

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS
A DICIEMBRE 2025

	2024	2025			
	TRIMESTRE IV	TRIMESTRE I	TRIMESTRE II	TRIMESTRE III	TRIMESTRE IV
ACTIVOS LIQUIDOS NETO	166,475,111.79	167,670,736.24	123,018,318.98	127,302,920.11	222,958,660.45
DEPÓSITOS INTERNOS EN BANCOS	126,042,750.45	68,117,984.84	55,969,339.02	81,756,560.97	115,839,890.00
A LA VISTA	24,863,023.29	15,182,959.68	16,540,631.99	26,336,582.49	45,428,724.89
A PLAZO	101,179,727.16	52,935,025.16	39,428,707.03	55,419,978.48	70,411,165.11
DEPÓSITOS EXTERNOS EN BANCOS	39,555,175.36	98,755,713.53	65,976,033.45	44,528,663.79	106,003,649.84
A LA VISTA	31,555,175.36	94,755,713.53	65,976,033.45	44,528,663.79	102,003,649.84
A PLAZO	8,000,000.00	4,000,000.00	0.00	0.00	4,000,000.00
OTROS	877,185.98	797,037.87	1,072,946.51	1,017,695.35	1,115,120.61
CARTERA CREDITICIA NETA	1,670,026,075.54	1,620,275,945.98	1,666,950,666.07	1,704,039,741.29	1,719,411,051.73
INTERNA	433,656,107.28	406,638,890.44	394,130,805.38	456,395,642.90	521,413,898.28
EXTERNA	1,260,320,257.03	1,236,091,023.54	1,292,660,011.70	1,267,644,498.38	1,217,510,553.45
MENOS PROVISIONES	(23,950,288.77)	(22,453,968.00)	(19,840,151.01)	(20,000,399.99)	(19,513,400.00)
INTERNA	(2,542,824.04)	(2,891,055.23)	(1,768,767.58)	(2,560,641.24)	(1,822,937.60)
EXTERNA	(21,407,464.73)	(19,562,912.77)	(18,071,383.43)	(17,439,758.75)	(17,690,462.40)
INVERSIONES EN VALORES NETA	131,040,742.38	145,663,548.00	115,255,891.28	112,404,882.76	132,840,711.79
INTERNAS	72,556,000.07	77,109,558.86	77,651,677.87	78,749,078.71	82,190,753.98
EXTERNAS	58,761,324.44	68,829,057.92	37,863,426.53	33,888,551.14	50,857,633.52
MENOS PROVISIONES	(276,582.13)	(275,068.78)	(259,213.12)	(232,747.09)	(207,675.71)
INTERNA	0.00	0.00	0.00	0.00	0.00
EXTERNA	(276,582.13)	(275,068.78)	(259,213.12)	(232,747.09)	(207,675.71)
OTROS ACTIVOS	111,706,980.17	126,241,186.40	131,455,753.80	113,107,874.48	124,851,621.01
INTERNOS	82,828,504.67	81,952,940.41	81,206,984.09	83,372,286.28	83,805,761.90
EXTERNOS	28,878,475.50	44,288,245.99	50,248,769.71	29,735,588.20	41,045,859.11
ACTIVO TOTAL NETO	2,079,248,909.88	2,059,851,416.62	2,036,680,630.13	2,056,855,418.64	2,200,062,044.98
DEPOSITOS	1,094,095,163.14	1,093,970,197.03	1,123,895,980.67	1,070,182,894.52	1,095,239,625.75
INTERNOS	540,655,239.17	501,445,762.85	531,340,583.56	475,860,670.95	512,062,477.60
OFICIALES	93,750,000.00	93,750,000.00	93,750,000.00	18,750,000.00	18,750,000.00

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DE PARTICULARES	344,518,667.08	356,084,421.91	379,417,991.76	394,866,984.79	428,784,833.67
A LA VISTA	37,870,531.01	48,709,440.25	47,390,199.28	41,795,614.54	32,604,768.20
A PLAZO	302,006,015.46	302,761,220.50	324,472,469.57	346,170,693.61	389,112,766.63
DE AHORROS	4,642,120.61	4,613,761.16	7,555,322.91	6,900,676.64	7,067,298.84
DE BANCOS	102,386,572.09	51,611,340.94	58,172,591.80	62,243,686.16	64,527,643.93
A LA VISTA	386,572.09	611,340.94	172,591.80	243,686.16	27,643.93
A PLAZO	102,000,000.00	51,000,000.00	58,000,000.00	62,000,000.00	64,500,000.00
EXTERNOS	553,439,923.97	592,524,434.18	592,555,397.11	594,322,223.57	583,177,148.15
OFICIALES	24,199,410.35	36,289,956.45	46,128,857.93	56,118,702.34	46,315,204.67
DE PARTICULARES	420,843,510.78	443,143,149.86	439,416,362.33	441,696,799.49	439,311,207.73
A LA VISTA	28,859,329.29	32,360,979.67	31,791,421.04	33,168,656.60	36,243,199.11
A PLAZO	385,926,437.53	403,948,391.82	400,391,518.02	402,209,830.19	396,223,496.63
DE AHORROS	6,057,743.96	6,833,778.37	7,233,423.27	6,318,312.70	6,844,511.99
DE BANCOS	108,397,002.84	113,091,327.87	107,010,176.85	96,506,721.74	97,550,735.75
A LA VISTA	5,881,775.12	4,299,100.15	1,797,949.13	1,977,738.08	2,496,979.81
A PLAZO	102,515,227.72	108,792,227.72	105,212,227.72	94,528,983.66	95,053,755.94
OBLIGACIONES	671,250,677.58	635,886,516.98	573,090,327.97	645,564,646.40	734,685,618.80
INTERNAS	300,638,400.00	280,987,960.00	252,331,000.00	289,378,000.00	389,405,000.00
EXTERNAS	370,612,277.58	354,898,556.98	320,759,327.97	356,186,646.40	345,280,618.80
OTROS PASIVOS	37,024,148.10	48,555,259.55	53,556,286.53	57,716,490.95	81,737,478.53
INTERNOS	23,349,283.80	16,310,731.71	15,945,126.00	36,629,443.19	45,620,879.84
EXTERNOS	13,674,864.30	32,244,527.84	37,611,160.53	21,087,047.76	36,116,598.69
PATRIMONIO	276,878,920.66	281,439,443.06	286,138,034.96	283,391,386.77	288,399,321.90
CAPITAL	132,787,000.00	132,787,000.00	132,787,000.00	132,787,000.00	132,787,000.00
RESERVAS DE CAPITAL	0.00	0.00	0.00	0.00	0.00
OTRAS RESERVAS	96,247,926.00	96,143,463.79	89,322,753.70	87,551,846.81	93,028,355.28
UTILIDAD DEL PERIODO Y DE PERIODOS	52,724,935.43	57,455,387.14	69,294,620.13	68,256,882.44	67,577,355.59

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ANTERIORES					
AJUSTE DEL PATRIMONIO (OTROS RESULTADOS INTEGRALES)	414,726.00	349,258.90	320,754.12	131,617.07	342,570.58
IMPUESTO COMPLEMENTARIO E INTERES MINORITARIO	(5,295,666.77)	(5,295,666.77)	(5,587,092.99)	(5,335,959.55)	(5,335,959.55)
PASIVO Y PATRIMONIO TOTAL	2,079,248,909.48	2,059,851,416.62	2,036,680,630.13	2,056,855,418.64	2,200,062,044.98