

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2018 A JULIO 2019
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2018	2019											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(21,649.98)	(9.93%)	218,009.16	176,874.96	203,110.48	201,112.47	187,082.57	181,412.78	232,797.77	196,359.18	0.00	0.00	0.00	0.00	0.00
Depositos Locales en Bancos	(19,948.91)	(19.89%)	100,286.24	89,186.00	86,580.25	84,315.95	89,839.21	90,601.37	93,675.24	80,337.33	0.00	0.00	0.00	0.00	0.00
A la Vista	2,051.09	16.69%	12,286.24	12,686.00	16,080.25	11,315.95	17,839.21	12,601.37	15,675.24	14,337.33	0.00	0.00	0.00	0.00	0.00
A Plazo	(22,000.00)	(25.00%)	88,000.00	76,500.00	70,500.00	73,000.00	72,000.00	78,000.00	78,000.00	66,000.00	0.00	0.00	0.00	0.00	0.00
Depositos Extranjeros en Bancos	(1,868.02)	(1.60%)	116,909.03	86,531.22	115,640.05	115,914.87	96,029.07	89,493.81	138,014.78	115,041.01	0.00	0.00	0.00	0.00	0.00
A la Vista	(1,868.02)	(1.60%)	116,909.03	84,531.22	113,640.05	110,914.87	96,029.07	89,493.81	134,514.78	115,041.01	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00%	0.00	2,000.00	2,000.00	5,000.00	0.00	0.00	3,500.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(9.61)	(7.39%)	130.14	116.09	107.22	153.06	115.35	106.48	115.35	120.53	0.00	0.00	0.00	0.00	0.00
Locales	(9.61)	(7.39%)	130.14	116.09	107.22	153.06	115.35	106.48	115.35	120.53	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	157.35	16.67%	944.02	1,273.83	997.40	1,034.71	1,329.65	1,424.08	1,223.09	1,101.37	0.00	0.00	0.00	0.00	0.00
CARTERA CREDITICIA	(57,681.30)	(3.74%)	1,543,528.64	1,533,274.51	1,559,035.40	1,467,414.88	1,453,703.32	1,445,498.75	1,473,454.71	1,485,847.35	0.00	0.00	0.00	0.00	0.00
Locales	(48,192.09)	(12.61%)	382,025.19	384,770.64	397,329.81	312,184.26	310,333.24	307,692.74	320,675.79	333,833.11	0.00	0.00	0.00	0.00	0.00
Extranjero	(6,769.60)	(0.57%)	1,179,600.60	1,167,797.21	1,182,204.67	1,175,993.27	1,162,572.56	1,157,856.32	1,173,210.54	1,172,830.99	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	2,719.60	15.03%	18,097.15	19,293.34	20,499.08	20,762.64	19,202.48	20,050.31	20,431.62	20,816.75	0.00	0.00	0.00	0.00	0.00
Locales	(87.30)	(1.51%)	5,798.20	6,720.98	7,460.54	6,803.97	5,531.95	5,162.92	5,233.37	5,710.91	0.00	0.00	0.00	0.00	0.00
Extranjero	2,806.90	22.82%	12,298.95	12,572.36	13,038.54	13,958.67	13,670.52	14,887.39	15,198.24	15,105.85	0.00	0.00	0.00	0.00	0.00
INVERSIONES EN VALORES	92,842.50	166.47%	55,772.84	55,833.00	55,080.77	146,248.91	146,906.43	147,200.87	144,160.73	148,615.34	0.00	0.00	0.00	0.00	0.00
Locales	89,860.51	399.37%	22,500.78	22,499.74	22,498.61	112,498.33	112,490.78	112,489.53	109,357.11	112,361.29	0.00	0.00	0.00	0.00	0.00
Extranjero	2,901.46	8.70%	33,352.59	33,410.86	32,582.16	33,750.58	34,415.65	34,711.34	34,803.63	36,254.05	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	(80.53)	(100.00%)	80.53	77.59	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	(80.53)	(100.00%)	80.53	77.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	3,394.40	3.24%	104,918.67	107,039.94	108,319.05	107,419.06	92,918.12	116,575.92	115,499.20	108,313.08	0.00	0.00	0.00	0.00	0.00
Locales	3,318.90	12.15%	27,320.70	29,327.55	28,362.68	28,502.82	30,028.76	36,004.22	30,238.61	30,639.60	0.00	0.00	0.00	0.00	0.00
Extranjero	75.51	0.10%	77,597.97	77,712.39	79,956.38	78,916.24	62,889.36	80,571.70	85,260.59	77,673.48	0.00	0.00	0.00	0.00	0.00
TOTAL DE ACTIVOS	16,905.63	0.88%	1,922,229.31	1,873,022.41	1,925,545.70	1,922,195.32	1,880,610.44	1,890,688.31	1,965,912.41	1,939,134.94	0.00	0.00	0.00	0.00	0.00
DEPOSITOS	53,390.73	6.23%	856,956.09	842,894.93	868,924.91	851,797.08	861,922.58	853,232.36	900,274.32	910,346.82	0.00	0.00	0.00	0.00	0.00
Locales	(37,449.63)	(8.35%)	448,465.52	424,378.84	421,626.91	411,020.78	422,136.82	416,564.85	418,591.85	411,015.89	0.00	0.00	0.00	0.00	0.00

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	VARIACION ABSOLUTA	%	2019												
			2018 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(5,000.00)	(3.55%)	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	135,750.00	135,750.00	135,750.00	0.00	0.00	0.00	0.00	0.00
De Particulares	(1,627.86)	(0.84%)	194,454.62	184,511.68	189,198.95	180,304.21	185,996.49	184,984.02	186,837.93	192,826.76	0.00	0.00	0.00	0.00	0.00
A la Vista	(10,150.40)	(36.15%)	28,080.34	18,610.32	24,719.16	20,584.70	24,100.67	24,682.21	15,770.30	17,929.93	0.00	0.00	0.00	0.00	0.00
A Plazo	8,204.80	4.93%	166,374.28	165,901.36	164,479.79	159,719.52	161,895.82	160,301.80	170,761.47	174,579.08	0.00	0.00	0.00	0.00	0.00
De Ahorros	317.74	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	306.16	317.74	0.00	0.00	0.00	0.00	0.00
De Bancos	(30,821.77)	(27.21%)	113,260.90	99,117.16	91,677.96	89,966.57	95,390.33	95,830.83	96,003.92	82,439.14	0.00	0.00	0.00	0.00	0.00
A la Vista	933.72	29.64%	3,150.07	3,077.88	2,912.70	3,162.50	3,180.76	3,454.12	3,278.88	4,083.80	0.00	0.00	0.00	0.00	0.00
A Plazo	(31,755.49)	(28.84%)	110,110.83	96,039.29	88,765.26	86,804.07	92,209.58	92,376.71	92,725.04	78,355.34	0.00	0.00	0.00	0.00	0.00
Extranjero	90,840.36	22.24%	408,490.57	418,516.09	447,298.01	440,776.30	439,785.76	436,667.51	481,682.47	499,330.93	0.00	0.00	0.00	0.00	0.00
Oficiales	19,740.77	43.52%	45,362.57	55,562.03	56,425.83	44,102.88	49,036.00	54,132.45	79,262.09	65,103.34	0.00	0.00	0.00	0.00	0.00
De Particulares	44,482.99	13.84%	321,486.01	322,843.12	342,128.47	344,136.45	339,502.88	333,688.07	338,817.63	365,969.00	0.00	0.00	0.00	0.00	0.00
A la Vista	7,136.71	17.47%	40,840.67	45,420.43	43,308.61	45,271.28	46,530.25	40,473.18	48,278.05	47,977.38	0.00	0.00	0.00	0.00	0.00
A Plazo	37,295.92	13.29%	280,570.00	277,346.98	298,739.49	298,778.70	292,898.80	293,072.26	290,379.69	317,865.93	0.00	0.00	0.00	0.00	0.00
De Ahorros	50.35	66.83%	75.34	75.71	80.37	86.47	73.84	142.63	159.89	125.70	0.00	0.00	0.00	0.00	0.00
De Bancos	26,616.60	63.92%	41,641.99	40,110.94	48,743.70	52,536.97	51,246.88	48,846.98	63,602.75	68,258.59	0.00	0.00	0.00	0.00	0.00
A la Vista	(1,893.40)	(21.44%)	8,831.99	6,443.94	7,535.70	7,360.97	7,118.88	7,353.98	6,822.75	6,938.59	0.00	0.00	0.00	0.00	0.00
A Plazo	28,510.00	86.89%	32,810.00	33,667.00	41,208.00	45,176.00	44,128.00	41,493.00	56,780.00	61,320.00	0.00	0.00	0.00	0.00	0.00
OBLIGACIONES	(30,888.54)	(3.90%)	791,547.85	758,331.59	778,108.34	795,882.80	748,980.41	760,542.19	790,674.96	760,659.30	0.00	0.00	0.00	0.00	0.00
Locales	19,172.46	17.87%	107,283.54	107,287.17	107,360.54	107,791.00	105,791.00	109,641.00	117,546.00	126,456.00	0.00	0.00	0.00	0.00	0.00
Extranjero	(50,061.00)	(7.32%)	684,264.31	651,044.42	670,747.80	688,091.80	643,189.41	650,901.19	673,128.96	634,203.30	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	(8,293.89)	(16.32%)	50,809.47	48,851.82	55,913.36	50,979.94	45,116.61	51,270.09	50,481.05	42,515.58	0.00	0.00	0.00	0.00	0.00
Locales	(2,124.25)	(19.10%)	11,120.84	9,159.27	13,286.43	9,030.86	18,858.13	10,409.28	8,172.77	8,996.59	0.00	0.00	0.00	0.00	0.00
Extranjero	(6,169.64)	(15.55%)	39,688.63	39,692.55	42,626.94	41,949.08	26,258.47	40,860.81	42,308.28	33,518.99	0.00	0.00	0.00	0.00	0.00
PATRIMONIO	2,697.33	1.21%	222,915.90	222,944.08	222,599.08	223,535.50	224,590.84	225,643.68	224,482.08	225,613.24	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00
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	1,668.04	3.49%	47,800.94	45,735.44	47,470.82	50,989.55	50,808.91	48,680.38	49,709.52	49,468.98	0.00	0.00	0.00	0.00	0.00
Provisiones Dinámicas	0.00	0.00%	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	0.00	0.00	0.00	0.00	0.00
Otras Reservas	1,668.04	9.48%	17,599.54	15,534.04	17,269.42	20,788.15	20,607.51	18,478.98	19,508.12	19,267.58	0.00	0.00	0.00	0.00	0.00

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	VARIACION ABSOLUTA	%	2018	2019											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	8,375.42	26.38%	31,748.40	45,995.03	42,602.15	39,060.50	39,241.14	41,293.95	39,885.07	40,123.82	0.00	0.00	0.00	0.00	0.00
Utilidad de Periodo	(9,310.59)	(76.54%)	12,164.14	(45.72)	1,097.23	1,890.57	2,289.71	3,045.70	2,176.76	2,853.55	0.00	0.00	0.00	0.00	0.00
Ganancia o Perdida en Valores Disponibles para la Venta	1,964.47	(123.97%)	(1,584.58)	(1,527.68)	(1,358.12)	(1,192.12)	(535.91)	(163.36)	(76.26)	379.89	0.00	0.00	0.00	0.00	0.00
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	16,905.63	0.88%	1,922,229.31	1,873,022.41	1,925,545.70	1,922,195.32	1,880,610.44	1,890,688.31	1,965,912.41	1,939,134.94	0.00	0.00	0.00	0.00	0.00