

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2014 A DICIEMBRE 2015
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2014	2015											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(147,857.29)	(46.87%)	315,487.43	200,977.99	207,557.43	289,558.32	181,807.03	224,956.59	167,408.69	149,882.91	158,035.42	153,511.40	144,297.47	128,878.65	167,630.14
Depositos Locales en Bancos	(37,108.25)	(32.16%)	115,404.27	60,245.39	63,871.01	70,618.90	74,531.56	76,870.48	69,548.91	70,229.76	59,174.26	68,862.18	79,949.57	43,305.95	78,296.01
A la Vista	341.75	4.65%	7,354.27	5,795.39	12,921.01	5,068.90	7,981.56	10,920.48	8,098.91	7,679.76	8,024.26	5,712.18	11,399.57	8,605.95	7,696.01
A Plazo	(37,450.00)	(34.66%)	108,050.00	54,450.00	50,950.00	65,550.00	66,550.00	65,950.00	61,450.00	62,550.00	51,150.00	63,150.00	68,550.00	34,700.00	70,600.00
Depositos Extranjeros en Bancos	(110,808.95)	(55.65%)	199,112.86	139,486.34	142,803.07	217,924.65	105,805.56	146,655.25	96,374.47	78,559.90	97,810.63	83,390.39	62,821.74	84,161.79	88,303.91
A la Vista	(89,312.47)	(52.66%)	169,613.16	133,986.63	137,303.37	212,424.94	102,304.74	131,153.87	87,873.09	66,058.52	88,309.25	75,889.01	51,319.12	77,358.57	80,300.69
A Plazo	(21,496.48)	(72.87%)	29,499.70	5,499.70	5,499.70	5,499.70	3,500.82	15,501.38	8,501.38	12,501.38	9,501.38	7,501.38	11,502.62	6,803.22	8,003.22
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	59.91	6.17%	970.30	1,246.26	883.35	1,014.77	1,469.91	1,430.87	1,485.31	1,093.24	1,050.53	1,258.84	1,526.16	1,410.91	1,030.21
CARTERA CREDITICIA	99,332.11	7.13%	1,392,383.59	1,401,472.33	1,398,130.87	1,375,511.89	1,386,811.38	1,388,099.97	1,397,529.37	1,393,107.51	1,419,670.24	1,427,235.39	1,422,716.96	1,446,531.25	1,491,715.70
Locales	2,982.99	0.90%	332,231.99	332,105.52	328,119.17	335,438.46	333,128.57	335,294.48	324,814.13	315,309.38	308,703.86	317,097.26	326,103.97	323,479.37	335,214.98
Extranjero	100,774.19	9.37%	1,074,940.08	1,084,891.88	1,086,062.20	1,056,675.25	1,069,375.19	1,068,697.69	1,088,818.13	1,094,916.61	1,129,037.79	1,129,136.21	1,116,682.09	1,141,164.85	1,175,714.27
Menos Provisiones	4,425.06	29.92%	14,788.49	15,525.07	16,050.49	16,601.83	15,692.38	15,892.20	16,102.89	17,118.49	18,071.42	18,998.08	20,069.09	18,112.97	19,213.55
Locales	(1,336.36)	(62.12%)	2,151.17	0.00	2,408.87	2,399.73	1,794.41	1,635.11	2,489.89	2,469.88	2,603.75	2,205.20	2,219.29	1,159.17	814.81
Extranjero	5,761.42	45.59%	12,637.32	15,525.07	13,641.62	14,202.10	13,897.97	14,257.09	13,613.00	14,648.61	15,467.67	16,792.88	17,849.80	16,953.80	18,398.74
INVERSIONES EN VALORES	61,359.31	103.02%	59,562.98	71,682.80	83,388.73	118,192.13	100,072.66	111,303.96	137,839.71	141,273.10	136,637.61	141,200.38	131,439.97	124,375.79	120,922.29
Locales	5,701.24	30.80%	18,509.24	20,423.08	19,838.09	21,237.66	19,497.22	24,363.62	24,327.90	24,345.15	24,311.41	24,292.20	23,833.98	23,838.24	24,210.49
Extranjero	55,658.06	135.57%	41,053.74	51,259.72	63,550.65	96,954.47	80,575.44	86,940.34	113,511.81	116,927.95	112,326.20	116,908.18	107,605.99	100,537.55	96,711.80
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	(107.56)	(0.16%)	69,181.83	70,171.21	67,604.37	67,247.09	65,996.36	66,123.34	64,505.36	67,621.01	68,961.90	68,572.59	70,650.96	72,376.71	69,074.27
Locales	(1,935.19)	(4.56%)	42,446.51	41,647.44	39,742.61	40,575.50	39,460.22	39,690.93	39,194.27	39,185.52	39,137.44	40,349.78	39,935.72	39,892.31	40,511.32
Extranjero	1,827.63	6.84%	26,735.32	28,523.77	27,861.77	26,671.59	26,536.13	26,432.41	25,311.08	28,435.48	29,824.46	28,222.81	30,715.24	32,484.40	28,562.96
TOTAL DE ACTIVOS	12,726.57	0.69%	1,836,615.83	1,744,304.32	1,756,681.40	1,850,509.44	1,734,687.44	1,790,483.85	1,767,283.12	1,751,884.52	1,783,305.17	1,790,519.76	1,769,105.37	1,772,162.40	1,849,342.40
DEPOSITOS	54,268.75	6.20%	874,737.38	826,141.29	826,423.90	916,925.04	818,079.93	855,030.39	800,839.04	822,879.56	894,078.43	853,360.05	863,405.53	921,846.62	929,006.13
Locales	104,013.39	27.16%	382,917.41	385,964.36	392,814.23	375,036.04	372,946.34	393,463.12	378,049.37	396,675.21	436,262.44	457,635.95	476,614.86	457,305.78	486,930.80

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	3,882.80	17.86%	21,736.12	21,733.17	21,879.46	21,874.48	25,882.15	25,904.08	25,894.40	25,904.63	25,914.82	25,601.48	25,607.04	25,626.85	25,618.93
De Particulares	85,124.92	36.19%	235,185.20	242,892.00	251,881.68	239,376.93	232,582.32	243,239.42	243,285.58	279,389.37	311,882.85	319,850.84	335,556.64	320,636.18	320,310.12
A la Vista	539.48	3.39%	15,899.19	24,871.76	34,541.07	20,975.39	21,785.35	24,170.75	20,348.13	23,171.51	19,405.13	19,166.46	17,031.33	15,629.28	16,438.67
A Plazo	84,585.45	38.57%	219,286.01	218,020.24	217,340.61	218,401.54	210,796.97	219,068.67	222,937.44	256,217.85	292,477.72	300,684.39	318,525.31	305,006.89	303,871.45
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	15,005.67	11.91%	125,996.09	121,339.20	119,053.09	113,784.63	114,481.87	124,319.62	108,869.39	91,381.22	98,464.77	112,183.63	115,451.18	111,042.75	141,001.76
A la Vista	(58.86)	(28.33%)	207.76	209.18	218.96	142.81	142.34	146.87	138.36	150.16	145.71	144.43	141.31	151.45	148.89
A Plazo	15,064.53	11.98%	125,788.33	121,130.01	118,834.13	113,641.81	114,339.53	124,172.75	108,731.04	91,231.06	98,319.06	112,039.20	115,309.87	110,891.30	140,852.87
Extranjero	(49,744.64)	(10.11%)	491,819.97	440,176.93	433,609.67	541,889.00	445,133.60	461,567.27	422,789.67	426,204.35	457,815.99	395,724.10	386,790.66	464,540.84	442,075.33
Oficiales	(47,646.24)	(39.45%)	120,764.24	78,575.20	72,310.88	102,010.16	77,764.02	53,070.74	56,207.46	43,679.96	62,440.55	35,975.99	26,822.21	104,556.17	73,118.00
De Particulares	(223.15)	(0.07%)	311,408.10	326,192.09	323,802.52	325,655.10	337,576.74	335,925.39	329,316.63	331,578.21	328,843.34	325,328.17	321,043.88	315,939.78	311,184.95
A la Vista	13,010.26	27.95%	46,545.60	54,805.41	53,291.03	52,243.68	56,765.34	55,029.93	54,174.35	55,586.03	59,355.43	61,444.84	55,342.17	58,628.72	59,555.85
A Plazo	(13,227.12)	(5.00%)	264,721.58	271,231.12	270,389.74	273,283.41	280,660.62	280,746.75	274,994.99	275,845.50	269,337.68	263,729.48	265,545.97	257,174.56	251,494.46
De Ahorros	(6.29)	(4.46%)	140.92	155.56	121.74	128.01	150.77	148.72	147.28	146.68	150.23	153.85	155.74	136.49	134.63
De Bancos	(1,875.25)	(3.14%)	59,647.63	35,409.64	37,496.27	114,223.74	29,792.83	72,571.14	37,265.58	50,946.19	66,532.09	34,419.94	38,924.57	44,044.90	57,772.38
A la Vista	14,700.75	315.56%	4,658.63	4,243.35	4,701.27	4,612.74	4,481.31	5,021.14	4,766.58	5,804.19	6,246.09	5,907.94	6,064.57	6,603.90	19,359.38
A Plazo	(16,576.00)	(30.14%)	54,989.00	31,166.29	32,795.00	109,611.00	25,311.52	67,550.00	32,499.00	45,142.00	60,286.00	28,512.00	32,860.00	37,441.00	38,413.00
OBLIGACIONES	(53,441.94)	(7.24%)	737,685.02	693,531.62	703,201.70	706,884.95	685,249.51	704,433.44	735,654.58	695,640.92	654,012.17	702,493.52	669,361.30	612,433.17	684,243.08
Locales	(145,183.11)	(40.57%)	357,842.11	258,383.00	254,593.00	267,743.00	266,873.00	277,436.00	276,736.00	268,158.00	271,358.00	257,633.00	252,853.00	217,039.00	212,659.00
Extranjero	91,741.16	24.15%	379,842.91	435,148.62	448,608.70	439,141.95	418,376.51	426,997.44	458,918.58	427,482.92	382,654.17	444,860.52	416,508.30	395,394.17	471,584.08
OTROS PASIVOS	(2,005.71)	(5.81%)	34,507.93	33,196.50	34,946.33	33,149.34	35,474.21	32,982.86	31,592.72	32,686.12	34,110.92	33,152.38	33,429.41	34,709.09	32,502.22
Locales	(4,956.61)	(34.19%)	14,496.76	13,204.83	13,741.21	13,717.44	16,211.05	13,410.01	14,979.63	13,089.10	12,738.72	12,044.24	11,252.35	12,572.16	9,540.15
Extranjero	2,950.90	14.75%	20,011.17	19,991.67	21,205.12	19,431.90	19,263.16	19,572.86	16,613.09	19,597.03	21,372.20	21,108.13	22,177.06	22,136.93	22,962.07
PATRIMONIO	13,905.48	7.33%	189,685.50	191,434.92	192,109.46	193,550.12	195,883.78	198,037.16	199,196.79	200,677.92	201,103.65	201,513.80	202,909.13	203,173.51	203,590.98
Capital	0.00	0.00%	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	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	9,652.92	34.09%	28,319.31	29,470.23	30,940.97	30,872.70	34,455.95	36,884.90	37,084.99	39,394.76	39,308.09	36,486.37	34,885.32	38,199.36	37,972.23
Provisiones Dinámicas	2,333.27	12.66%	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	18,426.46	20,759.74
Otras Reservas	7,319.65	73.99%	9,892.85	11,043.77	12,514.51	12,446.24	16,029.49	18,458.44	18,658.52	20,968.29	20,881.63	18,059.91	16,458.86	19,772.90	17,212.50

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Utilidad de Periodos Anteriores	9,600.09	104.26%	9,207.94	27,682.62	26,211.88	26,280.16	22,696.91	20,267.96	19,695.27	17,385.50	17,472.16	20,293.88	21,894.93	18,580.90	18,808.02
Utilidad de Periodo	(3,379.97)	(17.22%)	19,625.61	1,588.60	2,302.44	3,728.65	5,867.05	8,064.87	10,191.92	11,633.03	12,650.90	13,639.23	14,534.89	15,365.22	16,245.64
Ganancia o Perdida en Valores Disponibles para la Venta	(1,967.55)	773.54%	(254.36)	(93.55)	(132.84)	(118.39)	76.88	32.43	(562.38)	(522.36)	(1,114.50)	(1,692.68)	(1,193.01)	(1,758.96)	(2,221.91)
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	12,726.57	0.69%	1,836,615.83	1,744,304.32	1,756,681.40	1,850,509.44	1,734,687.44	1,790,483.85	1,767,283.12	1,751,884.52	1,783,305.17	1,790,519.76	1,769,105.37	1,772,162.40	1,849,342.40