

N°	Indicadores Financieros Banco Improsa	ene-24	feb-24	mar-24	abr-24	may-24	jun-24	jul-24	ago-24	sep-24	oct-24	nov-24	dic-24
1	Suficiencia patrimonial	16.42%	16.65%	16.81%	16.80%	16.81%	17.09%	17.47%	17.92%	18.06%	18.17%	18.81%	19.13%
2	Cartera con atraso mayor 90 días y cobro judicial sobre cartera directa	1.84%	1.74%	1.77%	2.07%	2.02%	2.13%	2.18%	2.02%	2.23%	2.04%	1.99%	2.08%
3	Activo productivo de intermediación sobre pasivo con costo	0.9600	0.9700	0.9700	0.9500	0.9700	0.9600	0.9500	0.9600	0.9500	0.9700	0.9700	0.9700
4	Gastos de administración sobre utilidad operacional bruta	80.40%	82.99%	82.65%	83.69%	72.69%	70.70%	69.21%	67.24%	66.66%	67.66%	69.23%	71.27%
5	Utilidad o pérdida acumulada trimestral	2.93%	3.95%	-1.04%	-0.12%	2.44%	4.79%	5.34%	1.80%	1.39%	-0.01%	-0.53%	-0.51%
6	Pasivo con costo sobre pasivo total	98.76%	99.01%	98.16%	98.44%	98.27%	98.16%	98.64%	98.44%	98.60%	98.36%	98.61%	98.73%
7	Captaciones a plazo con el público sobre pasivo con costo	44.27%	44.48%	46.00%	46.56%	48.10%	48.95%	48.22%	48.97%	46.97%	47.65%	47.21%	47.71%
8	Obligaciones con entidades financieras del país sobre pasivo con costo	18.93%	19.24%	19.79%	19.32%	17.94%	17.81%	19.14%	20.22%	19.82%	19.56%	17.84%	17.03%
9	Obligaciones con entidades financieras del exterior a pasivo con costo	17.51%	17.16%	17.07%	16.69%	15.69%	15.64%	13.94%	14.41%	14.60%	14.15%	15.97%	18.52%
10	Estimaciones cartera de créditos a cartera mayor 90 días y cobro judicial	67.85%	73.41%	74.21%	50.36%	53.42%	52.87%	52.77%	53.99%	50.76%	54.78%	59.92%	49.25%
11	Cartera (A+B) sobre cartera directa	88.23%	90.68%	90.64%	90.76%	91.55%	91.14%	91.06%	92.06%	90.36%	91.36%	89.71%	87.39%
12	Rentabilidad nominal sobre patrimonio promedio	-6.74%	1.39%	-4.23%	-2.04%	6.70%	8.03%	8.22%	6.90%	7.20%	5.69%	4.40%	4.85%
13	Utilidad operacional bruta sobre gastos de administración	124.37%	120.49%	121.00%	119.49%	137.56%	141.43%	144.49%	148.71%	150.01%	147.79%	144.44%	140.30%
14	Compromiso patrimonial	-1.87%	-1.91%	-1.93%	-1.51%	-1.71%	-1.94%	-1.99%	-1.99%	-2.10%	-2.11%	-2.13%	-2.17%
15	Morosidad mayor a 90 días / Cartera Directa	0.90%	0.85%	0.74%	1.20%	1.04%	1.21%	1.50%	1.19%	1.12%	1.17%	1.09%	1.30%
16	Riesgo por tasa de interés en colones	0.12%	0.16%	0.17%	0.16%	0.13%	1.16%	0.97%	0.99%	1.05%	1.08%	1.14%	0.63%
17	Riesgo por tasas de interés en moneda extranjera	0.21%	0.16%	0.11%	0.05%	0.05%	0.07%	0.13%	0.31%	0.37%	0.12%	0.44%	0.09%
18	Riesgo cambiario	8.95%	10.06%	11.00%	11.43%	11.85%	11.14%	11.07%	9.58%	8.56%	7.40%	6.57%	4.60%
19	ICL \$	314.94%	257.98%	206.86%	130.53%	607.54%	144.92%	157.76%	150.17%	161.57%	150.86%	296.60%	180.37%
20	ICL ¢	296.64%	241.88%	156.64%	276.45%	284.10%	180.86%	125.33%	177.32%	124.86%	317.88%	264.94%	362.54%