

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2015 A DICIEMBRE 2016**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2015	2016											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	36,320.18	21.67%	167,630.14	104,045.63	92,105.91	103,581.82	169,134.65	187,900.84	191,664.81	185,151.16	226,830.38	224,650.99	183,649.66	189,888.79	203,950.32
Depositos Locales en Bancos	1,254.46	1.60%	78,296.01	49,683.94	49,381.34	48,326.72	47,934.78	80,579.66	94,703.11	77,458.96	74,340.84	71,115.77	41,908.27	41,323.52	79,550.48
A la Vista	14,854.46	193.02%	7,696.01	5,283.94	8,481.34	13,426.72	15,534.78	23,179.66	12,203.11	24,058.96	32,840.84	23,115.77	9,908.27	10,823.52	22,550.48
A Plazo	(13,600.00)	(19.26%)	70,600.00	44,400.00	40,900.00	34,900.00	32,400.00	57,400.00	82,500.00	53,400.00	41,500.00	48,000.00	32,000.00	30,500.00	57,000.00
Depositos Extranjeros en Bancos	35,048.06	39.69%	88,303.91	52,745.40	41,420.74	53,668.95	119,891.33	106,361.72	95,518.94	106,583.42	151,304.55	152,344.66	140,685.26	147,339.21	123,351.98
A la Vista	42,792.80	53.29%	80,300.69	47,242.18	40,917.52	53,165.73	119,388.11	101,020.77	87,177.99	98,305.09	143,526.22	147,766.33	138,626.77	147,080.72	123,093.49
A Plazo	(7,744.73)	(96.77%)	8,003.22	5,503.22	503.22	503.22	503.22	5,340.95	8,340.95	8,278.33	7,778.33	4,578.33	2,058.49	258.49	258.49
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	17.65	1.71%	1,030.21	1,616.29	1,303.83	1,586.15	1,308.54	959.45	1,442.76	1,108.78	1,184.99	1,190.55	1,056.13	1,226.06	1,047.87
<b>CARTERA CREDITICIA</b>	(115,321.89)	(7.73%)	1,491,715.70	1,510,279.22	1,492,740.53	1,546,408.17	1,591,196.01	1,539,492.11	1,479,908.76	1,456,924.88	1,420,889.60	1,420,513.40	1,420,007.28	1,402,087.19	1,376,393.81
Locales	36,428.83	10.87%	335,214.98	334,844.86	319,797.32	344,989.23	367,094.90	380,156.60	378,434.34	371,267.06	363,873.61	380,732.68	389,663.55	387,872.61	371,643.81
Extranjero	(155,689.63)	(13.24%)	1,175,714.27	1,195,198.14	1,193,296.11	1,220,104.70	1,240,636.76	1,176,408.76	1,119,111.54	1,104,206.45	1,066,418.59	1,050,671.12	1,042,234.94	1,026,794.30	1,020,024.64
Menos Provisiones	(3,938.91)	(20.50%)	19,213.55	19,763.79	20,352.91	18,685.76	16,535.65	17,073.25	17,637.13	18,548.64	9,402.59	10,890.40	11,891.22	12,579.71	15,274.64
Locales	1,463.16	179.57%	814.81	927.18	796.73	733.08	744.13	783.81	856.97	823.04	839.64	775.59	876.70	907.54	2,277.97
Extranjero	(5,402.07)	(29.36%)	18,398.74	18,836.61	19,556.18	17,952.68	15,791.52	16,289.43	16,780.16	17,725.60	8,562.95	10,114.81	11,014.52	11,672.17	12,996.67
<b>INVERSIONES EN VALORES</b>	(46,251.36)	(38.25%)	120,922.29	136,443.17	147,371.64	138,846.84	120,212.88	113,723.10	112,953.82	96,411.20	77,365.51	75,979.82	76,993.25	76,179.12	74,670.93
Locales	(6,395.12)	(26.41%)	24,210.49	33,033.13	37,041.76	37,048.79	33,978.69	34,861.83	34,979.70	17,900.32	19,261.25	19,261.29	19,263.24	19,260.83	17,815.37
Extranjero	(39,856.25)	(41.21%)	96,711.80	103,410.04	110,329.88	101,798.05	86,234.19	78,861.27	77,974.12	78,510.88	58,104.27	56,718.53	57,730.01	56,918.29	56,855.56
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>	(4,916.41)	(7.12%)	69,074.27	84,096.44	84,595.65	86,510.62	89,545.06	84,380.86	78,876.18	78,946.15	65,571.44	62,317.57	64,583.82	61,104.70	64,157.86
Locales	(2,388.58)	(5.90%)	40,511.32	51,755.30	41,503.62	41,404.97	40,998.60	40,538.92	40,002.68	39,890.93	38,608.28	37,700.03	36,851.64	36,398.17	38,122.74
Extranjero	(2,527.83)	(8.85%)	28,562.96	32,341.14	43,092.02	45,105.65	48,546.45	43,841.93	38,873.50	39,055.22	26,963.15	24,617.54	27,732.18	24,706.54	26,035.12
<b>TOTAL DE ACTIVOS</b>	(130,169.48)	(7.04%)	1,849,342.40	1,834,864.46	1,816,813.72	1,875,347.45	1,970,088.59	1,925,496.91	1,863,403.57	1,817,433.39	1,790,656.93	1,783,461.78	1,745,234.01	1,729,259.80	1,719,172.92
<b>DEPOSITOS</b>	(75,063.48)	(8.08%)	929,006.13	906,204.93	876,436.87	901,833.10	958,597.10	934,662.41	878,093.30	844,244.82	853,277.74	883,762.92	853,384.77	841,749.26	853,942.65
Locales	(50,432.99)	(10.36%)	486,930.80	482,248.31	474,027.07	474,106.79	458,426.45	433,087.63	437,072.56	421,261.40	435,601.59	428,567.98	406,421.94	396,002.86	436,497.81

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	119,995.30	468.39%	25,618.93	136.73	16,387.06	11,572.28	25,576.44	25,577.93	25,595.62	152,639.78	152,629.34	152,622.15	152,627.53	145,637.72	145,614.23
De Particulares	(124,127.90)	(38.75%)	320,310.12	350,580.81	339,170.23	337,663.77	320,647.25	327,978.85	302,240.52	191,344.30	214,290.88	195,605.36	185,251.93	185,405.85	196,182.21
A la Vista	2,866.43	17.44%	16,438.67	25,168.71	21,036.10	20,046.29	21,603.61	33,686.46	19,599.77	34,860.23	48,121.04	31,339.85	19,871.69	18,210.77	19,305.10
A Plazo	(126,994.33)	(41.79%)	303,871.45	325,412.10	318,134.13	317,617.49	299,043.64	294,292.39	282,640.75	156,484.06	166,169.84	164,265.50	165,380.25	167,195.08	176,877.12
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	(46,300.39)	(32.84%)	141,001.76	131,530.78	118,469.77	124,870.73	112,202.77	79,530.85	109,236.42	77,277.31	68,681.37	80,340.48	68,542.47	64,959.28	94,701.37
A la Vista	11.52	7.73%	148.89	149.67	149.24	150.92	154.33	158.75	156.08	156.09	150.91	159.55	159.36	163.63	160.41
A Plazo	(46,311.91)	(32.88%)	140,852.87	131,381.10	118,320.54	124,719.81	112,048.44	79,372.10	109,080.34	77,121.22	68,530.46	80,180.93	68,383.12	64,795.65	94,540.96
Extranjero	(24,630.49)	(5.57%)	442,075.33	423,956.61	402,409.81	427,726.31	500,170.65	501,574.78	441,020.74	422,983.43	417,676.16	455,194.94	446,962.83	445,746.41	417,444.84
Oficiales	(40,317.54)	(55.14%)	73,118.00	63,323.63	44,555.89	43,041.03	57,904.54	33,745.62	28,561.71	31,744.56	37,887.78	48,166.78	53,776.88	55,250.40	32,800.46
De Particulares	18,809.82	6.04%	311,184.95	312,167.70	311,771.93	327,801.07	339,703.61	331,789.44	332,613.16	329,071.93	324,867.42	339,813.49	337,220.25	339,289.10	329,994.77
A la Vista	(11,955.63)	(20.07%)	59,555.85	56,430.97	59,250.29	55,677.02	55,737.99	55,196.94	60,800.50	56,730.91	52,840.66	57,580.26	59,811.56	59,491.94	47,600.22
A Plazo	30,781.56	12.24%	251,494.46	255,607.38	252,372.66	271,998.91	283,823.77	276,445.77	271,665.85	272,211.79	271,846.53	282,101.85	277,275.76	279,679.06	282,276.02
De Ahorros	(16.11)	(11.96%)	134.63	129.34	148.98	125.14	141.85	146.73	146.82	129.23	180.22	131.39	132.93	118.09	118.53
De Bancos	(3,122.76)	(5.41%)	57,772.38	48,465.29	46,081.99	56,884.21	102,562.50	136,039.72	79,845.87	62,166.94	54,920.96	67,214.67	55,965.70	51,206.91	54,649.62
A la Vista	(11,997.40)	(61.97%)	19,359.38	7,007.04	7,610.84	8,947.21	7,388.50	6,306.72	6,745.87	6,682.94	6,898.96	6,096.67	7,031.81	6,174.81	7,361.98
A Plazo	8,874.64	23.10%	38,413.00	41,458.25	38,471.15	47,937.00	95,174.00	129,733.00	73,100.00	55,484.00	48,022.00	61,118.00	48,933.90	45,032.11	47,287.64
OBLIGACIONES	(65,999.27)	(9.65%)	684,243.08	687,537.68	700,257.87	727,722.74	759,765.09	745,966.16	741,821.12	728,591.53	691,553.32	648,122.91	643,440.35	640,667.48	618,243.81
Locales	(39,630.00)	(18.64%)	212,659.00	216,159.00	216,520.00	218,850.00	218,950.00	209,450.00	202,440.00	200,960.00	187,571.00	177,861.00	174,761.00	172,771.00	173,029.00
Extranjero	(26,369.27)	(5.59%)	471,584.08	471,378.68	483,737.87	508,872.74	540,815.09	536,516.16	539,381.12	527,631.53	503,982.32	470,261.91	468,679.35	467,896.48	445,214.81
OTROS PASIVOS	4,713.40	14.50%	32,502.22	36,652.35	35,127.14	39,116.50	43,321.34	35,793.06	33,382.55	33,828.15	34,188.07	39,942.70	36,543.21	35,306.73	37,215.62
Locales	5,080.18	53.25%	9,540.15	12,631.69	9,530.08	13,057.75	11,835.94	10,181.41	8,979.42	10,068.12	8,939.51	15,401.90	10,869.46	9,098.07	14,620.32
Extranjero	(366.77)	(1.60%)	22,962.07	24,020.66	25,597.06	26,058.75	31,485.40	25,611.65	24,403.13	23,760.03	25,248.57	24,540.80	25,673.75	26,208.67	22,595.30
PATRIMONIO	6,179.86	3.04%	203,590.98	204,469.50	204,991.84	206,675.11	208,405.05	209,075.27	210,106.60	210,768.88	211,637.80	211,633.24	211,865.67	211,536.33	209,770.84
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	7,310.12	19.35%	37,787.27	34,259.10	36,366.84	40,583.15	43,902.66	44,926.28	43,777.89	43,285.83	41,173.76	42,070.53	44,737.99	46,000.27	45,097.39
Provisiones Dinámicas	6,757.61	32.84%	20,574.78	20,574.78	20,574.78	26,127.38	26,127.38	26,127.38	26,127.38	26,127.38	26,127.38	27,332.38	27,332.38	27,332.38	27,332.38
Otras Reservas	552.51	3.21%	17,212.50	13,684.32	15,792.06	14,455.77	17,775.27	18,798.89	17,650.51	17,158.45	15,046.37	14,738.15	17,405.61	18,667.89	17,765.01

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Utilidad de Periodos Anteriores	8,577.66	45.16%	18,992.98	38,766.80	36,659.06	32,072.64	28,765.38	27,741.76	28,890.14	29,382.21	31,494.28	30,597.50	27,930.05	26,667.76	27,570.65
Utilidad de Periodo	(11,151.99)	(68.65%)	16,245.64	1,263.06	1,973.32	3,163.55	4,070.81	5,040.58	5,713.01	6,034.44	6,758.04	6,782.24	6,955.15	6,911.64	5,093.65
Ganancia o Perdida en Valores Disponibles para la Venta	1,444.06	(64.99%)	(2,221.91)	(2,606.45)	(2,794.37)	(1,931.23)	(1,120.79)	(1,420.34)	(1,061.44)	(720.60)	(575.28)	(604.03)	(544.52)	(830.35)	(777.85)
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
<b>PASIVO Y PATRIMONIO</b>	<b>(130,169.48)</b>	<b>(7.04%)</b>	<b>1,849,342.40</b>	<b>1,834,864.46</b>	<b>1,816,813.72</b>	<b>1,875,347.45</b>	<b>1,970,088.59</b>	<b>1,925,496.91</b>	<b>1,863,403.57</b>	<b>1,817,433.39</b>	<b>1,790,656.93</b>	<b>1,783,461.78</b>	<b>1,745,234.01</b>	<b>1,729,259.80</b>	<b>1,719,172.92</b>