

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2013 A DICIEMBRE 2014
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2013	2014											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(1,612.83)	(0.51%)	317,100.27	305,282.70	327,877.75	346,018.37	225,618.29	189,886.94	208,952.82	224,127.20	226,570.68	204,950.54	254,829.39	215,182.09	315,487.43
Depositos Locales en Bancos	23,517.13	25.59%	91,887.14	91,575.97	110,001.75	90,721.82	86,221.28	68,295.20	83,722.19	85,337.82	86,207.06	60,595.90	61,930.81	63,646.32	115,404.27
A la Vista	3,207.13	77.33%	4,147.14	4,835.97	12,761.75	4,981.82	8,971.28	6,545.20	8,272.19	6,887.82	10,757.06	5,145.90	5,480.81	14,196.18	7,354.27
A Plazo	20,310.00	23.15%	87,740.00	86,740.00	97,240.00	85,740.00	77,250.00	61,750.00	75,450.00	78,450.00	75,450.00	55,450.00	56,450.00	49,450.14	108,050.00
Depositos Extranjeros en Bancos	(25,114.59)	(11.20%)	224,227.45	212,665.86	217,031.68	253,552.94	138,153.02	120,393.78	123,849.30	137,450.63	138,785.56	142,741.74	191,850.46	150,365.75	199,112.86
A la Vista	(46,717.87)	(21.60%)	216,331.03	198,268.56	195,233.95	244,155.20	128,754.89	107,795.47	110,650.98	113,052.32	111,387.24	126,243.43	175,351.18	133,866.04	169,613.16
A Plazo	21,603.28	273.58%	7,896.42	14,397.30	21,797.73	9,397.73	9,398.13	12,598.32	13,198.32	24,398.32	27,398.32	16,498.32	16,499.28	16,499.70	29,499.70
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	(15.37)	(1.56%)	985.68	1,040.88	844.32	1,743.61	1,243.99	1,197.95	1,381.33	1,338.75	1,578.07	1,612.89	1,048.12	1,170.02	970.30
CARTERA CREDITICIA	173,111.06	14.19%	1,220,151.36	1,216,695.98	1,188,983.18	1,181,434.59	1,243,496.46	1,212,368.04	1,192,492.44	1,204,423.63	1,232,665.23	1,269,117.17	1,289,185.27	1,334,691.48	1,393,262.42
Locales	(6,883.15)	(2.03%)	339,115.14	341,658.81	317,050.29	305,624.48	317,201.39	292,629.58	297,633.78	292,862.28	302,475.95	299,683.37	322,899.68	332,896.99	332,231.99
Extranjero	170,017.25	18.79%	904,922.84	899,051.23	895,797.02	899,385.81	949,905.23	944,202.32	918,029.65	935,366.52	953,996.18	989,848.93	986,684.03	1,022,080.73	1,074,940.08
Menos Provisiones	(9,976.97)	(41.77%)	23,886.63	24,014.06	23,864.14	23,575.69	23,610.16	24,463.86	23,170.98	23,805.17	23,806.90	20,415.13	20,398.44	20,286.24	13,909.66
Locales	(246.21)	(6.58%)	3,744.37	3,744.37	3,923.69	4,013.47	4,094.02	4,007.46	3,942.27	4,630.19	4,647.17	4,847.24	6,230.68	6,465.11	3,498.17
Extranjero	(9,730.76)	(48.31%)	20,142.25	20,269.68	19,940.45	19,562.22	19,516.15	20,456.40	19,228.71	19,174.98	19,159.73	15,567.89	14,167.76	13,821.13	10,411.49
INVERSIONES EN VALORES	(16,888.69)	(22.09%)	76,451.68	66,139.38	59,681.82	54,700.87	62,501.67	57,796.29	54,877.75	54,709.73	56,237.36	62,413.40	50,240.82	59,717.07	59,562.98
Locales	9,458.60	104.51%	9,050.64	9,050.64	9,050.64	9,050.64	14,390.64	16,631.43	16,624.35	16,622.67	18,046.66	18,051.46	18,569.46	18,452.93	18,509.24
Extranjero	(26,347.29)	(39.09%)	67,401.03	57,088.74	50,631.18	45,650.23	48,111.03	41,164.86	38,253.39	38,087.05	38,190.70	44,361.94	31,671.36	41,264.14	41,053.74
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	11,354.94	19.71%	57,606.61	59,838.88	64,114.25	69,113.33	69,628.14	68,832.11	75,451.65	64,288.82	65,073.39	65,052.63	70,061.72	73,200.02	68,961.55
Locales	4,135.51	10.86%	38,090.71	40,196.79	41,899.09	43,739.74	44,895.87	45,600.95	44,563.76	42,119.14	43,489.30	45,207.03	41,018.42	33,083.67	42,226.23
Extranjero	7,219.43	36.99%	19,515.89	19,642.09	22,215.17	25,373.59	24,732.27	23,231.16	30,887.89	22,169.68	21,584.09	19,845.60	29,043.30	40,116.35	26,735.32
TOTAL DE ACTIVOS	165,964.48	9.93%	1,671,309.90	1,647,956.94	1,640,657.00	1,651,267.17	1,601,244.55	1,528,883.37	1,531,774.66	1,547,549.38	1,580,546.66	1,601,533.74	1,664,317.20	1,682,790.66	1,837,274.39
DEPOSITOS	(46,946.08)	(5.09%)	921,683.46	893,070.20	867,040.51	860,440.41	813,239.80	728,745.47	746,541.90	761,428.63	817,875.41	785,173.10	825,108.08	755,135.64	874,737.38
Locales	(29,960.86)	(7.26%)	412,878.27	350,220.95	414,438.62	352,184.88	368,071.74	355,730.21	367,870.03	360,875.21	371,120.74	388,860.48	378,285.98	358,056.53	382,917.41

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			2013 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	21,736.12	0.00%	0.00	12,250.00	12,378.54	12,250.00	12,250.00	21,466.00	21,526.63	21,680.30	23,651.36	23,657.88	21,708.61	21,678.25	21,736.12
De Particulares	(57,061.01)	(19.52%)	292,246.21	243,749.62	281,920.17	224,574.12	241,264.14	216,978.67	222,538.68	213,740.15	218,550.28	231,803.80	230,921.94	225,907.68	235,185.20
A la Vista	(10,777.44)	(40.40%)	26,676.63	26,020.64	33,679.91	24,172.80	23,803.63	27,151.91	30,809.70	30,670.47	24,187.79	29,296.67	25,645.76	20,769.02	15,899.19
A Plazo	(46,283.57)	(17.43%)	265,569.57	217,728.98	248,240.26	200,401.32	217,460.52	189,826.75	191,728.99	183,069.68	194,362.49	202,507.13	205,276.18	205,138.67	219,286.01
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	5,364.02	4.45%	120,632.06	94,221.33	120,139.90	115,360.76	114,557.59	117,285.54	123,804.71	125,454.76	128,919.09	133,398.79	125,655.44	110,470.60	125,996.09
A la Vista	21.77	11.70%	185.99	185.40	199.75	202.58	200.31	200.63	202.55	209.45	212.87	212.11	215.46	216.50	207.76
A Plazo	5,342.26	4.44%	120,446.08	94,035.93	119,940.16	115,158.18	114,357.28	117,084.91	123,602.16	125,245.31	128,706.22	133,186.68	125,439.97	110,254.10	125,788.33
Extranjero	(16,985.22)	(3.34%)	508,805.19	542,849.25	452,601.90	508,255.53	445,168.06	373,015.26	378,671.87	400,553.42	446,754.67	396,312.63	446,822.09	397,079.12	491,819.97
Oficiales	27,014.52	28.82%	93,749.72	112,211.89	83,294.71	152,067.32	114,055.24	47,128.03	55,414.00	54,125.64	95,999.70	57,779.16	54,207.56	56,202.18	120,764.24
De Particulares	38,722.74	14.20%	272,685.36	303,642.41	254,033.87	262,645.86	264,361.38	271,712.89	276,613.68	291,991.77	296,039.32	300,715.19	305,631.55	303,137.61	311,408.10
A la Vista	1,137.73	2.51%	45,407.87	42,894.86	55,707.85	49,268.69	48,124.22	50,370.96	53,181.36	50,070.10	52,247.88	53,432.53	55,062.87	48,532.75	46,545.60
A Plazo	37,833.13	16.67%	226,888.45	260,314.49	197,959.20	213,026.63	215,870.11	221,107.97	223,250.76	241,727.17	243,596.50	247,093.13	250,411.38	254,467.51	264,721.58
De Ahorros	(248.12)	(63.78%)	389.04	433.06	366.82	350.55	367.05	233.96	181.56	194.50	194.94	189.54	157.30	137.35	140.92
De Bancos	(82,722.48)	(58.10%)	142,370.11	126,994.95	115,273.32	93,542.34	66,751.43	54,174.34	46,644.20	54,436.00	54,715.65	37,818.27	86,982.98	37,739.33	59,647.63
A la Vista	(558.48)	(10.70%)	5,217.11	4,595.95	4,248.32	4,168.34	4,224.73	4,020.34	4,401.20	4,844.00	4,425.65	1,166.27	4,380.98	5,315.33	4,658.63
A Plazo	(82,164.00)	(59.91%)	137,153.00	122,399.00	111,025.00	89,374.00	62,526.70	50,154.00	42,243.00	49,592.00	50,290.00	36,652.00	82,602.00	32,424.00	54,989.00
OBLIGACIONES	190,361.46	34.78%	547,323.57	546,905.09	561,248.30	582,829.48	576,093.94	585,423.92	568,140.41	573,838.51	548,843.58	601,635.74	614,340.35	704,409.35	737,685.02
Locales	164,731.11	85.30%	193,111.00	189,907.00	190,247.00	189,212.00	187,859.00	185,162.00	189,862.00	195,390.00	195,776.00	208,963.00	210,664.00	252,183.00	357,842.11
Extranjero	25,630.35	7.24%	354,212.57	356,998.09	371,001.30	393,617.48	388,234.94	400,261.92	378,278.41	378,448.51	353,067.58	392,672.74	403,676.35	452,226.35	379,842.91
OTROS PASIVOS	1,953.19	5.99%	32,589.87	36,580.94	38,619.45	32,298.51	34,421.90	35,874.76	36,343.28	30,511.18	28,975.07	27,840.82	35,706.31	32,545.85	34,543.06
Locales	(5,056.87)	(25.82%)	19,588.76	21,901.47	17,093.66	16,191.48	15,965.71	18,239.63	21,453.77	15,608.71	12,594.40	12,728.79	17,001.26	18,476.03	14,531.89
Extranjero	7,010.06	53.92%	13,001.11	14,679.47	21,525.80	16,107.02	18,456.19	17,635.13	14,889.51	14,902.47	16,380.68	15,112.03	18,705.05	14,069.82	20,011.17
PATRIMONIO	20,595.92	12.14%	169,713.01	171,400.70	173,748.74	175,698.77	177,488.91	178,839.22	180,749.07	181,771.06	184,852.60	186,884.08	189,162.47	190,699.82	190,308.92
Capital	7,088.00	5.64%	125,699.00	125,699.00	125,699.00	125,699.00	132,734.15	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00
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	29,841.19	9,937.23%	300.30	300.30	300.30	300.30	353.14	353.14	353.14	353.14	353.14	19,678.57	19,678.57	19,678.57	30,141.49
Provisiones Dinámicas	19,813.72	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,596.49	14,596.49	14,596.49	19,813.72
Otras Reservas	10,027.47	3,339.19%	300.30	300.30	300.30	300.30	353.14	353.14	353.14	353.14	353.14	5,082.08	5,082.08	5,082.08	10,327.77

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Utilidad de Periodos Anteriores	(19,907.19)	(72.56%)	27,436.27	44,987.02	45,024.30	45,024.30	37,369.80	37,316.95	37,316.95	37,316.95	37,316.95	17,991.52	17,991.52	17,991.52	7,529.08
Utilidad de Periodo	2,686.38	15.42%	17,419.33	1,592.01	3,339.37	5,153.33	7,274.95	8,462.24	10,430.14	11,608.72	14,494.97	16,786.64	18,797.82	20,356.82	20,105.71
Ganancia o Perdida en Valores Disponibles para la Venta	887.53	(77.72%)	(1,141.89)	(1,177.63)	(614.23)	(478.15)	(243.13)	(80.12)	(138.16)	(294.75)	(99.46)	(359.65)	(92.45)	(114.10)	(254.36)
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	165,964.48	9.93%	1,671,309.90	1,647,956.94	1,640,657.00	1,651,267.17	1,601,244.55	1,528,883.37	1,531,774.66	1,547,549.38	1,580,546.66	1,601,533.74	1,664,317.20	1,682,790.66	1,837,274.39