

BALANCE DE SITUACION
Banco Internacional de Costa Rica, S.A.
DE DICIEMBRE 2009 A DICIEMBRE 2010
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2010												
			2009	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre
ACTIVOS LIQUIDOS	(27,506.32)	(13.92%)	197,546.81	192,437.42	162,261.69	152,513.11	178,109.54	182,469.77	153,268.57	178,001.69	129,557.33	163,803.78	153,522.97	188,097.78	170,040.49
Depositos Locales en Bancos	(40,568.43)	(46.10%)	88,006.07	69,904.05	51,296.88	42,594.80	46,433.65	57,996.75	43,213.27	42,537.20	34,313.58	40,161.29	29,334.60	47,006.06	47,437.64
A la Vista	(1,559.30)	(26.41%)	5,904.02	7,004.05	3,896.88	5,694.65	8,833.65	10,196.75	8,213.27	3,936.93	5,711.67	10,059.78	4,733.71	4,905.61	4,344.71
A Plazo	(39,009.13)	(47.51%)	82,102.06	62,900.00	47,400.00	36,900.15	37,600.00	47,800.00	35,000.00	38,600.27	28,601.91	30,101.50	24,600.89	42,100.45	43,092.93
Depositos Extranjeros en Bancos	12,976.94	11.91%	108,927.49	121,696.27	110,584.70	108,933.53	130,564.02	123,960.56	109,336.28	134,909.42	94,815.40	122,704.38	123,335.24	140,298.32	121,904.44
A la Vista	39,574.91	51.04%	77,531.68	95,303.81	99,208.63	97,563.92	100,195.11	106,773.33	101,141.76	128,867.47	86,825.25	114,711.87	119,843.21	136,978.04	117,106.59
A Plazo	(26,597.96)	(84.72%)	31,395.81	26,392.46	11,376.07	11,369.61	30,368.92	17,187.24	8,194.52	6,041.95	7,990.14	7,992.51	3,492.03	3,320.28	4,797.85
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	85.17	13.89%	613.24	837.11	380.12	984.78	1,111.86	512.46	719.01	555.07	428.35	938.11	853.12	793.41	698.41
CARTERA CREDITICIA	171,915.70	28.22%	609,111.74	595,142.85	610,201.17	642,990.87	629,881.52	638,320.85	655,683.91	648,325.21	675,371.15	691,482.31	728,189.24	740,248.43	781,027.44
Locales	30,306.04	17.39%	174,278.75	173,467.14	180,273.84	176,288.76	171,566.02	173,605.69	188,144.67	191,557.24	200,096.59	210,662.78	218,333.94	216,376.42	204,584.79
Extranjero	146,151.94	33.04%	442,405.66	429,299.94	437,752.55	474,581.13	466,243.69	472,693.35	476,221.86	466,352.17	484,958.76	491,109.46	519,846.12	534,514.39	588,557.60
Menos Provisiones	4,542.28	59.98%	7,572.66	7,624.24	7,825.22	7,879.02	7,928.19	7,978.19	8,682.62	9,584.20	9,684.20	10,289.93	9,990.81	10,642.39	12,114.94
Locales	(272.67)	(10.75%)	2,537.19	2,536.54	2,535.57	2,494.44	2,489.31	2,462.36	2,470.59	3,090.49	2,929.06	3,036.88	3,231.86	3,249.47	2,264.52
Extranjero	4,814.95	95.62%	5,035.47	5,087.69	5,289.66	5,384.59	5,438.88	5,515.83	6,212.03	6,493.71	6,755.15	7,253.05	6,758.95	7,392.92	9,850.42
INVERSIONES EN VALORES	30,894.88	41.85%	73,823.58	76,929.22	94,845.63	93,897.65	94,831.46	96,545.66	93,146.56	79,907.60	108,526.22	101,561.73	106,046.62	104,738.74	104,718.45
Locales	2,127.05	13.81%	15,403.00	15,109.50	16,676.31	17,804.99	18,903.35	18,995.76	24,872.21	14,625.46	17,147.42	18,535.68	14,829.28	17,371.20	17,530.05
Extranjero	28,767.83	49.24%	58,420.58	61,819.72	78,169.32	76,092.66	75,928.11	77,549.90	68,274.35	65,282.14	91,378.79	83,026.05	91,217.34	87,367.54	87,188.40
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	(4,365.84)	(17.84%)	24,465.91	23,061.08	24,086.34	26,122.29	24,858.21	24,695.35	22,669.06	28,013.38	22,718.14	18,760.37	16,958.12	21,257.54	20,100.08
Locales	2,048.68	23.86%	8,586.73	8,701.03	8,830.02	10,214.84	9,938.99	9,175.14	9,427.73	9,421.56	8,831.19	9,132.20	8,188.05	10,901.46	10,635.42
Extranjero	(6,414.52)	(40.40%)	15,879.18	14,360.05	15,256.32	15,907.45	14,919.23	15,520.22	13,241.34	18,591.82	13,886.95	9,628.17	8,770.07	10,356.08	9,464.66
TOTAL DE ACTIVOS	170,938.42	18.89%	904,948.04	887,570.57	891,394.83	915,523.92	927,680.73	942,031.64	924,768.10	934,247.88	936,172.83	975,608.19	1,004,716.94	1,054,342.48	1,075,886.46
DEPOSITOS	63,813.48	11.74%	543,462.52	525,546.87	532,796.08	549,748.32	558,411.49	567,618.81	559,361.72	554,209.49	549,313.88	584,448.80	578,055.90	620,263.73	607,276.00
Locales	29,331.35	14.43%	203,249.04	205,064.71	179,694.79	177,029.06	199,411.69	194,361.58	179,340.60	183,525.60	205,173.60	223,396.89	217,380.58	237,076.57	232,580.39

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			2009	2009	2009	2009	2009	2009	2009	2009	2009	2009	2009	2009	
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	5,000.00	30.30%	16,500.00	16,500.00	16,500.00	16,500.00	21,500.00	21,500.00	21,500.00	21,500.00	21,500.00	21,500.00	21,500.00	21,500.00	21,500.00
De Particulares	29,362.06	24.46%	120,045.47	124,291.63	116,145.25	118,214.70	130,864.93	131,245.74	132,543.26	132,207.58	152,918.60	166,583.23	157,740.72	163,905.44	149,407.53
A la Vista	4,936.50	29.65%	16,648.91	21,131.46	17,776.96	19,174.25	26,586.50	22,192.51	20,290.24	17,917.30	15,803.88	24,426.28	14,133.85	15,594.19	21,585.41
A Plazo	24,425.56	23.62%	103,396.57	103,160.17	98,368.29	99,040.44	104,278.43	109,053.23	112,253.02	114,290.28	137,114.72	142,156.94	143,606.87	148,311.24	127,822.12
De Ahorros	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Bancos	(5,030.71)	(7.54%)	66,703.57	64,273.08	47,049.54	42,314.37	47,046.77	41,615.84	25,297.34	29,818.02	30,755.00	35,313.66	38,139.86	51,671.13	61,672.86
A la Vista	472.85	107.29%	440.72	302.14	320.56	377.93	504.42	872.33	359.10	389.37	956.01	209.23	908.19	545.09	913.56
A Plazo	(5,503.56)	(8.31%)	66,262.85	63,970.94	46,728.98	41,936.44	46,542.34	40,743.51	24,938.23	29,428.65	29,798.99	35,104.44	37,231.66	51,126.04	60,759.30
Extranjero	34,482.13	10.14%	340,213.48	320,482.16	353,101.29	372,719.26	358,999.79	373,257.23	380,021.12	370,683.89	344,140.28	361,051.91	360,675.32	383,187.16	374,695.61
Oficiales	40,735.15	221.86%	18,361.07	20,506.42	30,531.67	42,887.14	27,885.63	47,428.40	54,920.79	51,451.09	41,621.72	41,905.05	45,464.15	59,119.23	59,096.22
De Particulares	12,517.17	5.11%	245,055.30	240,528.76	257,783.34	266,120.90	274,098.00	276,964.91	265,719.39	269,504.91	269,044.53	263,538.34	258,928.30	260,380.45	257,572.48
A la Vista	(6,362.06)	(13.02%)	48,855.43	47,343.82	47,744.27	58,716.02	56,465.92	53,732.22	42,405.18	43,902.80	44,449.01	43,460.10	40,616.22	43,549.33	42,493.37
A Plazo	18,894.93	9.65%	195,771.90	192,675.35	209,552.84	206,988.44	217,222.25	222,820.25	222,890.68	225,154.08	224,165.62	219,725.41	218,019.21	216,411.85	214,666.83
De Ahorros	(15.70)	(3.67%)	427.97	509.59	486.22	416.43	409.83	412.44	423.54	448.04	429.89	352.83	292.86	419.27	412.27
De Bancos	(18,770.19)	(24.44%)	76,797.10	59,446.98	64,786.28	63,711.23	57,016.17	48,863.92	59,380.93	49,727.89	33,474.04	55,608.51	56,282.88	63,687.49	58,026.91
A la Vista	2,587.50	41.04%	6,304.10	7,232.98	6,398.28	8,227.73	6,788.42	7,361.17	9,603.18	8,117.14	7,327.29	8,666.01	8,187.57	6,849.18	8,891.60
A Plazo	(21,357.69)	(30.30%)	70,493.00	52,214.00	58,388.00	55,483.50	50,227.75	41,502.75	49,777.75	41,610.75	26,146.75	46,942.50	48,095.31	56,838.31	49,135.31
OBLIGACIONES	98,224.47	44.34%	221,504.35	221,235.60	219,190.14	221,371.96	221,559.21	223,355.62	221,758.36	226,201.82	239,273.80	246,074.85	278,271.73	283,603.37	319,728.82
Locales	(28,086.00)	(21.81%)	128,755.00	128,755.00	126,755.00	126,755.00	124,211.00	119,211.00	119,211.00	99,211.00	94,711.00	94,711.00	90,000.00	95,283.00	100,669.00
Extranjero	126,310.47	136.18%	92,749.35	92,480.60	92,435.14	94,616.96	97,348.21	104,144.62	102,547.36	126,990.82	144,562.80	151,363.85	188,271.73	188,320.37	219,059.82
OTROS PASIVOS	(4,992.23)	(17.88%)	27,924.26	27,725.16	25,266.83	29,015.83	30,922.83	33,194.74	23,889.27	33,305.39	25,280.87	21,729.17	23,890.04	25,241.55	22,932.03
Locales	(447.95)	(4.53%)	9,896.42	11,894.61	8,939.36	12,272.97	9,591.30	12,808.00	8,256.08	12,924.71	8,969.17	10,052.67	7,660.45	9,479.22	9,448.48
Extranjero	(4,544.29)	(25.21%)	18,027.84	15,830.55	16,327.47	16,742.87	21,331.53	20,386.74	15,633.19	20,380.68	16,311.70	11,676.50	16,229.59	15,762.34	13,483.55
PATRIMONIO	13,892.70	12.40%	112,056.91	113,062.94	114,141.78	115,387.80	116,787.21	117,862.47	119,758.76	120,531.18	122,304.28	123,355.37	124,499.28	125,233.84	125,949.61
Capital	8,358.00	10.36%	80,700.00	80,700.00	80,700.00	80,700.00	89,058.00	89,058.00	89,058.00	89,058.00	89,058.00	89,058.00	89,058.00	89,058.00	89,058.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00%	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Utilidad de Periodos Anteriores	2,147.42	10.45%	20,558.20	31,270.91	31,270.91	31,270.91	22,912.91	22,912.91	22,912.91	22,912.91	22,912.91	22,912.91	22,912.91	22,912.91	22,705.63
Utilidad de Periodo	3,330.15	31.13%	10,696.47	789.98	1,660.93	2,754.92	4,028.58	5,486.94	6,612.64	7,775.88	9,000.32	10,305.36	11,502.14	12,845.39	14,026.63

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Ganancia o Perdida en Valores Disponible para la Venta	57.12	(119.58%)	(47.77)	152.04	359.94	511.97	637.71	254.62	1,025.20	634.39	1,183.05	929.10	876.23	267.53	9.35
Deuda Subordinada	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO	170,938.42	18.89%	904,948.04	887,570.57	891,394.83	915,523.92	927,680.73	942,031.64	924,768.10	934,247.88	936,172.83	975,608.19	1,004,716.94	1,054,342.48	1,075,886.46