
TOTAL PROVISIONES PARA PRESTAMOS	15,274.64	16,455.78	17,620.56	18,586.48	19,736.02	28,203.70	18,378.81	18,271.93	0.00
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.96	1.84	1.71	1.63	1.74	2.18	1.04	0.90	0.00
PROVISIONES / PRESTAMOS VENCIDOS (%)	56.48	63.60	74.28	78.63	77.44	88.98	119.95	131.83	0.00
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.11	1.17	1.27	1.28	1.35	1.94	1.25	1.19	0.00
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.20	12.04	12.43	12.42	12.27	12.06	11.72	11.38	0.00
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.46	14.34	14.90	14.46	14.44	14.28	14.16	13.68	0.00
PATRIMONIO / PRESTAMOS TOTALES (%)	15.24	15.07	15.51	15.02	15.00	14.79	14.73	14.17	0.00
INDICE DE ADECUACION DE CAPITAL	13.42	12.48	13.82	13.61	12.84	13.15	13.15	12.42	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	23.88	25.03	27.06	21.93	24.58	25.19	26.90	26.95	0.00
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.86	12.58	12.98	10.17	11.80	12.24	12.68	12.04	0.00
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	32.63	33.18	33.89	28.79	31.16	31.20	33.63	33.37	0.00
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.33	0.44	0.60	0.59	0.63	0.69	0.64	0.61	0.00
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.29	0.38	0.50	0.50	0.54	0.58	0.53	0.51	0.00
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	2.46	3.30	4.26	4.10	4.39	4.83	4.38	4.32	0.00
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.93	5.33	5.65	5.79	5.92	6.23	6.33	6.26	0.00
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.50	3.32	3.51	3.61	3.70	3.81	3.98	4.00	0.00
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.43	2.01	2.14	2.18	2.22	2.42	2.36	2.26	0.00
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	69.11	73.34	70.36	74.20	71.95	70.60	69.04	68.90	0.00
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.72	0.76	0.91	1.23	1.11	0.92	0.77	0.81	0.00
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	267.00	256.00	237.00	234.00	236.00	232.00	234.00	236.00	0.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	0.00
PRESTAMOS / EMPLEADOS	5,155.03	5,487.25	5,855.99	6,182.38	6,215.27	6,258.64	6,290.10	6,526.86	0.00
DEPOSITOS TOTALES / EMPLEADOS	3,198.29	3,453.66	3,503.99	3,466.64	3,647.27	3,729.60	3,726.79	3,629.42	0.00
UTILIDAD NETA / EMPLEADOS	19.08	6.75	19.10	28.17	39.94	11.11	20.22	29.92	0.00
TASA DE CRECIMIENTO (12 MESES)									
ACTIVOS (%)	(7.05)	(6.23)	(7.09)	(1.94)	4.34	1.32	6.87	9.65	0.00
PRESTAMOS (%)	(7.73)	(9.16)	(6.22)	1.84	6.57	3.36	6.05	6.47	0.00

LOCALES (%)	10.46	12.71	(5.04)	(3.69)	2.41	0.01	3.84	5.72	0.00
EXTRANJEROS (%)	(12.99)	(15.42)	(6.62)	3.86	8.10	4.64	6.83	6.73	0.00
DEPOSITOS (%)	(8.08)	(1.96)	(5.43)	(8.21)	0.80	(2.13)	5.01	5.59	0.00
LOCALES (%)	(10.36)	(11.51)	(5.62)	(5.83)	(3.15)	4.08	10.02	10.24	0.00
EXTRANJEROS (%)	(5.57)	8.62	(5.23)	(10.45)	4.93	(7.75)	0.07	0.98	0.00
PATRIMONIO (%)	3.04	2.46	2.46	2.68	4.90	1.43	0.70	0.44	0.00
UTILIDAD NETA (%)	(68.64)	(45.39)	(20.76)	(2.81)	85.03	49.14	4.51	7.13	0.00
CLASIFICACION PRESTAMOS									
NORMAL	1,300,541.64	1,320,762.22	1,307,742.91	1,355,708.42	1,365,688.92	1,355,226.87	1,375,723.88	1,443,332.69	0.00
MENCION ESPECIAL	43,211.73	41,465.08	47,740.36	60,147.06	70,333.34	73,979.47	76,591.87	83,446.72	0.00
SUBNORMAL	21,911.83	32,764.10	29,280.97	25,493.61	26,156.85	24,139.45	21,793.94	20,812.79	0.00
DUDOSO	19,845.21	451.23	0.00	3,189.98	1,558.66	4,112.16	7,747.16	151.78	0.00
IRRECUPERABLE	6,158.05	25,750.09	20,725.45	20,724.01	22,801.83	22,750.25	8,404.22	10,866.77	0.00
TASA DE INTERES ACTIVA									
COMERCIO									
AL POR MAYOR	5.93	6.55	6.41	6.19	6.49	6.65	6.94	7.12	0.00
AL POR MENOR	6.68	6.37	7.11	6.61	6.06	7.50	7.63	7.58	0.00
CONSUMO									
VIVIENDA HIPOTECARIA	4.42	4.42	4.43	4.45	4.43	4.43	4.43	4.43	0.00
PRESTAMO PERSONAL AUTO	2.00	2.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PRESTAMO PERSONAL	5.93	5.89	5.82	5.68	5.68	5.76	5.52	5.59	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	3.86	3.90	3.95	4.05	4.11	4.17	4.21	4.23	0.00
PERSONA JURIDICA	3.79	3.85	3.98	4.05	3.93	3.98	4.09	4.08	0.00