

BALANCE DE SITUACION
Banco Internacional de Costa Rica, S.A.
DE DICIEMBRE 2011 A DICIEMBRE 2012
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2012												
			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(85,679.69)	(30.99%)	276,471.02	300,487.35	287,193.50	236,360.46	239,785.16	249,571.65	141,930.78	200,703.48	200,598.41	227,843.36	186,996.66	190,708.41	190,791.32
Depositos Locales en Bancos	(15,008.29)	(28.66%)	52,357.98	42,784.42	49,463.16	45,178.93	46,663.51	56,771.30	31,701.14	33,436.02	47,724.22	37,288.51	45,942.34	26,192.74	37,349.70
A la Vista	2,288.16	37.78%	6,056.75	4,481.31	11,163.16	5,678.93	7,163.51	13,271.30	8,701.14	7,436.02	11,223.30	6,286.42	12,939.72	5,190.91	8,344.92
A Plazo	(17,296.45)	(37.36%)	46,301.23	38,303.11	38,300.00	39,500.00	39,500.00	43,500.00	23,000.00	26,000.00	36,500.92	31,002.10	33,002.62	21,001.83	29,004.78
Depositos Extranjeros en Bancos	(71,089.00)	(31.82%)	223,440.94	256,581.54	236,814.04	190,616.23	192,304.96	191,920.52	109,355.56	166,139.93	151,747.21	189,302.23	140,002.75	163,035.76	152,351.94
A la Vista	(59,391.79)	(29.26%)	202,980.03	236,118.63	216,351.75	185,677.96	187,364.73	186,979.35	104,414.39	165,649.13	149,256.41	181,281.39	133,239.92	156,272.05	143,588.24
A Plazo	(11,697.21)	(57.17%)	20,460.92	20,462.91	20,462.28	4,938.27	4,940.23	4,941.16	4,941.16	490.80	2,490.80	8,020.84	6,762.83	6,763.70	8,763.70
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	417.59	62.13%	672.09	1,121.39	916.31	565.30	816.69	879.84	874.09	1,127.53	1,126.98	1,252.61	1,051.57	1,479.92	1,089.68
CARTERA CREDITICIA	195,026.48	20.11%	969,846.88	947,249.09	972,813.92	999,617.13	976,141.50	966,175.77	1,027,363.19	1,001,269.03	1,006,385.48	1,030,693.12	1,066,842.06	1,124,196.71	1,164,873.36
Locales	27,531.43	10.01%	275,148.09	267,720.88	265,596.89	271,268.14	266,641.28	273,583.70	283,263.06	279,671.88	291,661.53	295,777.65	299,478.24	313,168.27	302,679.52
Extranjero	172,160.87	24.35%	706,905.30	692,513.04	720,684.15	742,017.68	723,136.51	706,440.27	758,130.01	736,203.81	729,876.48	750,053.70	782,855.06	826,815.90	879,066.17
Menos Provisiones	4,665.82	38.22%	12,206.51	12,984.83	13,467.11	13,668.69	13,636.29	13,848.19	14,029.88	14,606.67	15,152.53	15,138.23	15,491.23	15,787.47	16,872.33
Locales	145.01	7.16%	2,026.13	2,024.90	2,016.40	2,013.85	2,015.89	2,175.06	2,226.31	2,152.91	2,192.61	2,065.64	2,267.08	2,175.76	2,171.14
Extranjero	4,520.81	44.41%	10,180.38	10,959.93	11,450.70	11,654.84	11,620.39	11,673.13	11,803.57	12,453.75	12,959.92	13,072.59	13,224.15	13,611.71	14,701.19
INVERSIONES EN VALORES	(13,485.04)	(16.30%)	82,709.71	82,448.65	77,858.03	71,497.42	79,518.35	92,131.86	90,059.91	78,840.60	79,202.41	79,395.48	71,504.50	73,478.02	69,224.66
Locales	(713.06)	(4.41%)	16,169.82	16,195.79	16,190.28	15,597.34	15,554.46	15,549.25	15,545.27	14,964.06	14,963.64	14,962.22	15,461.35	15,459.59	15,456.76
Extranjero	(12,771.98)	(19.19%)	66,539.88	66,252.86	61,667.75	55,900.07	63,963.89	76,582.61	74,514.64	63,876.54	64,238.78	64,433.26	56,043.15	58,018.43	53,767.90
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	21,657.94	52.18%	41,510.06	48,370.27	48,012.58	48,260.78	58,456.73	52,971.57	54,016.55	54,015.14	53,190.74	48,832.69	51,562.71	53,458.69	63,168.00
Locales	12,643.95	43.36%	29,158.05	32,999.69	35,362.06	34,614.33	46,300.66	39,889.97	41,682.60	40,201.09	37,027.23	38,882.05	36,846.34	37,569.20	41,802.00
Extranjero	9,013.98	72.98%	12,352.01	15,370.58	12,650.52	13,646.45	12,156.07	13,081.61	12,333.95	13,814.06	16,163.51	9,950.64	14,716.37	15,889.48	21,365.99
TOTAL DE ACTIVOS	117,519.68	8.57%	1,370,537.66	1,378,555.36	1,385,878.04	1,355,735.79	1,353,901.74	1,360,850.86	1,313,370.43	1,334,828.25	1,339,377.05	1,386,764.65	1,376,905.93	1,441,841.83	1,488,057.34
DEPOSITOS	(16,096.83)	(2.26%)	711,535.54	708,657.43	714,662.61	688,751.43	670,325.83	675,443.53	609,198.27	628,668.81	637,802.55	704,978.93	666,581.61	700,718.99	695,438.71
Locales	39,117.38	12.50%	312,896.02	294,675.53	296,504.35	313,361.21	314,395.91	313,971.80	315,123.77	320,792.37	323,433.39	318,475.56	345,004.10	370,570.09	352,013.40

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			2011 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	7,512.19	107.32%	7,000.00	16,500.00	16,500.00	0.00	16,500.00	14,500.00	14,500.00	14,500.00	14,500.00	14,500.00	14,500.00	14,500.00	14,512.19
De Particulares	(23,541.24)	(9.52%)	247,386.23	192,199.11	198,742.40	222,180.07	207,063.36	201,240.49	206,036.91	223,482.79	226,368.46	222,448.56	241,519.19	244,940.68	223,844.99
A la Vista	14,064.96	45.38%	30,996.83	32,192.31	30,252.30	38,220.19	34,487.04	35,315.53	39,582.17	37,822.11	35,773.53	34,686.18	42,089.39	40,568.39	45,061.79
A Plazo	(37,606.20)	(17.38%)	216,389.40	160,006.80	168,490.10	183,798.15	172,413.78	165,761.60	166,454.74	185,495.68	190,429.09	187,762.38	199,429.79	204,372.29	178,783.20
De Ahorros	0.00	0.00%	0.00	0.00	0.00	161.74	162.53	163.36	0.00	165.00	165.84	0.00	0.00	0.00	0.00
De Bancos	55,146.42	94.25%	58,509.80	85,976.42	81,261.96	91,181.14	90,832.56	98,231.30	94,586.86	82,809.58	82,564.93	81,527.00	88,984.91	111,129.41	113,656.21
A la Vista	297.57	337.99%	88.04	238.52	2,657.89	340.67	232.40	1,460.90	1,478.76	346.65	189.88	90.71	90.71	228.15	385.61
A Plazo	54,848.85	93.88%	58,421.75	85,737.91	78,604.07	90,840.47	90,600.15	96,770.40	93,108.10	82,462.93	82,375.05	81,436.28	88,894.20	110,901.26	113,270.60
Extranjero	(55,214.21)	(13.85%)	398,639.52	413,981.91	418,158.26	375,390.22	355,929.92	361,471.73	294,074.49	307,876.44	314,369.16	386,503.37	321,577.51	330,148.90	343,425.31
Oficiales	16,537.11	61.34%	26,960.52	36,471.07	55,351.36	63,414.51	45,957.60	66,791.80	20,751.42	10,367.00	20,005.24	93,237.54	28,355.66	52,310.65	43,497.63
De Particulares	(73,495.94)	(21.50%)	341,909.22	314,141.84	305,977.21	267,650.64	267,062.90	263,133.49	240,214.24	257,577.03	242,095.89	238,430.41	227,799.86	227,781.76	268,413.28
A la Vista	(8,577.62)	(16.86%)	50,878.47	46,421.82	47,025.19	48,535.22	47,336.49	48,145.60	47,557.96	49,340.33	53,155.64	52,522.87	44,728.74	44,086.96	42,300.85
A Plazo	(64,927.85)	(22.34%)	290,619.18	267,286.76	258,520.38	218,671.51	219,277.53	214,530.73	192,012.26	207,828.96	188,536.36	185,491.66	182,656.83	183,285.26	225,691.33
De Ahorros	9.53	2.32%	411.57	433.26	431.64	443.91	448.88	457.16	644.02	407.74	403.88	415.88	414.29	409.54	421.10
De Bancos	1,744.62	5.86%	29,769.78	63,369.00	56,829.68	44,325.07	42,909.41	31,546.44	33,108.83	39,932.42	52,268.04	54,835.42	65,421.99	50,056.49	31,514.40
A la Vista	709.32	14.84%	4,779.08	4,524.30	6,307.98	4,832.37	5,163.41	6,969.44	5,673.83	6,818.42	6,020.04	5,267.42	5,832.99	5,117.49	5,488.40
A Plazo	1,035.30	4.14%	24,990.70	58,844.70	50,521.70	39,492.70	37,746.00	24,577.00	27,435.00	33,114.00	46,248.00	49,568.00	59,589.00	44,939.00	26,026.00
OBLIGACIONES	99,446.75	20.60%	482,667.38	486,640.16	487,142.44	485,449.25	494,154.61	491,651.61	506,150.34	506,744.48	509,985.06	496,352.91	515,081.11	544,383.63	582,114.14
Locales	10,238.00	5.73%	178,524.00	177,555.00	177,125.00	176,034.00	176,034.00	185,034.00	185,034.00	185,500.00	185,500.00	180,859.00	178,724.00	182,825.00	188,762.00
Extranjero	89,208.75	29.33%	304,143.38	309,085.16	310,017.44	309,415.25	318,120.61	306,617.61	321,116.34	321,244.48	324,485.06	315,493.91	336,357.11	361,558.63	393,352.14
OTROS PASIVOS	7,100.68	19.64%	36,158.20	42,272.93	42,003.76	37,222.25	43,290.06	46,366.30	49,149.09	47,714.41	38,731.53	30,387.23	38,320.69	38,497.80	43,258.88
Locales	8,311.80	41.65%	19,954.47	23,763.71	26,434.53	21,676.87	29,572.09	31,678.97	34,514.61	31,503.89	21,304.71	18,017.66	23,252.66	20,683.40	28,266.27
Extranjero	(1,211.12)	(7.47%)	16,203.74	18,509.22	15,569.24	15,545.39	13,717.97	14,687.33	14,634.48	16,210.52	17,426.81	12,369.57	15,068.03	17,814.40	14,992.62
PATRIMONIO	27,069.07	19.31%	140,176.54	140,984.83	142,069.22	144,312.85	146,131.24	147,389.43	148,872.73	151,700.56	152,857.91	155,045.59	156,922.52	158,241.40	167,245.61
Capital	12,500.00	12.47%	100,258.00	100,258.00	100,258.00	100,258.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00
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	1,526.54	6.29%	24,272.22	39,472.19	39,163.31	39,163.31	26,663.31	26,663.31	26,354.84	26,354.85	25,798.76	25,798.76	25,798.66	25,798.65	25,798.76
Utilidad de Periodo	11,920.44	77.17%	15,446.45	1,076.25	2,278.72	4,337.57	6,254.31	7,672.96	9,009.73	10,879.11	12,340.58	14,185.20	16,705.47	18,033.83	27,366.89

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Ganancia o Perdida en Valores Disponible para la Venta	1,122.10	2,250.34%	49.86	28.39	219.19	403.97	305.63	145.16	600.16	1,558.60	1,810.57	2,153.63	1,510.40	1,500.92	1,171.96
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	117,519.68	8.57%	1,370,537.66	1,378,555.36	1,385,878.04	1,355,735.79	1,353,901.74	1,360,850.86	1,313,370.43	1,334,828.26	1,339,377.05	1,386,764.65	1,376,905.93	1,441,841.83	1,488,057.34