

BANCO INTERNACIONAL DE COSTA RICA, S.A.

ESTADISTICAS FINANCIERAS A DICIEMBRE 2019 (En Miles de Balboas)

	2017	2018				2019			
	Diciembre	Marzo	Junio	Septiembre	Diciembre	Marzo	Junio	Septiembre	Diciembre
BALANCE DE SITUACION									
TOTAL DE ACTIVOS	1,793,469.95	1,781,717.90	1,850,188.32	1,917,660.67	1,920,356.83	1,922,195.32	1,965,912.41	1,956,062.83	1,976,906.31
ACTIVOS LIQUIDOS	211,547.21	217,996.74	234,623.94	230,874.70	218,009.16	201,112.47	232,797.77	202,014.91	239,116.02
TOTAL DE PRESTAMOS	1,466,803.58	1,452,004.52	1,471,882.26	1,540,338.82	1,541,832.85	1,467,414.88	1,473,454.71	1,507,231.72	1,466,595.95
LOCALES	378,251.97	388,048.99	372,288.70	386,844.86	375,407.62	305,380.29	315,442.42	327,688.26	315,220.64
EXTRANJEROS	1,088,551.61	1,063,955.53	1,099,593.56	1,153,493.96	1,166,425.23	1,162,034.59	1,158,012.30	1,179,543.46	1,151,375.31
TOTAL DE INVERSIONES	56,690.76	51,989.46	58,623.86	54,965.00	55,853.37	146,248.91	144,160.73	145,439.58	165,349.18
TOTAL DE DEPOSITOS	860,756.30	865,266.58	872,068.41	856,543.53	856,956.09	851,797.08	900,274.32	926,408.47	887,638.17
LOCALES	422,727.19	436,691.74	453,841.27	444,920.79	448,465.52	411,020.78	418,591.85	416,083.87	409,971.09
DEPOSITOS DE OFICIALES	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	135,750.00	135,750.00	125,750.00
DEPOSITOS DE PARTICULARES	178,848.11	193,997.66	193,025.43	191,539.91	194,454.62	180,304.21	186,837.93	198,554.96	202,331.36
DEPOSITOS DE BANCOS	103,129.08	101,944.08	120,065.84	112,630.88	113,260.90	89,966.57	96,003.92	81,778.91	81,889.72
EXTRANJEROS	438,029.11	428,574.84	418,227.14	411,622.74	408,490.57	440,776.30	481,682.47	510,324.60	477,667.08
DEPOSITOS DE OFICIALES	69,945.71	33,610.33	51,252.87	56,469.31	45,362.57	44,102.88	79,262.09	88,145.07	46,057.47
DEPOSITOS DE PARTICULARES	316,425.49	291,869.81	303,247.80	327,247.96	321,486.01	344,136.45	338,817.63	370,501.60	369,133.90
DEPOSITOS DE BANCOS	51,657.92	103,094.70	63,726.46	27,905.47	41,641.99	52,536.97	63,602.75	51,677.94	62,475.71
PATRIMONIO TOTAL	220,044.75	214,792.75	216,789.00	218,266.26	221,252.47	223,535.50	224,482.08	227,428.96	231,898.40
PROMEDIO (12 MESES)									
TOTAL DE ACTIVOS	1,756,202.52	1,770,150.90	1,790,750.59	1,833,289.02	1,856,913.39	1,851,956.61	1,908,050.37	1,936,861.75	1,948,631.57
ACTIVOS GENERADORES DE INGRESOS	1,487,279.54	1,490,371.40	1,487,545.55	1,548,804.29	1,560,590.28	1,558,828.89	1,574,060.78	1,623,987.56	1,614,815.68
TOTAL DE PRESTAMOS	1,421,598.70	1,428,370.72	1,429,875.70	1,493,507.71	1,504,318.22	1,459,709.70	1,472,668.49	1,523,785.27	1,504,214.40
TOTAL DE INVERSIONES	65,680.84	62,000.68	57,669.86	55,296.58	56,272.06	99,119.18	101,392.29	100,202.29	110,601.28
PATRIMONIO TOTAL	214,907.97	213,276.40	216,032.56	217,782.82	220,648.61	219,164.13	220,635.54	222,847.61	226,575.44
ESTADO DE GANANCIAS Y PERDIDAS									
INGRESOS POR INTERESES	88,050.51	23,219.48	47,102.00	72,719.44	101,508.93	25,989.99	52,491.77	78,586.72	104,649.28

EGRESOS DE OPERACIONES	55,048.49	14,210.03	29,566.28	46,495.89	64,791.80	18,531.85	37,299.16	56,294.38	74,695.37
INGRESO NETO DE INTERESES	33,002.02	9,009.45	17,535.71	26,223.55	36,717.13	7,458.14	15,192.61	22,292.34	29,953.91
OTROS INGRESOS	16,436.60	3,423.64	5,690.88	9,452.48	14,547.80	3,102.42	10,594.52	17,879.55	27,190.28
INGRESO DE OPERACIONES	49,438.61	12,433.09	23,226.59	35,676.03	51,264.93	10,560.56	25,787.13	40,171.89	57,144.19
EGRESOS GENERALES	35,573.40	8,778.07	16,035.70	24,579.56	35,283.87	7,722.03	21,547.43	31,906.51	43,847.24
UTILIDAD ANTES DE PROVISIONES	13,865.21	3,655.03	7,190.89	11,096.46	15,981.06	2,838.53	4,239.70	8,265.38	13,296.95
UTILIDAD DEL PERIODO	9,425.60	2,576.39	4,730.83	7,061.42	11,075.88	1,890.57	2,176.76	4,959.80	9,221.87
CALIDAD DE ACTIVOS									
TOTAL DE PRESTAMOS VENCIDOS	25,484.61	31,695.23	15,321.97	13,860.47	11,900.76	19,565.21	28,902.86	32,020.97	24,536.73
TOTAL PROVISIONES PARA PRESTAMOS	19,736.02	28,203.70	18,378.81	18,271.93	19,792.94	20,762.64	20,431.62	19,563.98	18,728.61
PRESTAMOS VENCIDOS / PRESTAMOS TOTALES (%)	1.74	2.18	1.04	0.90	0.77	1.33	1.96	2.12	1.67
PROVISIONES / PRESTAMOS VENCIDOS (%)	77.44	88.98	119.95	131.83	166.32	106.12	70.69	61.10	76.33
PROVISIONES PARA PRESTAMOS / PRESTAMOS TOTALES (%)	1.35	1.94	1.25	1.19	1.28	1.41	1.39	1.30	1.28
RAZONES DE CAPITAL									
PATRIMONIO / ACTIVOS TOTALES (%)	12.27	12.06	11.72	11.38	11.52	11.63	11.42	11.63	11.73
PATRIMONIO / ACTIVOS GENERADORES DE INGRESOS (%)	14.44	14.28	14.16	13.68	13.85	13.85	13.88	13.76	14.21
PATRIMONIO / PRESTAMOS TOTALES (%)	15.00	14.79	14.73	14.17	14.35	15.23	15.24	15.09	15.81
INDICE DE ADECUACION DE CAPITAL	12.84	13.15	13.15	12.42	12.37	11.98	12.17	11.98	0.00
LIQUIDEZ									
ACTIVOS LIQUIDOS / TOTAL DE DEPOSITOS (%)	24.58	25.19	26.90	26.95	25.44	23.61	25.86	21.81	26.94
ACTIVOS LIQUIDOS / ACTIVOS TOTALES (%)	11.80	12.24	12.68	12.04	11.35	10.46	11.84	10.33	12.10
ACTIVOS LIQUIDOS + INVERSIONES / DEPOSITOS TOTALES (%)	31.16	31.20	33.63	33.37	31.96	40.78	41.87	37.51	45.57
RENTABILIDAD									
UTILIDAD NETA / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	0.63	0.69	0.64	0.61	0.71	0.49	0.28	0.41	0.57
UTILIDAD NETA / TOTAL DE ACTIVOS (PROMEDIO) (%)	0.54	0.58	0.53	0.51	0.60	0.41	0.23	0.34	0.47
UTILIDAD NETA / PATRIMONIO TOTAL (PROMEDIO) (%)	4.39	4.83	4.38	4.32	5.02	3.45	1.97	2.97	4.07
INGRESOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	5.92	6.23	6.33	6.26	6.50	6.67	6.67	6.45	6.48
EGRESOS OPERACIONES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	3.70	3.81	3.98	4.00	4.15	4.76	4.74	4.62	4.63
INGRESOS NETOS POR INTERESES / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	2.22	2.42	2.36	2.26	2.35	1.91	1.93	1.83	1.85
EGRESOS GENERALES / INGRESOS DE OPERACIONES (%)	71.95	70.60	69.04	68.90	68.83	73.12	83.56	79.42	76.73
OTROS INGRESOS / ACTIVOS GENERADORES DE INGRESOS (PROMEDIO) (%)	1.11	0.92	0.77	0.81	0.93	0.80	1.35	1.47	1.68
PRODUCTIVIDAD									
NUMERO DE EMPLEADOS	236.00	232.00	234.00	236.00	237.00	235.00	238.00	243.00	247.00
NUMERO DE SUCURSALES	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
PRESTAMOS / EMPLEADOS	6,215.27	6,258.64	6,290.10	6,526.86	6,505.62	6,244.32	6,190.99	6,202.60	5,937.64
DEPOSITOS TOTALES / EMPLEADOS	3,647.27	3,729.60	3,726.79	3,629.42	3,615.85	3,624.67	3,782.67	3,812.38	3,593.68
UTILIDAD NETA / EMPLEADOS	39.94	11.11	20.22	29.92	46.73	8.05	9.15	20.41	37.34

TASA DE CRECIMIENTO (12 MESES)										
ACTIVOS (%)	4.34	1.32	6.87	9.65	7.07	7.88	6.25	2.00	2.94	
PRESTAMOS (%)	6.57	3.36	6.05	6.47	5.12	1.06	0.11	(2.15)	(4.88)	
LOCALES (%)	2.41	0.01	3.84	5.72	(0.75)	(21.30)	(15.27)	(15.29)	(16.03)	
EXTRANJEROS (%)	8.10	4.64	6.83	6.73	7.15	9.22	5.31	2.26	(1.29)	
DEPOSITOS (%)	0.80	(2.13)	5.01	5.59	(0.44)	(1.56)	3.23	8.16	3.58	
LOCALES (%)	(3.15)	4.08	10.02	10.24	6.09	(5.88)	(7.77)	(6.48)	(8.58)	
EXTRANJEROS (%)	4.93	(7.75)	0.07	0.98	(6.74)	2.85	15.17	23.98	16.93	
PATRIMONIO (%)	4.90	1.43	0.70	0.44	0.55	4.07	3.55	4.20	4.81	
UTILIDAD NETA (%)	85.03	49.14	4.51	7.13	17.51	(26.62)	(53.99)	(29.76)	(16.74)	
CLASIFICACION PRESTAMOS										
NORMAL	1,365,688.92	1,355,226.87	1,375,723.88	1,443,332.69	1,452,869.63	1,355,148.88	1,368,811.28	1,400,906.53	1,363,967.24	
MENCION ESPECIAL	70,333.34	73,979.47	76,591.87	83,446.72	77,587.06	94,767.72	83,194.58	82,155.93	74,525.69	
SUBNORMAL	26,156.85	24,139.45	21,793.94	20,812.79	20,239.37	26,297.71	31,252.87	26,171.97	27,363.89	
DUDOSO	1,558.66	4,112.16	7,747.16	151.78	388.64	1,430.21	3,697.66	10,947.84	6,344.12	
IRRECUPERABLE	22,801.83	22,750.25	8,404.22	10,866.77	10,541.10	10,533.01	6,929.94	6,613.43	13,123.62	
TASA DE INTERES ACTIVA										
COMERCIO										
AL POR MAYOR	6.49	6.65	6.94	7.12	7.01	7.03	6.65	6.41	6.31	
AL POR MENOR	6.06	7.50	7.63	7.58	7.91	8.33	6.03	5.71	5.34	
CONSUMO										
VIVIENDA HIPOTECARIA	4.43	4.43	4.43	4.43	4.43	4.43	4.52	4.52	4.59	
PRESTAMO PERSONAL AUTO	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
PRESTAMO PERSONAL	5.68	5.76	5.52	5.59	5.62	5.65	5.75	6.00	5.95	
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	4.11	4.17	4.21	4.23	4.21	4.25	4.34	4.37	4.34	
PERSONA JURIDICA	3.93	3.98	4.09	4.08	4.05	4.14	4.31	4.42	4.34	