

The background of the slide is a complex graphic. It features a blue and yellow color scheme. On the left, there are several overlapping line graphs and bar charts with various numerical values. A large, stylized dollar sign (\$) is prominent in the upper left. Below it, there are stacks of coins, some of which are labeled with currency symbols like the Euro (€) and the British Pound (£). The overall design is modern and financial in theme.

# Corporate Presentation

Banco Internacional de Costa Rica S.A.



# BICSA at a Glance

Our Shareholder Partner Banks with Assets exceeding US\$25 billion and more than US\$2.4 billion in Equity are BICSA's main support.



# BICSA Credit Ratings:

**Fitch**Ratings

Local: AA-(pan), Positive

International: BB, Positive

**MOODY's**

Local: A+.pa, Stable

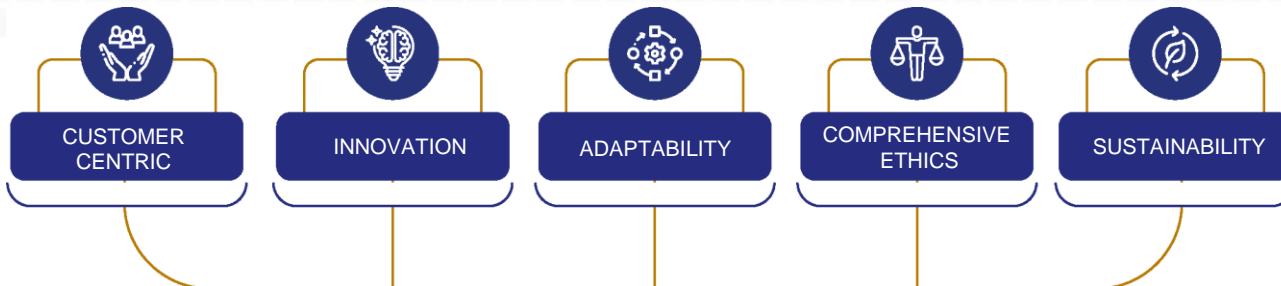
International: Ba3, Positive





# Value Proposition

Corporate, mid-tier Commercial Bank, providing customized services and products acting as a partner in the growth and international expansion of its clients.






Headquarters in Panama

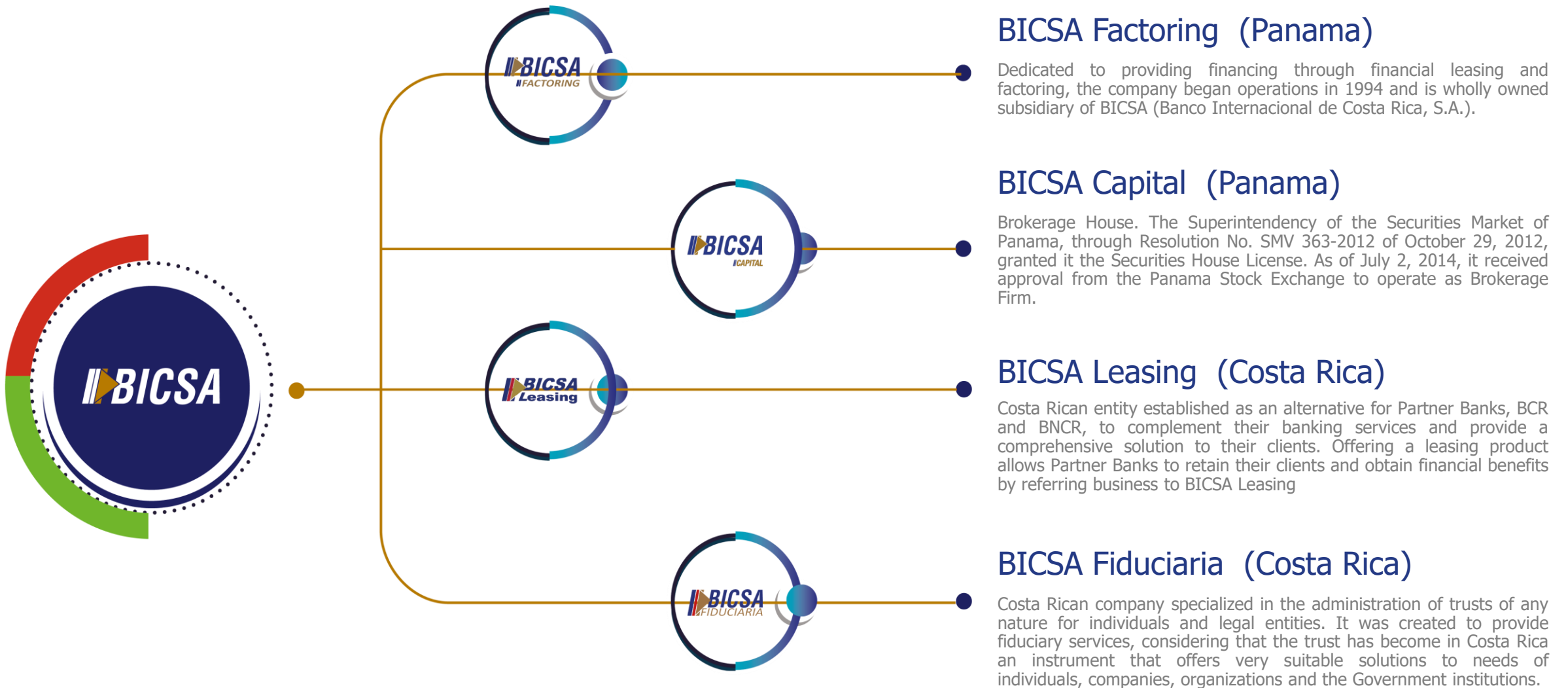
Regional Rep.Office coverage:

Central America, Mexico and USA



-  Panama Headquarters y Sucursal David
-  Customer Service Office in Costa Rica
-  Representative Offices:  
Guatemala, El Salvador, México, Miami

# BICSA Corporate Structure



# Business Model

## Key Segments served according to their needs and business challenges

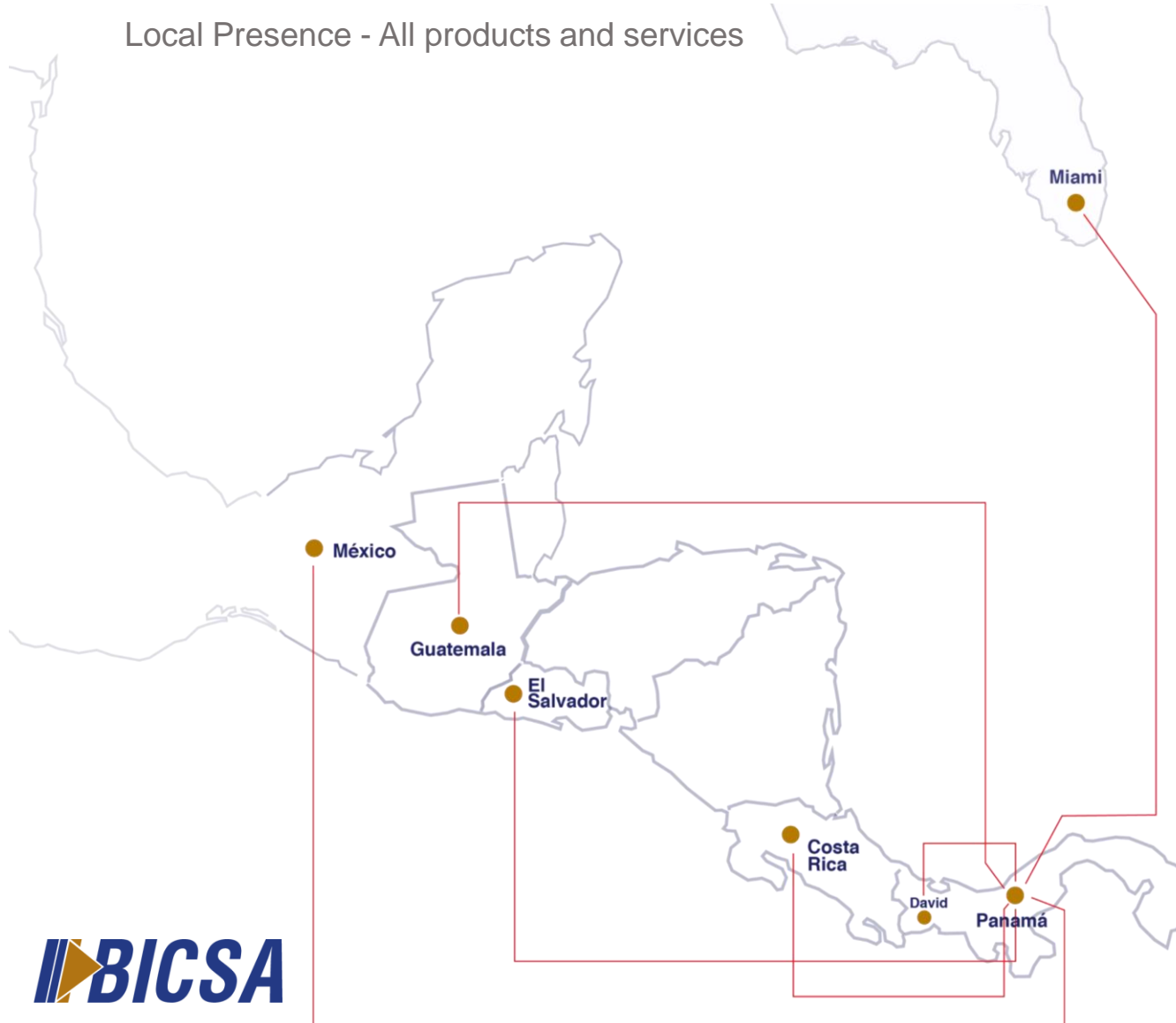




# Regional Markets served via different models

## PRIMARY MARKETS

Local Presence - All products and services



## SECONDARY MARKETS

Credit Promoters and Strategic Alliances



# Product, Services, and Channels

## CORPORATE BANKING, SME AND INDIVIDUALS

Revolving Credit Lines  
Term Loans  
Factoring  
Deposit Guarantee Loans  
Credit Cards  
Leasing

## ACCOUNTS AND BANK DEPOSITS

Savings Accounts  
Demand Deposits Accounts  
Term Deposits  
Money Market Accounts  
BICSA Plus Savings Accounts  
Overnight Deposits

## TRADE FINANCE

Letters of Credit  
Collections  
Standbys / Bid Bonds  
Forex Services

## SERVICES AND CHANNELS

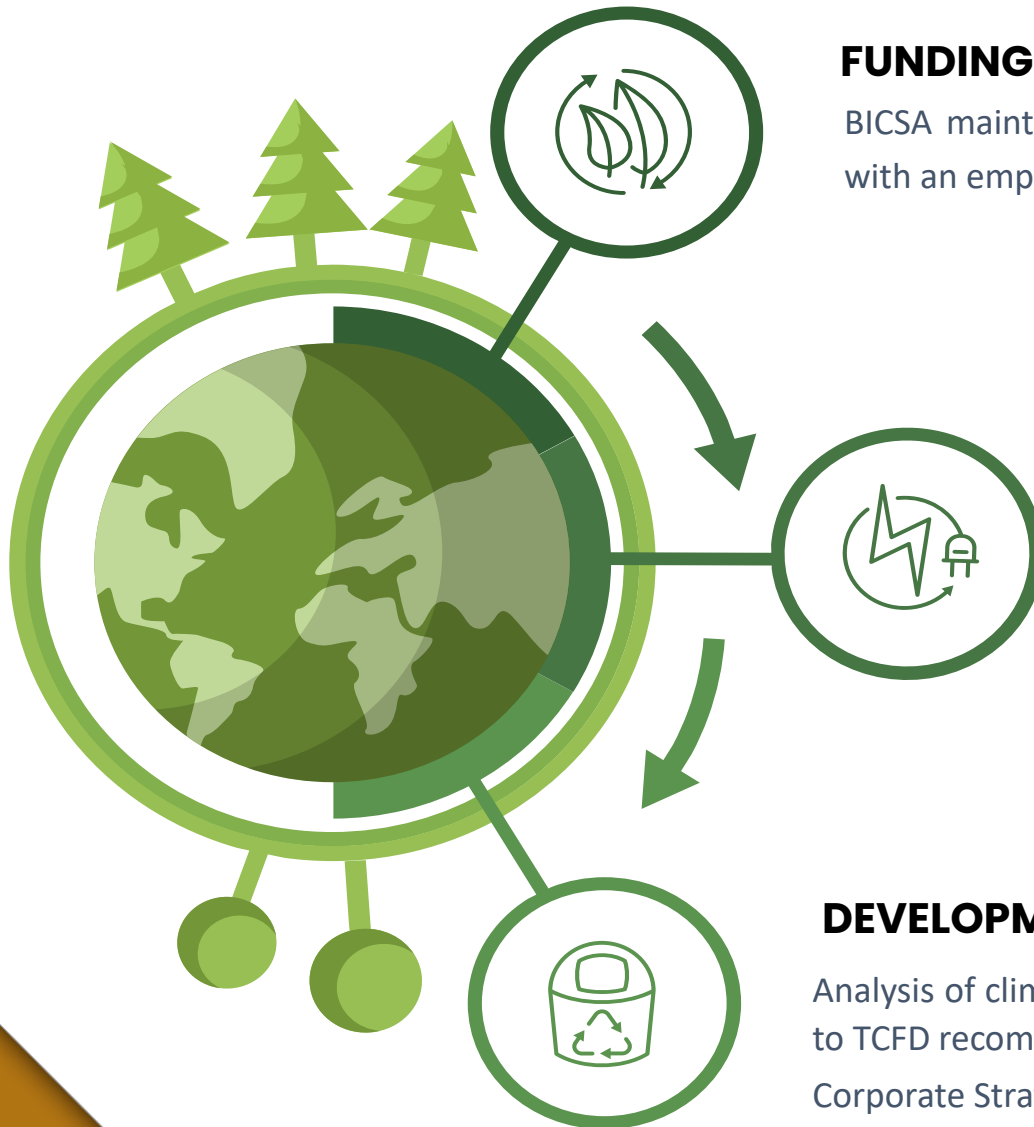
Regional SINPE  
Money Transfers  
Online Banking  
Mobile banking  
Broker-dealer  
Fiduciary services



# Sustainability

# SUSTAINABILITY MANAGEMENT

Application of International Standards: Equator Principles and IFC Performance Standards



## **FUNDING WITH ENVIRONMENTAL PURPOSES**

BICSA maintains lines of credit with international entities for the financing of credit operations with an emphasis on environmental issues in the order of US\$180MN.

## **INTEGRATED PROCESSES**

Committed to incorporating Environmental Management into our lending operations, we adhere to measuring environmental and social factors in the credit process. Implementation of a SARAS to analyze environmental risks in the portfolio.

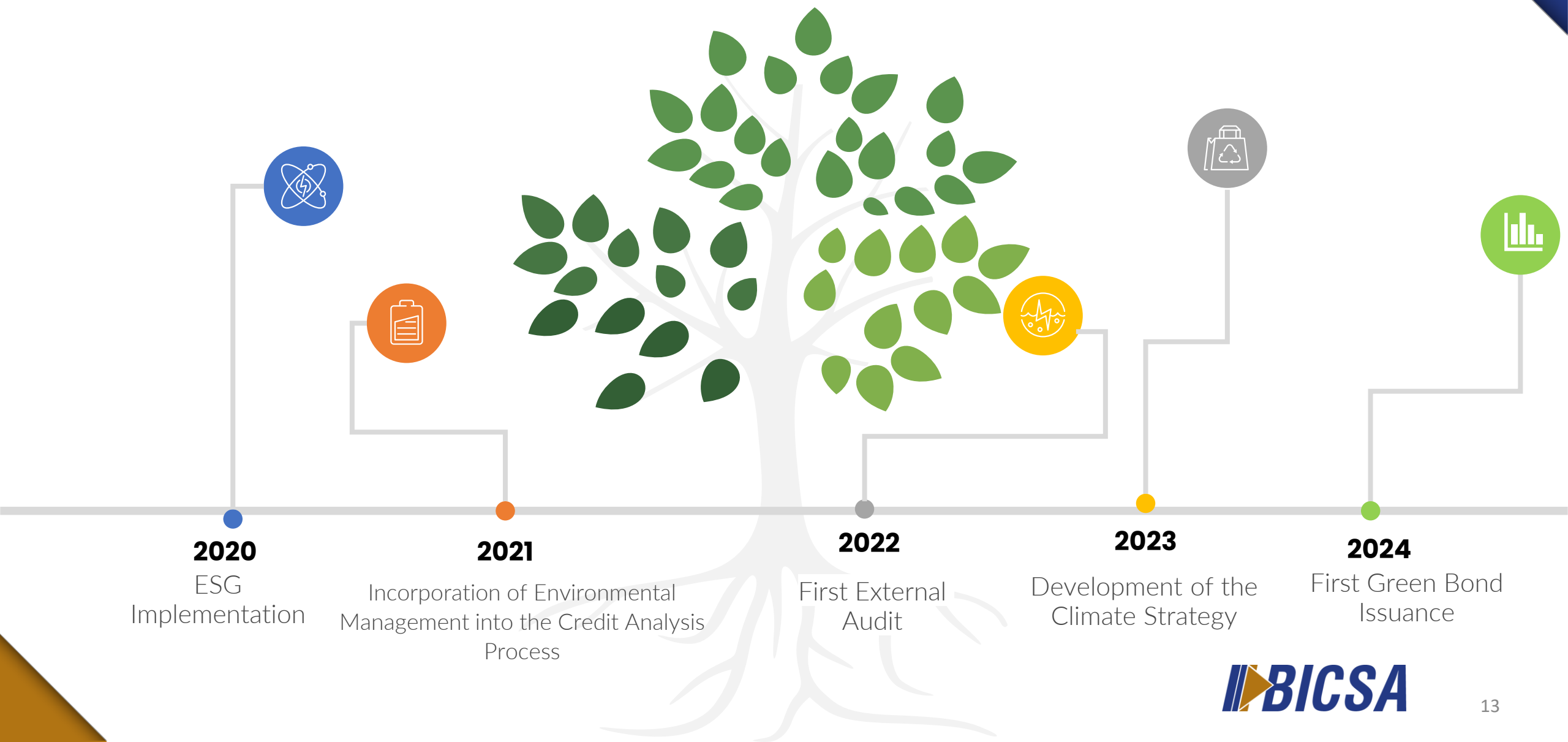
## **DEVELOPMENT OF A CLIMATE STRATEGY**

Analysis of climate scenarios and behavior of climate risk and opportunity matrices according to TCFD recommendations.

Corporate Strategy 2023-2025.

# SUSTAINABILITY MANAGEMENT

Implementation of SARAS in BICSA







1

2

3

4

5



Internal Capacity  
Building



Development of Our  
**Sustainability  
Culture**



**Decarbonization  
Strategy:**  
Measurement and  
Compensation



**Financial Solutions**  
supporting the Transition.  
Value Creation



Training and Support for  
Clients

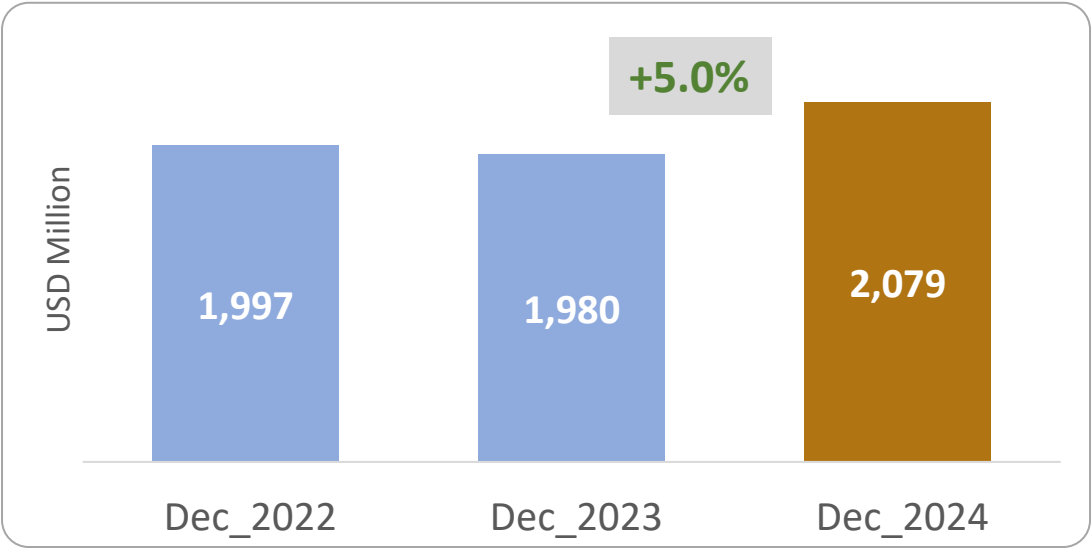


# Financial Performance

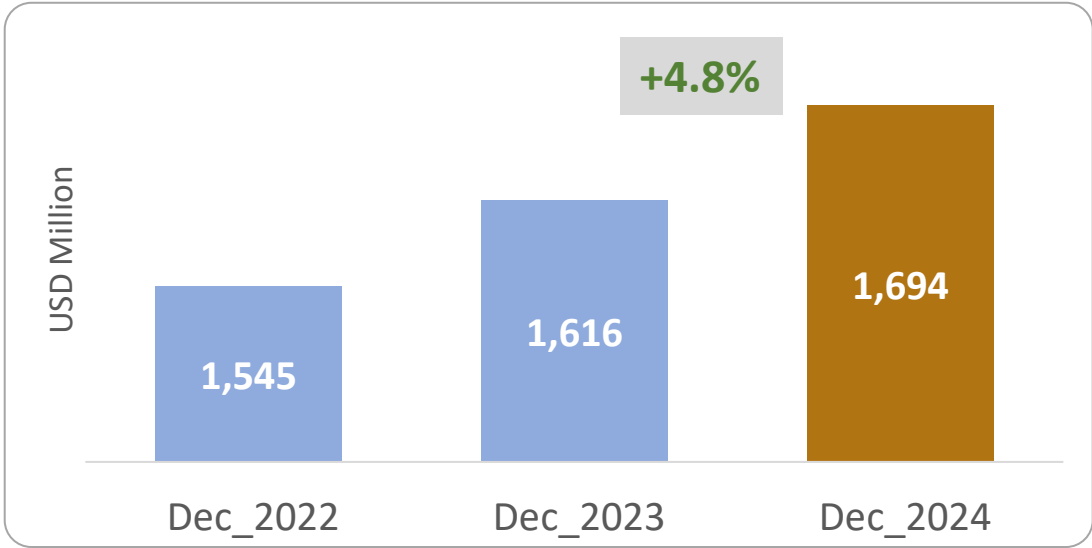
# Balance Growth Focused on Productive Assets



**Total Assets**



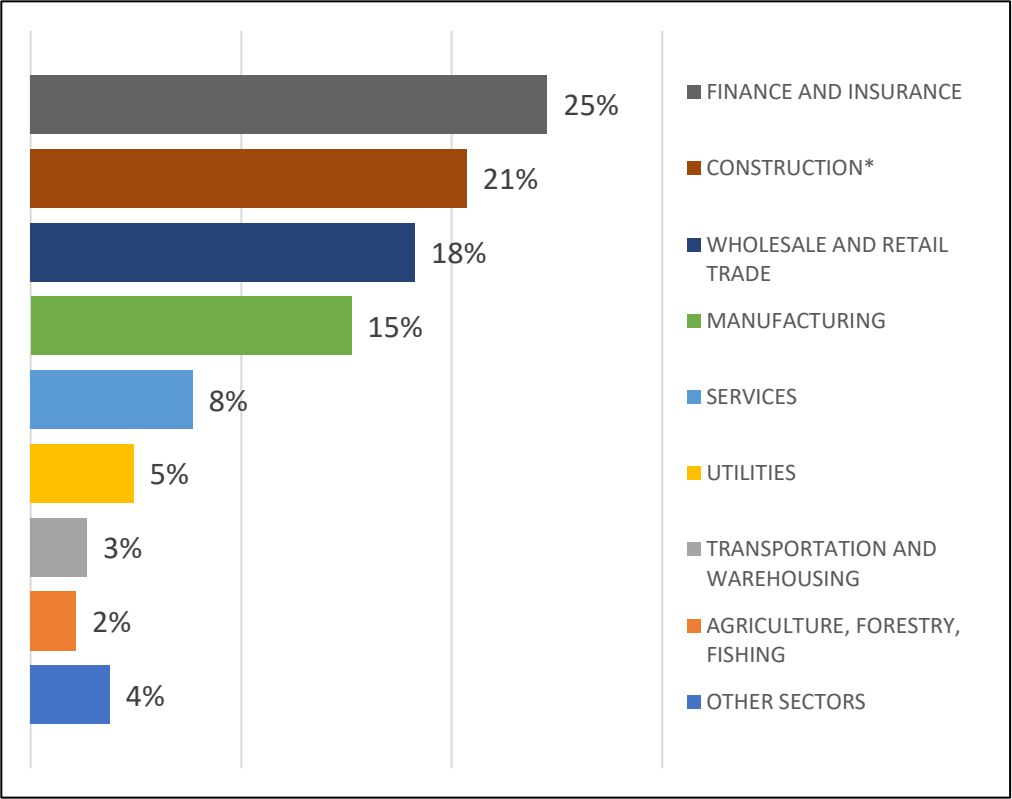
**Gross Loan Portfolio**



# Diversified Loan Portfolio by Sectors and Geography

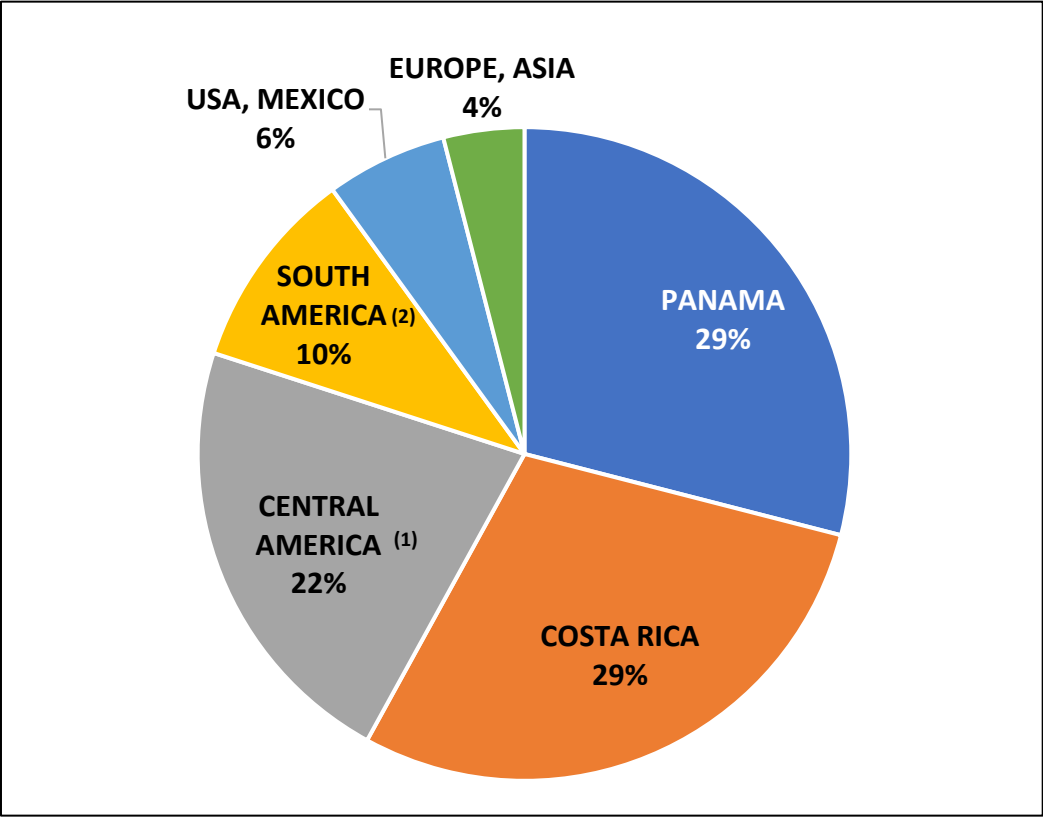


LOAN PORTFOLIO BY SECTOR – DEC 2024



\*Primarily factoring of accounts receivable from the Government of Panama (Infrastructure Projects).

LOAN PORTFOLIO BY GEOGRAPHY – DEC 2024



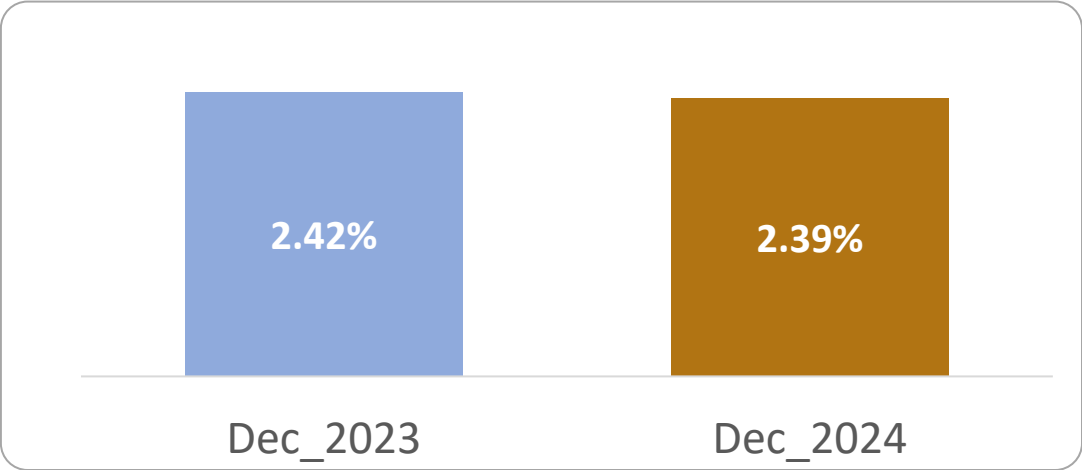
(1) Includes: El Salvador, Guatemala, Honduras, Rep. Dominicana, Nicaragua.

(2) Andean Region: Ecuador, Chile, Peru, Colombia.

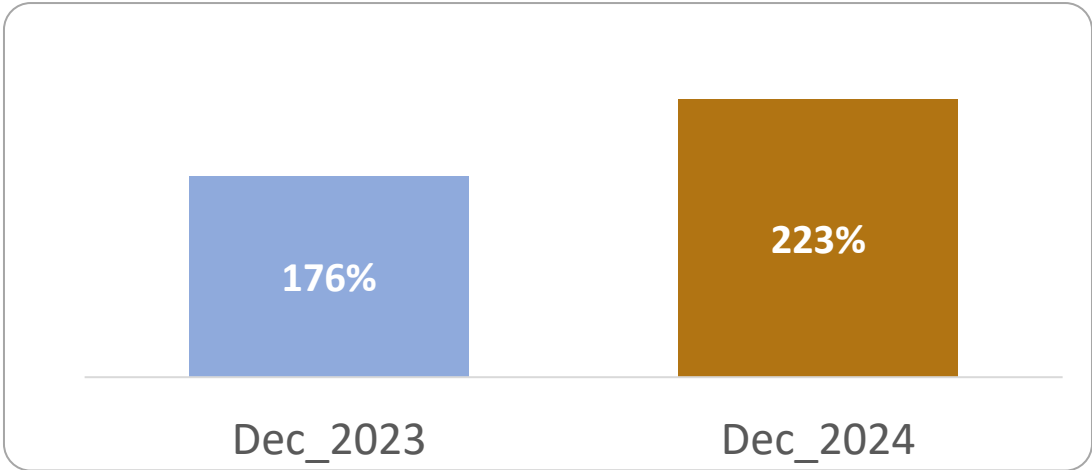
# Good quality of Assets with adequate reserves and guarantees coverage



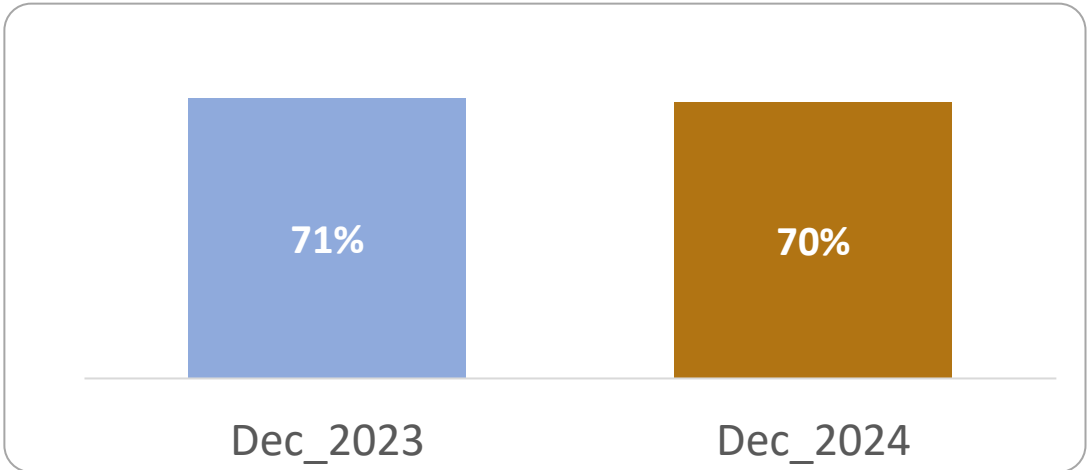
**Non-Performing to Total Loans**



**Loan Loss Reserves Coverage**



**Collateral to Loan Coverage**

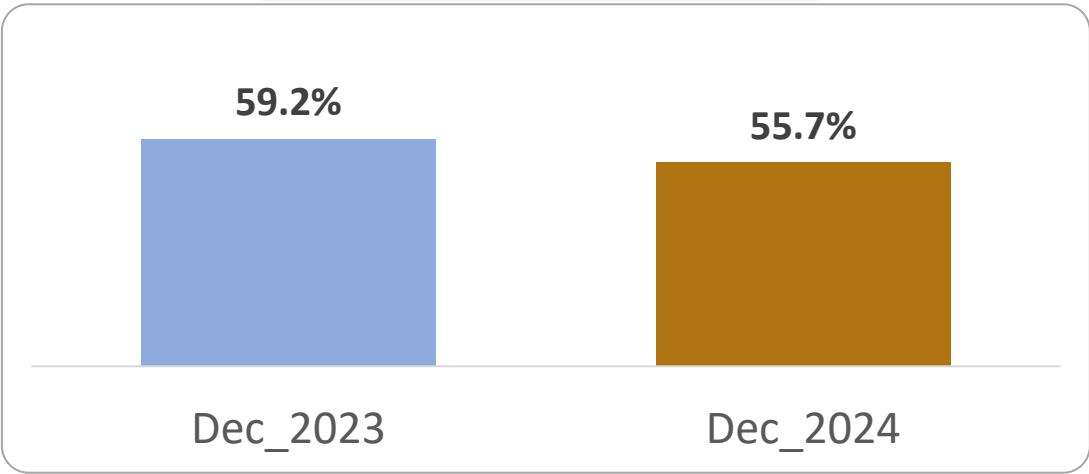


# Strong Liquidity Coverage



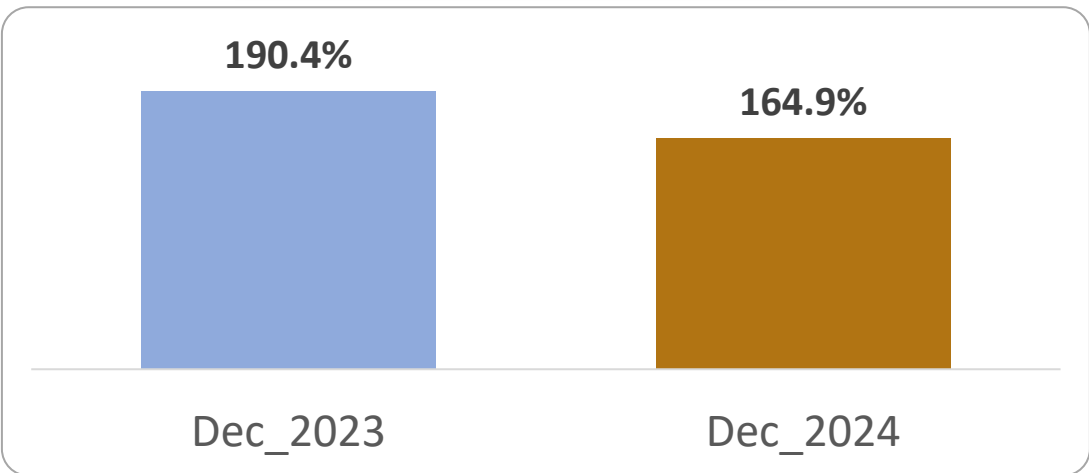
## Standard Regulatory Liquidity Ratio

Minimum level 30%

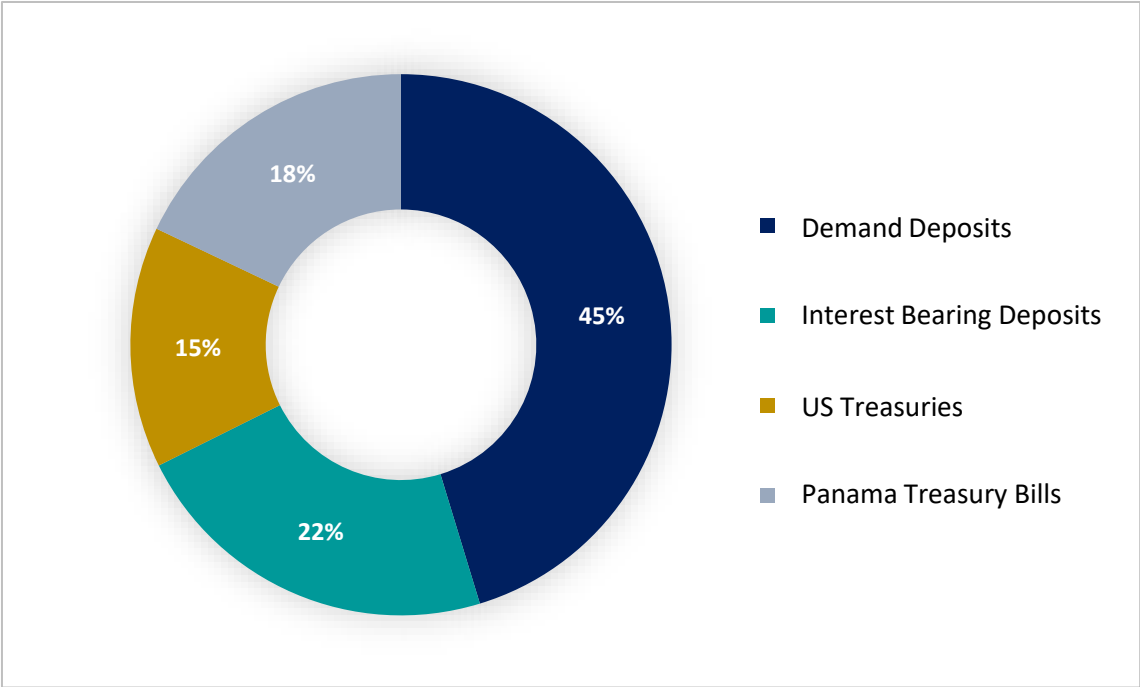


## Liquidity Coverage Liquidity (LCR)

Minimum Level 100%



## High-Quality Liquid Assets



**62%**

Cash and Due from Top Tier Banks

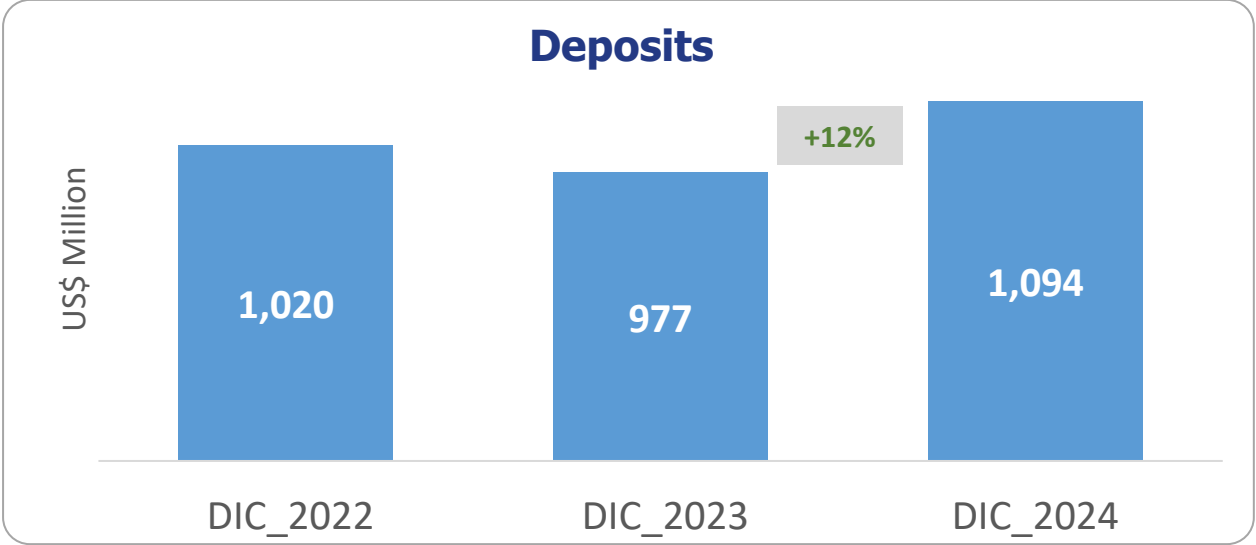
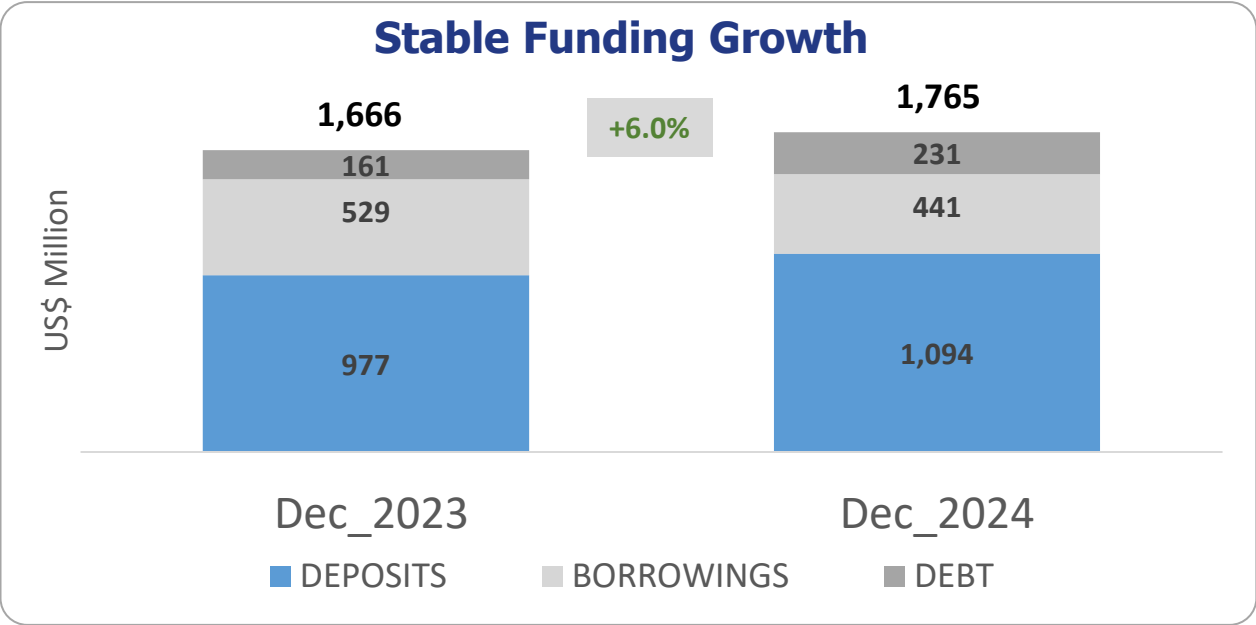
**20%**

AAA Rating investments.

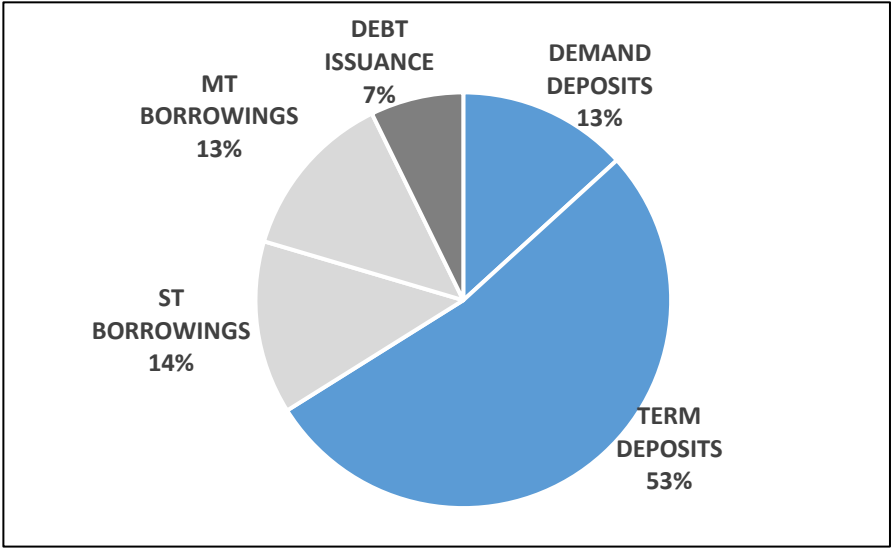
**0.2 Years**

Investments duration

# Diversified and Growing Funding Structure

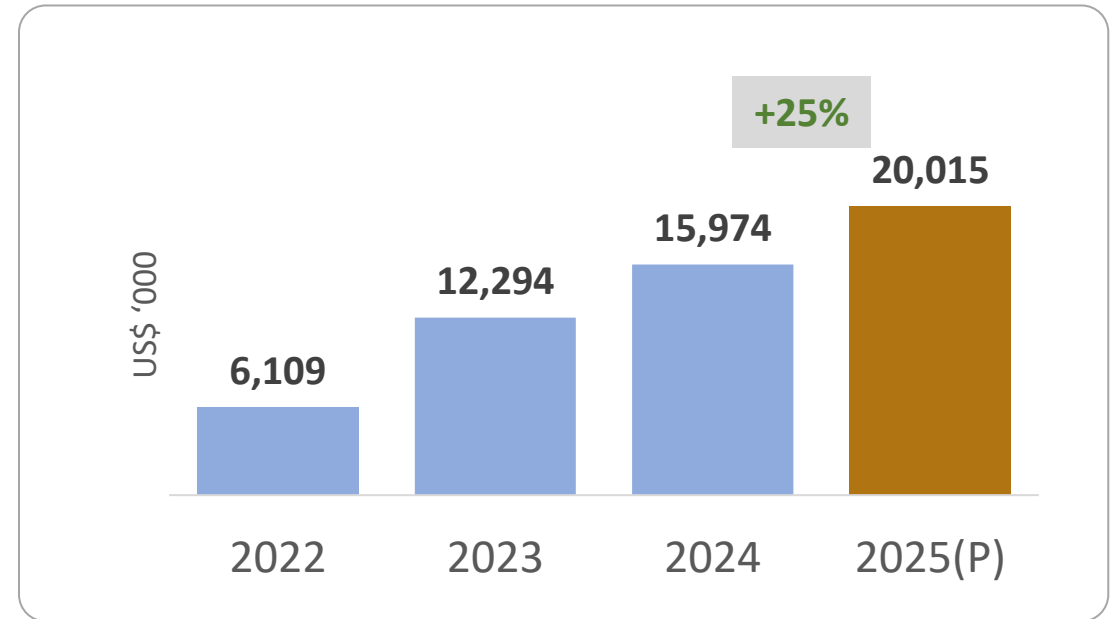
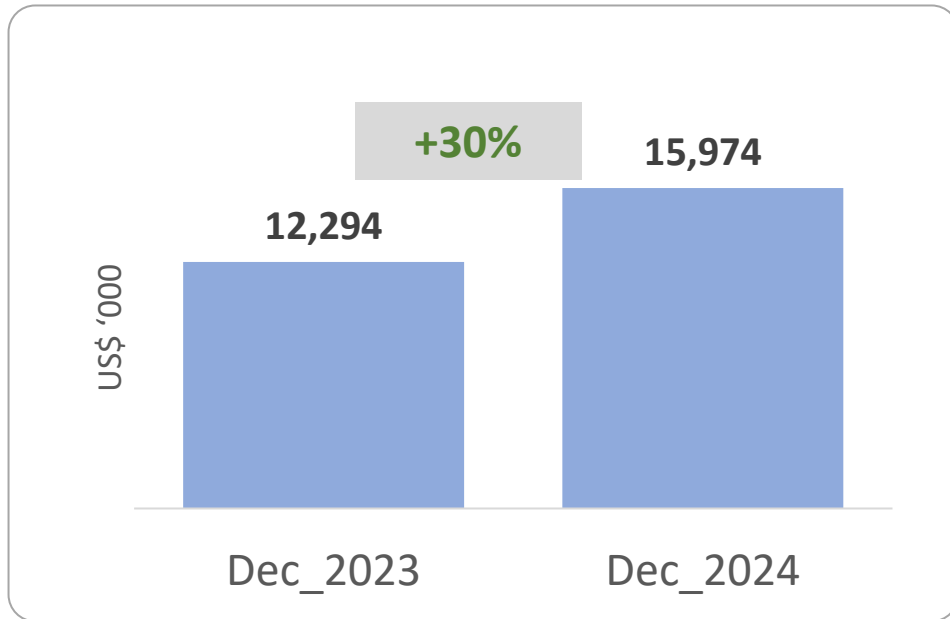


### Diversified Funding Structure December 2024





## Net Profit sustained growth

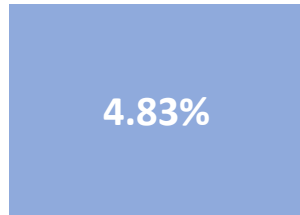


- Net Profit reached US\$15.9MN as of December 31, 2024, a 30% annual growth.

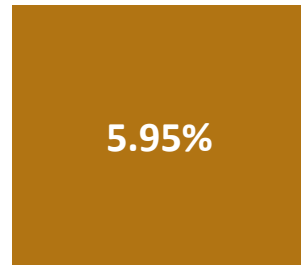
## Solid Results: profitability, asset growth and efficiency objectives



### ROE

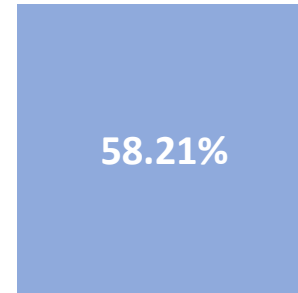


Dec\_2023

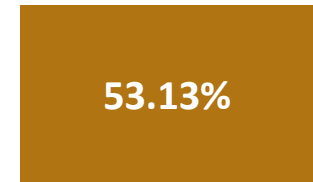


Dec\_2024

### Efficiency



Dec\_2023

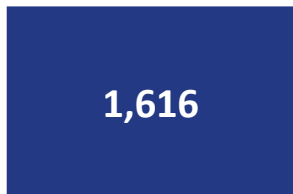


Dec\_2024

### Asset Growth



US\$ Millions



Dec\_2023

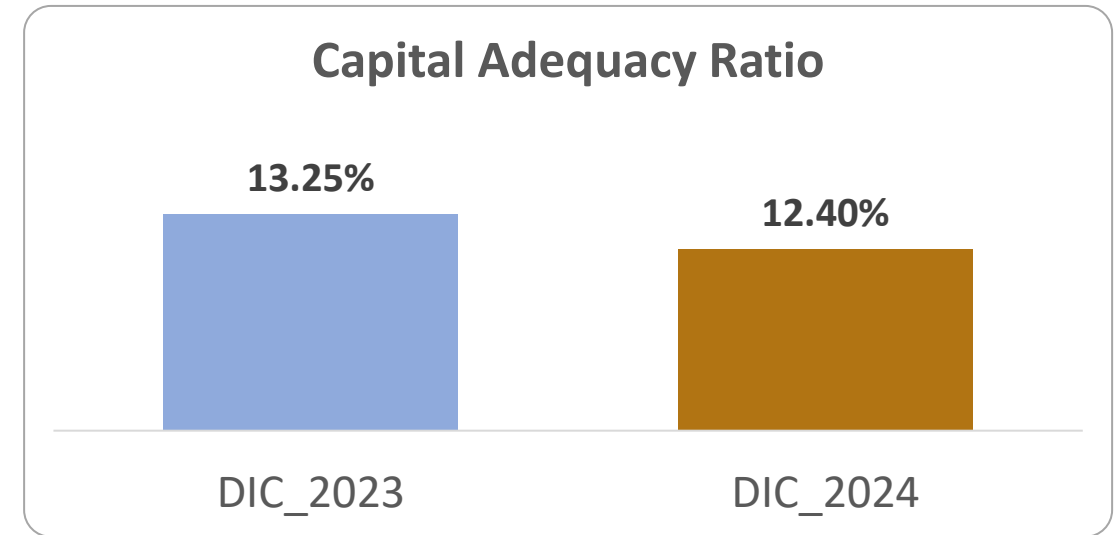
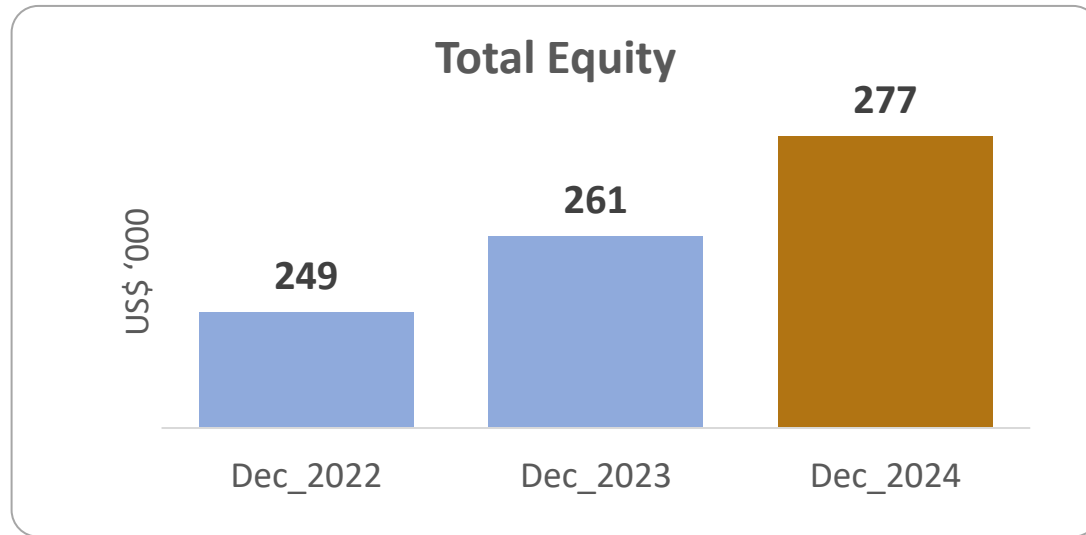
+4.8%



Dec\_2024

- Profitability improved substantially in compliance with the financial objectives of the Corporate Strategy 2023-2025.
- Significant improvement in operational efficiency (expense-to-income ratio) due to a 4.7% reduction in administrative and operational expenses

## Healthy Equity Growth and Capitalization Levels



- Capitalization levels of 12.40% exceed the regulatory minimum of 8.5%.
- Equity maintains a sustained growth trend that accompanies asset growth with a profit retention policy.
- BICSA maintains a solid capital position with healthy reserve buffers and Tier 1 capital levels.

# 2023 2025

A large graphic with the numbers "7-5-50" in blue, preceded by a stylized orange and blue arrow pointing right.

## META · PLAN ESTRATÉGICO

REACH

7%

ROE

GROW

5%

IN ASSETS AND  
FUNDING

OBTAIN

50%

OPERATING  
EFFICIENCY

**Thank you!**