

BALANCE DE SITUACION
Banco Internacional de Costa Rica, S.A.
DE DICIEMBRE 2010 A DICIEMBRE 2011
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2011												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	106,430.53	62.59%	170,040.49	146,421.01	171,993.17	288,684.87	298,748.35	259,749.67	310,594.19	322,077.90	308,183.12	266,775.22	282,947.99	270,383.53	276,471.02
Depositos Locales en Bancos	4,920.34	10.37%	47,437.64	50,853.92	28,127.95	45,676.97	32,805.80	45,953.39	67,571.33	66,429.25	73,418.46	79,390.84	78,189.84	63,650.47	52,357.98
A la Vista	1,712.04	39.41%	4,344.71	4,263.10	5,037.95	7,686.65	4,805.43	4,451.58	3,770.78	5,628.87	6,718.46	4,690.84	4,989.84	5,450.47	6,056.75
A Plazo	3,208.30	7.45%	43,092.93	46,590.82	23,090.00	37,990.32	28,000.37	41,501.81	63,800.55	60,800.38	66,700.00	74,700.00	73,200.00	58,200.00	46,301.23
Depositos Extranjeros en Bancos	101,536.51	83.29%	121,904.44	94,649.25	142,911.90	241,637.04	264,909.66	213,023.34	242,240.08	254,970.47	234,096.74	186,794.67	203,606.08	205,852.85	223,440.94
A la Vista	85,873.44	73.33%	117,106.59	89,376.99	137,639.64	227,581.30	256,331.36	205,526.22	219,736.62	234,681.63	214,472.86	177,404.80	194,337.79	185,572.87	202,980.03
A Plazo	15,663.07	326.46%	4,797.85	5,272.26	5,272.26	14,055.75	8,578.30	7,497.12	22,503.46	20,288.83	19,623.88	9,389.87	9,268.29	20,279.98	20,460.92
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	(26.32)	(3.77%)	698.41	917.84	953.32	1,370.86	1,032.89	772.95	782.79	678.18	667.92	589.71	1,152.06	880.21	672.09
CARTERA CREDITICIA	188,819.44	24.18%	781,027.44	808,776.62	831,543.23	843,937.21	840,021.36	835,000.06	865,190.90	878,446.75	865,495.73	910,967.07	888,997.16	929,854.90	969,846.88
Locales	70,563.30	34.49%	204,584.79	205,984.20	218,593.18	226,227.62	222,317.53	225,613.13	244,626.08	247,781.98	241,513.65	250,479.57	253,157.65	265,643.84	275,148.09
Extranjero	118,347.70	20.11%	588,557.60	615,528.95	625,175.49	630,576.90	629,955.16	621,693.89	633,116.84	643,305.81	636,729.78	674,359.82	649,856.91	678,537.05	706,905.30
Menos Provisiones	91.57	0.76%	12,114.94	12,736.52	12,225.43	12,867.31	12,251.33	12,306.96	12,552.02	12,641.04	12,747.70	13,872.33	14,017.41	14,325.98	12,206.51
Locales	(238.39)	(10.53%)	2,264.52	2,237.86	2,233.20	2,201.30	2,487.03	2,498.14	2,489.66	2,427.77	2,442.45	2,438.12	2,438.14	2,435.24	2,026.13
Extranjero	329.96	3.35%	9,850.42	10,498.66	9,992.23	10,666.01	9,764.30	9,808.82	10,062.36	10,213.26	10,305.25	11,434.21	11,579.26	11,890.74	10,180.38
INVERSIONES EN VALORES	(22,008.74)	(21.02%)	104,718.45	96,705.88	94,329.88	55,651.50	49,832.14	55,902.60	73,188.65	71,067.62	73,793.15	79,899.44	82,014.27	82,984.73	82,709.71
Locales	(1,360.22)	(7.76%)	17,530.05	17,513.00	16,983.05	16,676.99	15,772.90	14,642.84	15,825.59	15,933.62	16,040.96	16,019.67	16,188.16	16,176.92	16,169.82
Extranjero	(20,648.52)	(23.68%)	87,188.40	79,192.87	77,346.82	38,974.51	34,059.24	41,259.76	57,363.06	55,133.99	57,752.20	63,879.77	65,826.11	66,807.81	66,539.88
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	23,244.53	123.54%	18,815.34	20,632.96	32,865.68	49,307.69	39,756.24	40,802.05	41,554.75	42,807.78	38,972.33	39,449.15	42,729.58	40,262.13	42,059.87
Locales	20,550.20	216.73%	9,481.86	11,046.43	22,355.78	34,109.10	24,354.97	24,749.12	26,518.74	27,436.65	27,322.00	27,342.88	28,969.18	27,687.08	30,032.06
Extranjero	2,694.33	28.87%	9,333.48	9,586.53	10,509.90	15,198.59	15,401.26	16,052.93	15,036.01	15,371.13	11,650.33	12,106.27	13,760.39	12,575.05	12,027.81
TOTAL DE ACTIVOS	296,485.76	27.59%	1,074,601.72	1,072,536.47	1,130,731.96	1,237,581.26	1,228,358.09	1,191,454.38	1,290,528.50	1,314,400.04	1,286,444.33	1,297,090.87	1,296,689.00	1,323,485.29	1,371,087.48
DEPOSITOS	104,259.54	17.17%	607,276.00	587,776.97	589,456.76	645,024.10	661,870.62	617,822.15	711,707.87	740,309.30	716,002.08	709,720.05	675,564.04	720,508.50	711,535.54
Locales	80,315.63	34.53%	232,580.39	238,962.60	241,908.55	272,240.66	264,374.52	282,958.96	268,282.77	297,126.01	277,579.44	309,304.40	277,850.35	291,556.80	312,896.02

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(14,500.00)	(67.44%)	21,500.00	21,500.00	21,500.00	21,500.00	21,500.00	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00	16,500.00	7,000.00
De Particulares	97,978.70	65.58%	149,407.53	162,477.88	163,538.73	181,094.85	169,218.61	197,737.59	206,504.63	203,870.04	197,900.31	210,369.42	187,495.14	194,386.82	247,386.23
A la Vista	9,411.42	43.60%	21,585.41	21,682.87	16,962.26	21,092.23	19,135.09	22,968.84	24,153.23	28,927.21	33,691.56	40,449.73	21,861.85	24,491.82	30,996.83
A Plazo	88,567.28	69.29%	127,822.12	140,795.01	146,576.48	160,002.63	150,083.52	174,768.75	182,351.39	174,942.84	164,208.75	169,919.70	165,633.29	169,876.67	216,389.40
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	18.33	0.00
De Bancos	(3,163.06)	(5.13%)	61,672.86	54,984.72	56,869.82	69,645.81	73,655.91	68,721.37	45,278.14	76,755.96	63,179.13	82,434.98	73,855.20	80,669.98	58,509.80
A la Vista	(825.52)	(90.36%)	913.56	398.88	412.07	162.17	164.83	225.98	236.95	1,627.05	1,126.76	248.22	494.60	192.70	88.04
A Plazo	(2,337.54)	(3.85%)	60,759.30	54,585.84	56,457.75	69,483.64	73,491.08	68,495.38	45,041.19	75,128.91	62,052.36	82,186.76	73,360.60	80,477.28	58,421.75
Extranjero	23,943.91	6.39%	374,695.61	348,814.37	347,548.21	372,783.44	397,496.10	334,863.19	443,425.10	443,183.30	438,422.64	400,415.65	397,713.70	428,951.70	398,639.52
Oficiales	(32,135.70)	(54.38%)	59,096.22	50,644.54	38,378.44	68,314.87	51,426.13	25,089.44	27,057.26	33,410.04	55,106.19	30,593.19	43,564.40	60,899.62	26,960.52
De Particulares	84,336.74	32.74%	257,572.48	251,374.50	246,666.28	239,948.13	255,985.58	243,096.04	368,122.68	361,492.60	327,424.75	323,342.73	313,593.41	330,017.39	341,909.22
A la Vista	8,385.09	19.73%	42,493.37	43,885.41	45,785.99	46,037.97	57,182.96	56,836.11	49,077.84	52,494.74	50,527.73	48,048.42	44,393.62	56,295.87	50,878.47
A Plazo	75,952.35	35.38%	214,666.83	207,061.52	200,365.42	193,366.41	198,246.42	185,676.57	318,601.95	308,555.59	276,450.96	274,848.90	268,730.07	273,306.19	290,619.18
De Ahorros	(0.70)	(0.17%)	412.27	427.57	514.87	543.75	556.20	583.36	442.89	442.27	446.06	445.42	469.71	415.32	411.57
De Bancos	(28,257.13)	(48.70%)	58,026.91	46,795.33	62,503.49	64,520.44	90,084.39	66,677.70	48,245.16	48,280.66	55,891.70	46,479.73	40,555.89	38,034.69	29,769.78
A la Vista	(4,112.53)	(46.25%)	8,891.60	7,005.02	6,911.19	5,624.13	5,653.08	6,421.39	6,225.85	5,928.35	5,638.39	5,142.72	4,061.19	5,029.99	4,779.08
A Plazo	(24,144.61)	(49.14%)	49,135.31	39,790.31	55,592.31	58,896.31	84,431.31	60,256.31	42,019.31	42,352.31	50,253.31	41,337.01	36,494.70	33,004.70	24,990.70
OBLIGACIONES	162,938.56	50.96%	319,728.82	332,340.60	389,216.33	421,092.64	406,600.38	412,079.92	415,323.69	406,951.82	404,417.78	421,657.11	451,382.08	434,674.02	482,667.38
Locales	77,855.00	77.34%	100,669.00	116,339.00	141,339.00	165,000.00	169,600.00	180,000.00	185,000.00	185,000.00	180,000.00	178,185.00	174,709.00	163,587.00	178,524.00
Extranjero	85,083.56	38.84%	219,059.82	216,001.60	247,877.33	256,092.64	237,000.38	232,079.92	230,323.69	221,951.82	224,417.78	243,472.11	276,673.08	271,087.02	304,143.38
OTROS PASIVOS	13,489.82	58.89%	22,907.33	26,796.15	25,329.76	43,174.33	30,581.88	31,155.66	31,381.91	33,887.62	31,507.29	29,769.55	32,414.05	29,942.14	36,397.15
Locales	10,638.46	111.34%	9,554.95	12,067.48	9,521.41	22,256.74	10,567.67	11,871.86	11,845.48	14,466.15	15,346.15	12,966.99	16,019.21	12,477.37	20,193.41
Extranjero	2,851.36	21.35%	13,352.37	14,728.67	15,808.35	20,917.59	20,014.22	19,283.80	19,536.42	19,421.47	16,161.14	16,802.56	16,394.83	17,464.77	16,203.74
PATRIMONIO	15,797.83	12.67%	124,689.57	125,622.75	126,729.11	128,290.19	129,305.21	130,396.65	132,115.03	133,251.29	134,517.17	135,944.16	137,328.83	138,360.63	140,487.40
Capital	11,200.00	12.58%	89,058.00	89,058.00	89,058.00	89,058.00	89,058.00	100,258.00	100,258.00	100,258.00	100,258.00	100,258.00	100,258.00	100,258.00	100,258.00
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	2,650.06	12.26%	21,622.16	35,472.22	35,472.22	35,472.22	35,472.22	24,272.22	24,272.22	24,272.22	24,272.22	24,272.22	24,272.22	24,272.22	24,272.22
Utilidad de Periodo	1,905.27	13.76%	13,850.06	912.93	2,038.20	3,568.70	4,589.64	5,710.53	7,413.85	8,449.94	9,819.87	11,245.70	12,596.76	13,529.70	15,755.33

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Ganancia o Perdida en Valores Disponible para la Venta	42.50	454.38%	9.35	29.60	10.68	41.27	35.35	5.90	20.97	121.13	17.08	18.23	51.85	150.71	51.85
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	296,485.76	27.59%	1,074,601.72	1,072,536.47	1,130,731.96	1,237,581.26	1,228,358.09	1,191,454.38	1,290,528.50	1,314,400.04	1,286,444.33	1,297,090.87	1,296,689.00	1,323,485.29	1,371,087.48