

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2012 A DICIEMBRE 2013**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2012		2013											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
<b>ACTIVOS LIQUIDOS</b>	126,308.94	66.20%	190,791.32	202,218.68	232,480.04	214,978.64	238,547.74	476,325.81	271,526.13	209,825.94	225,474.78	211,294.32	238,526.66	324,608.50	317,100.27	
Depositos Locales en Bancos	54,537.44	146.02%	37,349.70	45,903.06	51,407.38	49,404.93	60,708.06	81,916.15	80,795.28	77,242.55	76,591.97	69,216.57	82,962.77	86,740.22	91,887.14	
A la Vista	(4,197.78)	(50.30%)	8,344.92	5,398.69	7,505.32	5,504.00	3,907.51	7,512.83	5,395.58	4,842.52	19,193.97	7,211.46	18,408.87	10,597.55	4,147.14	
A Plazo	58,735.22	202.50%	29,004.78	40,504.37	43,902.06	43,900.93	56,800.55	74,403.32	75,399.70	72,400.03	57,398.00	62,005.11	64,553.90	76,142.67	87,740.00	
Depositos Extranjeros en Bancos	71,875.51	47.18%	152,351.94	154,886.22	179,862.75	164,427.47	176,598.10	393,143.27	189,502.57	131,081.62	147,791.88	137,868.57	154,580.94	236,619.83	224,227.45	
A la Vista	72,742.79	50.66%	143,588.24	148,122.52	173,099.05	154,663.76	158,953.94	280,049.37	175,298.87	116,876.13	139,585.47	127,662.15	150,684.31	226,223.17	216,331.03	
A Plazo	(867.28)	(9.90%)	8,763.70	6,763.70	6,763.70	9,763.70	17,644.16	113,093.91	14,203.70	14,205.49	8,206.41	10,206.41	3,896.63	10,396.66	7,896.42	
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	(104.00)	(9.54%)	1,089.68	1,429.40	1,209.91	1,146.25	1,241.58	1,266.38	1,228.28	1,501.77	1,090.92	4,209.18	982.95	1,248.45	985.68	
<b>CARTERA CREDITICIA</b>	55,278.00	4.75%	1,164,873.36	1,129,320.92	1,094,712.87	1,132,498.42	1,118,128.76	1,119,257.39	1,127,616.79	1,122,725.26	1,132,632.72	1,170,391.33	1,183,307.44	1,168,062.32	1,220,151.36	
Locales	36,435.62	12.04%	302,679.52	284,087.78	279,627.30	283,905.80	283,569.14	269,586.62	284,381.45	295,117.24	293,679.00	324,354.53	330,390.93	310,058.93	339,115.14	
Extranjero	25,856.67	2.94%	879,066.17	862,289.92	832,131.50	865,574.86	852,271.00	867,858.10	861,280.92	846,505.45	857,834.52	864,766.50	872,835.06	879,463.98	904,922.84	
Menos Provisiones	7,014.30	41.57%	16,872.33	17,056.78	17,045.94	16,982.25	17,711.39	18,187.33	18,045.58	18,897.43	18,880.80	18,729.70	19,918.56	21,460.60	23,886.63	
Locales	1,573.24	72.46%	2,171.14	2,158.15	1,161.81	1,426.41	2,054.66	2,307.71	2,053.23	1,864.43	2,378.96	2,380.60	3,150.77	5,298.25	3,744.37	
Extranjero	5,441.06	37.01%	14,701.19	14,898.62	15,884.13	15,555.83	15,656.72	15,879.62	15,992.35	17,033.00	16,501.84	16,349.10	16,767.78	16,162.35	20,142.25	
<b>INVERSIONES EN VALORES</b>	7,227.01	10.44%	69,224.66	70,635.28	76,893.15	82,731.50	83,277.67	84,445.32	80,046.93	79,083.01	75,208.24	70,421.65	58,396.60	54,303.29	76,451.68	
Locales	(6,406.12)	(41.45%)	15,456.76	15,452.53	15,451.15	15,449.52	15,447.37	15,513.43	15,513.43	15,513.43	15,714.76	9,011.76	9,011.76	9,011.76	9,050.64	
Extranjero	13,633.13	25.36%	53,767.90	55,182.75	61,442.00	67,281.97	67,830.30	68,931.89	64,533.50	63,569.58	59,493.49	61,409.90	49,384.84	45,291.53	67,401.03	
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	
<b>OTROS ACTIVOS</b>	(5,561.39)	(8.80%)	63,168.00	63,277.90	67,087.91	65,946.17	71,604.14	67,599.29	72,141.41	64,510.73	61,214.17	61,869.70	56,824.33	58,546.46	57,606.61	
Locales	(3,711.29)	(8.88%)	41,802.00	41,448.63	43,471.85	39,924.87	46,057.34	37,522.72	45,418.17	37,429.85	40,428.77	35,833.48	36,453.03	39,413.50	38,090.71	
Extranjero	(1,850.10)	(8.66%)	21,365.99	21,829.27	23,616.06	26,021.30	25,546.80	30,076.58	26,723.24	27,080.87	20,785.40	26,036.22	20,371.30	19,132.96	19,515.89	
<b>TOTAL DE ACTIVOS</b>	183,252.56	12.31%	1,488,057.34	1,465,452.78	1,471,173.97	1,496,154.72	1,511,558.31	1,747,627.81	1,551,331.26	1,476,144.94	1,494,529.92	1,513,977.00	1,537,055.03	1,605,520.56	1,671,309.90	
<b>DEPOSITOS</b>	226,244.75	32.53%	695,438.71	668,630.80	669,182.48	674,676.52	685,407.35	943,250.30	719,701.38	692,444.88	755,794.56	753,838.47	785,299.45	846,640.83	921,683.46	
Locales	60,864.87	17.29%	352,013.40	341,082.67	326,138.79	334,025.69	387,128.13	349,627.17	355,576.91	340,304.26	345,133.85	351,026.51	361,667.95	332,606.44	412,878.27	

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	VARIACION ABSOLUTA	%	2013												
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(14,512.19)	(100.00%)	14,512.19	14,503.46	14,507.48	14,500.00	24,729.24	17,725.16	17,500.00	14,500.00	10,011.77	10,000.00	10,017.73	12,321.39	0.00
De Particulares	68,401.22	30.56%	223,844.99	220,037.92	211,321.93	229,071.19	265,050.42	228,131.06	233,298.69	220,872.01	227,840.50	243,639.87	252,798.19	219,653.01	292,246.21
A la Vista	(18,385.15)	(40.80%)	45,061.79	36,727.40	32,395.86	32,974.80	36,103.82	35,964.80	42,734.59	33,686.29	31,193.84	27,958.41	43,238.05	26,036.05	26,676.63
A Plazo	86,786.37	48.54%	178,783.20	183,310.51	178,926.07	196,096.38	228,946.60	192,166.25	190,564.10	187,185.73	196,646.66	215,681.46	209,560.14	193,616.95	265,569.57
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	6,975.85	6.14%	113,656.21	106,541.29	100,309.38	90,454.51	97,348.48	103,770.96	104,778.22	104,932.24	107,281.57	97,386.65	98,852.03	100,632.04	120,632.06
A la Vista	(199.62)	(51.77%)	385.61	383.89	405.05	536.58	317.18	313.48	314.56	431.49	212.29	336.17	313.19	193.72	185.99
A Plazo	7,175.47	6.33%	113,270.60	106,157.40	99,904.33	89,917.93	97,031.30	103,457.48	104,463.65	104,500.76	107,069.28	97,050.47	98,538.85	100,438.31	120,446.08
Extranjero	165,379.88	48.16%	343,425.31	327,548.13	343,043.69	340,650.83	298,279.22	593,623.12	364,124.47	352,140.62	410,660.72	402,811.95	423,631.50	514,034.40	508,805.19
Oficiales	50,252.08	115.53%	43,497.63	46,403.42	60,963.86	45,617.22	44,985.89	252,357.34	72,151.31	78,062.76	67,417.88	56,133.59	70,336.83	59,031.50	93,749.72
De Particulares	4,272.08	1.59%	268,413.28	258,680.57	262,514.21	275,164.54	233,020.94	274,071.47	274,609.13	256,977.25	263,852.32	267,330.67	276,888.58	373,645.19	272,685.36
A la Vista	3,107.02	7.35%	42,300.85	46,540.25	45,668.01	59,957.91	57,414.26	55,690.98	55,113.42	39,505.52	41,611.30	45,736.08	45,650.27	46,960.47	45,407.87
A Plazo	1,197.13	0.53%	225,691.33	211,741.08	216,443.17	214,846.00	175,244.41	218,024.03	219,130.54	217,052.36	221,807.09	221,205.13	230,912.03	326,306.81	226,888.45
De Ahorros	(32.06)	(7.61%)	421.10	399.24	403.04	360.63	362.27	356.46	365.17	419.38	433.92	389.47	326.27	377.92	389.04
De Bancos	110,855.71	351.76%	31,514.40	22,464.14	19,565.62	19,869.07	20,272.39	67,194.31	17,364.03	17,100.61	79,390.51	79,347.68	76,406.08	81,357.71	142,370.11
A la Vista	(271.29)	(4.94%)	5,488.40	5,060.14	5,055.62	6,176.07	4,889.96	4,558.05	4,695.03	4,930.61	4,617.51	4,436.68	4,592.08	4,811.71	5,217.11
A Plazo	111,127.00	426.98%	26,026.00	17,404.00	14,510.00	13,693.00	15,382.43	62,636.26	12,669.00	12,170.00	74,773.00	74,911.00	71,814.00	76,546.00	137,153.00
OBLIGACIONES	(34,790.57)	(5.98%)	582,114.14	590,095.09	589,114.87	609,286.34	609,348.11	581,432.21	612,640.69	569,109.66	528,062.04	548,310.12	548,538.75	553,170.57	547,323.57
Locales	4,349.00	2.30%	188,762.00	190,258.00	199,766.00	199,702.00	199,822.00	199,994.00	199,994.00	200,000.00	199,792.00	199,987.00	192,383.00	199,958.00	193,111.00
Extranjero	(39,139.57)	(9.95%)	393,352.14	399,837.09	389,348.87	409,584.34	409,526.11	381,438.21	412,646.69	369,109.66	328,270.04	348,323.12	356,155.75	353,212.57	354,212.57
OTROS PASIVOS	(19,368.28)	(37.28%)	51,958.15	38,013.37	50,730.48	50,388.02	53,459.24	58,919.04	56,405.90	51,989.13	45,966.09	44,690.38	33,700.29	36,826.49	32,589.87
Locales	(6,935.28)	(26.15%)	26,524.03	23,931.23	23,585.52	32,004.62	19,854.24	37,384.38	35,647.84	33,419.65	31,061.42	26,809.63	18,308.91	21,058.43	19,588.76
Extranjero	(12,433.01)	(48.88%)	25,434.12	14,082.14	27,144.97	18,383.40	33,605.00	21,534.66	20,758.06	18,569.48	14,904.66	17,880.76	15,391.38	15,768.07	13,001.11
PATRIMONIO	11,166.67	7.04%	158,546.34	168,713.51	162,146.14	161,803.84	163,343.61	164,026.27	162,583.29	162,601.27	164,707.23	167,138.03	169,516.54	168,882.67	169,713.01
Capital	12,941.00	11.48%	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	112,758.00	125,699.00	125,699.00	125,699.00	125,699.00	125,699.00
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	150.30	100.20%	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	300.30	300.30	300.30
Utilidad de Periodos Anteriores	1,637.51	6.35%	25,798.76	52,945.65	44,466.38	41,368.72	41,368.72	41,368.72	41,368.72	40,900.92	27,589.18	27,589.18	27,436.27	27,436.27	27,436.27
Utilidad de Periodo	(1,248.29)	(6.69%)	18,667.62	1,742.97	3,658.66	6,712.72	7,534.77	9,417.04	10,524.39	10,825.82	13,998.48	15,733.17	16,996.52	16,705.45	17,419.33

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Ganancia o Perdida en Valores Disponible para la Venta	(2,313.85)	(197.43%)	1,171.96	1,116.90	1,113.10	814.39	1,532.11	332.50	(2,217.83)	(2,033.47)	(2,729.44)	(2,033.32)	(915.56)	(1,258.35)	(1,141.89)
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
<b>PASIVO Y PATRIMONIO</b>	<b>183,252.56</b>	<b>12.31%</b>	<b>1,488,057.34</b>	<b>1,465,452.78</b>	<b>1,471,173.97</b>	<b>1,496,154.72</b>	<b>1,511,558.31</b>	<b>1,747,627.81</b>	<b>1,551,331.26</b>	<b>1,476,144.94</b>	<b>1,494,529.92</b>	<b>1,513,977.00</b>	<b>1,537,055.03</b>	<b>1,605,520.56</b>	<b>1,671,309.90</b>