

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2016 A DICIEMBRE 2017
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2016	2017											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	7,596.89	3.72%	203,950.32	170,611.72	149,924.92	221,303.54	196,763.00	172,581.66	224,731.92	177,223.12	150,037.21	177,878.60	170,593.75	187,765.52	211,547.21
Depositos Locales en Bancos	14,433.36	18.14%	79,550.48	72,429.29	45,273.33	62,608.73	53,617.47	61,795.36	84,698.41	75,039.17	62,170.63	93,064.94	88,518.10	85,598.29	93,983.84
A la Vista	(13,566.64)	(60.16%)	22,550.48	10,429.29	9,273.33	9,608.73	12,117.47	15,295.36	12,698.41	11,039.17	10,670.63	9,564.94	10,018.10	17,098.29	8,983.84
A Plazo	28,000.00	49.12%	57,000.00	62,000.00	36,000.00	53,000.00	41,500.00	46,500.00	72,000.00	64,000.00	51,500.00	83,500.00	78,500.00	68,500.00	85,000.00
Depositos Extranjeros en Bancos	(6,944.39)	(5.63%)	123,351.98	97,172.09	103,795.39	157,335.91	141,886.92	109,496.88	138,535.02	101,097.03	86,662.34	83,802.64	80,846.31	101,151.31	116,407.59
A la Vista	(14,971.81)	(12.16%)	123,093.49	89,913.61	101,036.90	157,077.42	133,627.71	101,237.67	138,264.70	100,818.88	86,387.46	83,490.53	80,567.17	100,868.65	108,121.67
A Plazo	8,027.43	3,105.53%	258.49	7,258.49	2,758.49	258.49	8,259.22	8,259.22	270.32	278.15	274.88	312.10	279.14	282.66	8,285.92
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	107.91	10.30%	1,047.87	1,010.33	856.20	1,358.90	1,258.61	1,289.43	1,498.48	1,086.92	1,204.24	1,011.02	1,229.34	1,015.93	1,155.78
CARTERA CREDITICIA	90,459.33	6.57%	1,376,393.81	1,359,485.23	1,354,214.12	1,404,736.93	1,348,306.66	1,345,803.80	1,387,869.13	1,399,121.90	1,416,762.84	1,446,676.61	1,450,860.86	1,454,803.04	1,466,853.14
Locales	8,686.98	2.34%	371,643.81	373,617.72	371,740.17	389,648.09	334,115.84	351,192.00	359,426.72	348,608.68	354,787.70	368,205.04	373,536.84	377,897.92	380,330.79
Extranjero	86,184.17	8.45%	1,020,024.64	1,001,482.30	998,464.85	1,031,544.62	1,031,074.54	1,011,886.30	1,046,062.97	1,068,372.38	1,080,235.02	1,097,058.05	1,096,309.47	1,095,854.12	1,106,208.81
Menos Provisiones	4,411.81	28.88%	15,274.64	15,614.79	15,990.90	16,455.78	16,883.72	17,274.50	17,620.56	17,859.15	18,259.87	18,586.48	18,985.46	18,949.00	19,686.45
Locales	(199.16)	(8.74%)	2,277.97	2,356.00	1,233.65	1,653.57	1,502.01	1,421.00	892.04	2,262.23	2,249.02	2,277.65	2,230.88	2,270.07	2,078.81
Extranjero	4,610.97	35.48%	12,996.67	13,258.79	14,757.26	14,802.21	15,381.71	15,853.50	16,728.52	15,596.92	16,010.85	16,308.83	16,754.58	16,678.93	17,607.64
INVERSIONES EN VALORES	(18,225.05)	(24.41%)	74,670.93	73,396.17	73,076.60	72,011.90	71,591.81	70,210.55	56,715.86	56,699.87	56,634.17	55,628.15	56,036.24	56,026.97	56,445.88
Locales	2,569.78	14.42%	17,815.37	16,414.83	16,414.94	16,414.84	16,414.78	16,414.75	19,453.30	19,452.18	19,455.03	19,452.38	19,890.09	19,885.05	20,385.15
Extranjero	(20,794.83)	(36.57%)	56,855.56	56,981.34	56,661.65	55,597.05	55,177.03	53,795.80	37,262.56	37,247.69	37,179.14	36,175.77	36,146.15	36,141.92	36,060.72
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	(5,548.48)	(8.68%)	63,920.04	68,276.56	61,648.00	60,531.55	59,699.38	56,527.59	61,995.94	61,822.67	66,986.32	68,734.02	66,547.81	63,013.16	58,371.56
Locales	(1,631.14)	(4.24%)	38,464.92	38,459.65	37,365.97	40,729.08	36,158.44	35,608.03	40,266.24	38,891.03	41,050.47	39,854.82	36,994.90	36,976.48	36,833.78
Extranjero	(3,917.34)	(15.39%)	25,455.12	29,816.91	24,282.03	19,802.48	23,540.95	20,919.57	21,729.70	22,931.64	25,935.85	28,879.20	29,552.91	26,036.68	21,537.78
TOTAL DE ACTIVOS	74,282.69	4.32%	1,718,935.10	1,671,769.68	1,638,863.64	1,758,583.91	1,676,360.85	1,645,123.61	1,731,312.85	1,694,867.57	1,690,420.54	1,748,917.38	1,744,038.66	1,761,608.69	1,793,217.79
DEPOSITOS	6,813.65	0.80%	853,942.65	798,098.88	808,888.54	884,136.67	811,242.14	771,554.31	830,445.57	806,232.71	767,858.04	811,194.07	808,489.31	814,161.22	860,756.30
Locales	(13,770.62)	(3.15%)	436,497.81	399,644.96	402,082.83	419,553.62	373,491.09	388,534.71	412,506.58	418,205.84	385,644.13	403,575.17	393,987.20	391,918.89	422,727.19

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			2016 Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(4,864.23)	(3.34%)	145,614.23	145,611.85	145,801.78	145,590.50	141,966.92	141,995.96	142,141.29	141,922.64	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00
De Particulares	(17,334.10)	(8.84%)	196,182.21	199,225.11	196,466.13	199,046.98	186,388.68	200,383.72	182,780.97	196,088.55	175,874.29	169,459.44	171,577.64	179,158.30	178,848.11
A la Vista	1,563.98	8.10%	19,305.10	16,604.62	14,352.38	24,132.15	27,047.65	28,514.19	26,565.53	40,026.80	24,041.12	17,621.46	16,623.73	18,753.14	20,869.07
A Plazo	(18,898.08)	(10.68%)	176,877.12	182,620.49	182,113.75	174,914.83	159,139.31	171,666.79	156,070.53	156,061.73	151,833.16	151,837.98	154,953.90	160,405.16	157,979.04
De Ahorros	0.00	0.00%	0.00	0.00	0.00	0.00	201.72	202.75	144.91	0.02	0.00	0.00	0.00	0.00	0.00
De Bancos	8,427.71	8.90%	94,701.37	54,808.00	59,814.92	74,916.15	45,135.49	46,155.03	87,584.31	80,194.65	69,019.84	93,365.73	81,659.56	72,010.59	103,129.08
A la Vista	726.66	453.01%	160.41	166.74	161.98	166.17	755.23	761.74	1,194.07	778.02	1,577.52	1,455.20	766.79	967.12	887.06
A Plazo	7,701.05	8.15%	94,540.96	54,641.26	59,652.94	74,749.98	44,380.26	45,393.29	86,390.24	79,416.63	67,442.32	91,910.53	80,892.78	71,043.47	102,242.02
Extranjero	20,584.27	4.93%	417,444.84	398,453.92	406,805.71	464,583.05	437,751.05	383,019.60	417,939.00	388,026.87	382,213.91	407,618.90	414,502.11	422,242.33	438,029.11
Oficiales	37,145.25	113.25%	32,800.46	23,973.04	21,915.37	48,214.10	85,426.05	43,783.65	56,535.78	50,747.03	60,566.02	58,752.61	83,895.91	81,271.63	69,945.71
De Particulares	(13,569.28)	(4.11%)	329,994.77	336,078.09	337,456.25	351,739.91	322,636.37	319,347.96	320,245.41	313,123.68	309,678.65	309,372.01	298,264.58	307,046.00	316,425.49
A la Vista	4,695.93	9.87%	47,600.22	57,842.23	56,505.10	58,573.60	59,722.86	62,137.21	57,745.77	52,825.06	52,074.52	54,904.32	44,547.94	48,195.61	52,296.15
A Plazo	(18,309.62)	(6.49%)	282,276.02	278,115.79	280,828.47	293,053.21	262,784.09	257,077.09	262,310.09	260,176.47	257,431.37	254,297.83	253,545.26	258,687.86	263,966.40
De Ahorros	44.41	37.47%	118.53	120.06	122.68	113.10	129.42	133.67	189.56	122.15	172.76	169.86	171.38	162.53	162.93
De Bancos	(2,991.70)	(5.47%)	54,649.62	38,402.80	47,434.09	64,629.05	29,688.64	19,887.99	41,157.81	24,156.16	11,969.24	39,494.28	32,341.62	33,924.69	51,657.92
A la Vista	(2,357.14)	(32.02%)	7,361.98	5,986.51	6,408.03	6,548.92	13,688.64	13,887.99	16,157.81	14,156.16	11,969.24	39,494.28	6,036.55	4,828.62	5,004.84
A Plazo	(634.56)	(1.34%)	47,287.64	32,416.29	41,026.06	58,080.13	16,000.00	6,000.00	25,000.00	10,000.00	0.00	0.00	26,305.08	29,096.08	46,653.08
OBLIGACIONES	67,078.93	10.85%	618,243.81	626,461.51	585,118.33	635,234.80	624,752.87	631,463.39	651,961.05	643,956.37	671,294.57	684,339.70	681,170.23	692,492.02	685,322.73
Locales	(15,363.48)	(8.88%)	173,029.00	179,954.00	176,504.00	176,704.00	176,734.00	180,969.68	182,523.00	187,784.46	187,046.46	163,988.29	157,050.22	153,979.96	157,665.52
Extranjero	82,442.40	18.52%	445,214.81	446,507.51	408,614.33	458,530.80	448,018.87	450,493.70	469,438.05	456,171.91	484,248.11	520,351.41	524,120.01	538,512.05	527,657.21
OTROS PASIVOS	(9,597.41)	(25.95%)	36,977.45	36,416.11	33,529.42	27,452.40	27,854.73	28,968.97	33,630.11	28,808.73	34,647.50	36,084.24	35,948.78	36,080.01	27,380.04
Locales	(7,139.02)	(49.64%)	14,382.15	12,918.59	9,828.79	8,104.32	6,760.60	7,703.24	9,679.02	8,608.17	10,295.53	11,460.07	8,056.85	11,381.16	7,243.14
Extranjero	(2,458.40)	(10.88%)	22,595.30	23,497.52	23,700.63	19,348.08	21,094.14	21,265.73	23,951.09	20,200.56	24,351.97	24,624.17	27,891.94	24,698.85	20,136.90
PATRIMONIO	9,987.53	4.76%	209,771.19	210,793.17	211,327.35	211,760.04	212,511.10	213,136.94	215,276.11	215,869.75	216,620.43	217,299.37	218,430.33	218,875.45	219,758.72
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	2,296.93	4.58%	50,097.39	46,318.26	51,140.89	51,525.62	49,844.17	50,330.53	48,513.66	48,646.75	49,127.27	49,374.88	50,321.01	53,272.31	52,394.32
Provisiones Dinámicas	0.00	0.00%	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38
Otras Reservas	2,296.93	10.09%	22,765.01	18,985.88	23,808.51	24,193.24	22,511.79	22,998.15	21,181.28	21,314.37	21,794.89	22,042.50	22,988.63	25,939.92	25,061.94

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	3,074.54	13.62%	22,570.65	31,443.78	26,621.15	26,236.42	27,917.87	27,127.56	29,525.84	29,392.76	28,912.24	28,664.63	27,718.49	24,767.20	25,645.19
Utilidad de Periodo	4,045.57	79.42%	5,094.00	912.81	1,344.43	1,727.53	2,377.54	2,952.66	4,526.84	5,120.37	5,921.17	6,591.66	7,736.94	8,177.28	9,139.57
Ganancia o Perdida en Valores Disponibles para la Venta	570.50	(73.34%)	(777.85)	(668.68)	(566.12)	(516.53)	(415.47)	(60.82)	(77.23)	(77.12)	(127.25)	(118.79)	(133.11)	(128.34)	(207.35)
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	74,282.69	4.32%	1,718,935.10	1,671,769.68	1,638,863.64	1,758,583.91	1,676,360.85	1,645,123.60	1,731,312.85	1,694,867.57	1,690,420.54	1,748,917.38	1,744,038.66	1,761,608.69	1,793,217.79