

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

| | 2014 | 2015 | | | |
|------------------------------|------------------|------------------|------------------|------------------|------------------|
| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ACTIVOS LIQUIDOS NETO | 315,879,270.52 | 289,929,557.04 | 167,779,693.45 | 153,877,550.70 | 167,995,234.73 |
| DEPÓSITOS INTERNOS EN BANCOS | 115,774,808.52 | 68,808,599.86 | 69,903,313.84 | 69,227,824.77 | 78,546,013.35 |
| A LA VISTA | 7,724,808.52 | 5,158,599.86 | 8,203,313.84 | 5,827,824.77 | 5,809,438.28 |
| A PLAZO | 108,050,000.00 | 63,650,000.00 | 61,700,000.00 | 63,400,000.00 | 72,736,575.07 |
| DEPÓSITOS EXTERNOS EN BANCOS | 199,133,659.37 | 220,105,683.29 | 96,390,573.28 | 83,390,388.70 | 88,418,507.71 |
| A LA VISTA | 169,633,955.17 | 214,249,103.09 | 87,889,194.68 | 75,889,010.10 | 80,415,287.39 |
| A PLAZO | 29,499,704.20 | 5,856,580.20 | 8,501,378.60 | 7,501,378.60 | 8,003,220.32 |
| OTROS | 970,802.63 | 1,015,273.89 | 1,485,806.33 | 1,259,337.23 | 1,030,713.67 |
| CARTERA CREDITICIA NETA | 1,403,952,210.90 | 1,385,523,046.39 | 1,390,919,071.14 | 1,439,058,271.17 | 1,503,961,067.90 |
| INTERNA | 368,076,551.31 | 345,762,339.89 | 318,811,997.91 | 329,623,143.72 | 347,845,367.32 |
| EXTERNA | 1,050,940,084.88 | 1,056,675,254.32 | 1,088,818,127.85 | 1,129,136,210.19 | 1,175,714,271.96 |
| MENOS PROVISIONES | (15,064,425.29) | (16,914,547.82) | (16,711,054.62) | (19,701,082.74) | (19,598,571.38) |
| INTERNA | (2,427,107.61) | (312,721.82) | (608,164.32) | (703,006.39) | (385,018.30) |
| EXTERNA | (12,637,317.68) | (16,601,826.00) | (16,102,890.30) | (18,998,076.35) | (19,213,553.08) |
| INVERSIONES EN VALORES NETA | 49,588,790.40 | 108,217,941.05 | 127,617,097.36 | 130,977,767.59 | 110,593,703.12 |
| INTERNAS | 8,535,051.22 | 11,263,470.23 | 14,105,287.43 | 14,069,586.90 | 13,881,900.15 |
| EXTERNAS | 41,053,739.18 | 96,954,470.82 | 113,511,809.93 | 116,908,180.69 | 96,711,802.97 |
| MENOS PROVISIONES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXTERNA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTROS ACTIVOS | 69,401,777.35 | 67,622,316.04 | 65,204,289.54 | 69,536,439.76 | 69,833,693.94 |
| INTERNOS | 50,074,292.09 | 52,756,239.69 | 54,084,710.17 | 59,222,903.45 | 61,429,422.24 |
| EXTERNOS | 19,327,485.26 | 14,866,076.35 | 11,119,579.37 | 10,313,536.31 | 8,404,271.70 |
| ACTIVO TOTAL NETO | 1,838,822,049.17 | 1,851,292,860.52 | 1,751,520,151.49 | 1,793,450,029.22 | 1,852,383,699.69 |
| DEPOSITOS | 874,497,191.65 | 914,353,985.58 | 782,521,475.45 | 852,852,022.96 | 928,679,707.62 |
| INTERNOS | 382,917,407.62 | 372,464,988.95 | 359,731,806.92 | 457,127,923.05 | 486,604,381.28 |
| OFICIALES | 21,736,124.08 | 19,724,482.55 | 7,924,399.15 | 25,601,481.66 | 25,618,925.17 |

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

| | 2014 | 2015 | | | |
|------------------------------------|----------------|----------------|----------------|----------------|----------------|
| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| DE PARTICULARES | 235,185,195.25 | 238,955,878.43 | 242,938,013.81 | 319,342,813.82 | 319,983,697.89 |
| A LA VISTA | 15,899,189.93 | 20,554,334.80 | 20,000,569.14 | 18,658,427.82 | 16,112,247.02 |
| A PLAZO | 219,286,005.32 | 218,401,543.63 | 222,937,444.67 | 300,684,386.00 | 303,871,450.87 |
| DE AHORROS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| DE BANCOS | 125,996,088.29 | 113,784,627.97 | 108,869,393.96 | 112,183,627.57 | 141,001,758.22 |
| A LA VISTA | 207,755.66 | 142,814.22 | 138,356.45 | 144,429.98 | 148,890.67 |
| A PLAZO | 125,788,332.63 | 113,641,813.75 | 108,731,037.51 | 112,039,197.59 | 140,852,867.55 |
| EXTERNOS | 491,579,784.03 | 541,888,996.63 | 422,789,668.53 | 395,724,099.91 | 442,075,326.34 |
| OFICIALES | 120,764,242.00 | 102,010,158.36 | 56,207,463.25 | 35,975,994.04 | 73,117,997.52 |
| DE PARTICULARES | 311,167,911.64 | 325,655,101.28 | 329,316,626.38 | 325,328,168.35 | 311,184,948.95 |
| A LA VISTA | 46,305,409.62 | 52,243,684.52 | 54,174,348.72 | 61,444,835.56 | 59,555,854.50 |
| A PLAZO | 264,721,582.87 | 273,283,411.70 | 274,994,993.84 | 263,729,480.92 | 251,494,461.86 |
| DE AHORROS | 140,919.15 | 128,005.06 | 147,283.82 | 153,851.87 | 134,632.59 |
| DE BANCOS | 59,647,630.39 | 114,223,736.99 | 37,265,578.90 | 34,419,937.52 | 57,772,379.87 |
| A LA VISTA | 4,658,630.39 | 4,612,736.99 | 4,766,578.90 | 5,907,937.52 | 19,359,379.87 |
| A PLAZO | 54,989,000.00 | 109,611,000.00 | 32,499,000.00 | 28,512,000.00 | 38,413,000.00 |
| OBLIGACIONES | 737,685,021.11 | 706,884,947.02 | 735,654,576.25 | 702,493,524.83 | 684,243,077.46 |
| INTERNAS | 280,309,000.00 | 267,743,000.00 | 276,736,000.00 | 257,633,000.00 | 212,659,000.00 |
| EXTERNAS | 457,376,021.11 | 439,141,947.02 | 458,918,576.25 | 444,860,524.83 | 471,584,077.46 |
| OTROS PASIVOS | 36,050,541.85 | 34,792,174.53 | 32,930,354.18 | 35,086,363.21 | 34,160,503.49 |
| INTERNOS | 24,057,959.46 | 21,212,895.70 | 21,423,566.28 | 19,531,346.51 | 17,626,918.21 |
| EXTERNOS | 11,992,582.39 | 13,579,278.83 | 11,506,787.90 | 15,555,016.70 | 16,533,585.28 |
| PATRIMONIO | 190,589,294.56 | 195,261,753.39 | 200,413,745.61 | 203,018,118.22 | 205,300,411.53 |
| CAPITAL | 132,787,000.00 | 132,787,000.00 | 132,787,000.00 | 132,787,000.00 | 132,787,000.00 |
| RESERVAS DE CAPITAL | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTRAS RESERVAS | 30,141,491.43 | 32,285,871.34 | 38,606,422.82 | 38,269,509.47 | 39,897,314.40 |
| UTILIDAD DEL PERIODO Y DE PERIODOS | 27,915,160.83 | 30,307,274.69 | 29,582,704.91 | 33,654,285.83 | 34,838,008.33 |

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2015

| | 2014 | 2015 | | | |
|-------------------------------------|------------------|------------------|------------------|------------------|------------------|
| | TRIMESTRE IV | TRIMESTRE I | TRIMESTRE II | TRIMESTRE III | TRIMESTRE IV |
| ANTERIORES | | | | | |
| GAN/PERD EN INV. DIS. PARA LA VENTA | (254,357.70) | (118,392.64) | (562,382.12) | (1,692,677.08) | (2,221,911.20) |
| DEUDA SUBORDINADA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PASIVO Y PATRIMONIO TOTAL | 1,838,822,049.17 | 1,851,292,860.52 | 1,751,520,151.49 | 1,793,450,029.22 | 1,852,383,700.10 |