

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	6,461.95	3.05%	211,547.21	185,186.18	175,101.00	217,996.74	212,629.16	200,802.07	234,623.94	160,685.95	195,211.55	230,874.70	208,163.24	170,259.47	218,009.16
Depositos Locales en Bancos	6,302.40	6.71%	93,983.84	76,830.87	66,310.48	78,519.14	95,017.34	84,522.74	107,638.22	91,308.37	95,854.54	99,018.31	85,885.49	82,726.01	100,286.24
A la Vista	3,302.40	36.76%	8,983.84	13,330.87	10,310.48	11,519.14	18,017.34	15,522.74	18,138.22	11,808.37	13,354.54	16,518.31	12,885.49	16,226.01	12,286.24
A Plazo	3,000.00	3.53%	85,000.00	63,500.00	56,000.00	67,000.00	77,000.00	69,000.00	89,500.00	79,500.00	82,500.00	82,500.00	73,000.00	66,500.00	88,000.00
Depositos Extranjeros en Bancos	501.44	0.43%	116,407.59	107,195.80	107,400.51	138,657.04	116,511.93	115,223.69	126,090.78	68,375.33	98,730.52	130,866.67	121,143.59	86,420.37	116,909.03
A la Vista	8,787.36	8.13%	108,121.67	98,895.68	99,103.17	138,355.44	108,714.23	115,223.69	126,090.78	68,375.33	98,730.52	130,866.67	121,143.59	83,420.37	116,909.03
A Plazo	(8,285.92)	(100.00%)	8,285.92	8,300.13	8,297.34	301.60	7,797.70	0.00	0.00	0.00	0.00	0.00	0.00	3,000.00	0.00
Menos Provisiones	130.14	0.00%	0.00	0.00	0.00	99.53	125.41	102.04	120.82	117.57	122.01	122.01	107.96	102.78	130.14
Locales	130.14	0.00%	0.00	0.00	0.00	99.53	125.41	102.04	120.82	117.57	122.01	122.01	107.96	102.78	130.14
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	(211.76)	(18.32%)	1,155.78	1,159.50	1,390.00	920.09	1,225.30	1,157.68	1,015.76	1,119.82	748.50	1,111.73	1,242.12	1,215.87	944.02
CARTERA CREDITICIA	75,029.27	5.12%	1,466,803.58	1,466,211.91	1,481,198.89	1,452,004.52	1,439,569.89	1,415,282.65	1,471,882.26	1,495,147.79	1,490,559.49	1,540,338.82	1,531,421.69	1,538,164.26	1,541,832.85
Locales	1,694.41	0.45%	380,330.79	368,868.33	383,789.71	391,486.55	379,789.15	355,442.31	377,643.89	382,320.97	375,183.59	392,794.44	377,034.88	373,723.13	382,025.19
Extranjero	73,391.79	6.63%	1,106,208.81	1,117,238.51	1,117,528.51	1,088,721.67	1,087,673.82	1,076,792.43	1,112,617.18	1,131,620.79	1,134,826.80	1,165,816.31	1,172,807.47	1,183,082.33	1,179,600.60
Menos Provisiones	56.92	0.29%	19,736.02	19,894.93	20,119.32	28,203.70	27,893.08	16,952.09	18,378.81	18,793.97	19,450.90	18,271.93	18,420.66	18,641.20	19,792.94
Locales	4,538.76	218.33%	2,078.81	2,073.05	2,096.67	3,437.56	3,432.45	3,277.60	5,355.18	5,345.44	5,474.87	5,949.58	5,947.69	5,924.92	6,617.57
Extranjero	(4,481.83)	(25.38%)	17,657.20	17,821.88	18,022.65	24,766.14	24,460.63	13,674.50	13,023.62	13,448.53	13,976.03	12,322.35	12,472.98	12,716.28	13,175.37
INVERSIONES EN VALORES	(837.39)	(1.48%)	56,690.76	58,558.54	60,211.00	51,989.46	56,700.36	58,816.10	58,623.86	65,720.67	62,902.56	54,965.00	54,504.52	54,676.65	55,853.37
Locales	1,870.74	9.07%	20,630.03	20,384.20	21,624.13	20,620.11	20,623.05	20,621.78	21,262.83	21,260.59	21,264.53	21,259.80	21,262.73	21,263.02	22,500.78
Extranjero	(2,708.13)	(7.51%)	36,060.72	38,174.34	38,586.87	31,434.55	36,154.44	38,272.70	37,441.51	44,549.00	41,717.89	33,784.50	33,322.32	33,494.16	33,352.59
Menos Provisiones	0.00	0.00%	0.00	0.00	0.00	65.20	77.13	78.37	80.48	88.91	79.87	79.30	80.53	80.53	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	65.20	77.13	78.37	80.48	88.91	79.87	79.30	80.53	80.53	0.00
OTROS ACTIVOS	46,233.06	79.13%	58,428.39	59,891.54	60,758.89	59,727.19	71,118.55	80,353.48	85,058.26	81,759.82	89,217.76	91,482.15	94,295.93	92,813.09	104,661.45
Locales	(9,727.43)	(26.37%)	36,890.61	37,403.46	38,045.18	37,951.88	40,611.50	39,563.96	39,157.70	36,622.31	43,716.84	46,627.39	46,232.36	42,238.73	27,163.18
Extranjero	55,960.49	259.82%	21,537.78	22,488.08	22,713.71	21,775.31	30,507.05	40,789.52	45,900.56	45,137.51	45,500.92	44,854.76	48,063.58	50,574.36	77,498.27
TOTAL DE ACTIVOS	126,886.88	7.07%	1,793,469.95	1,769,848.17	1,777,269.78	1,781,717.90	1,780,017.96	1,755,254.30	1,850,188.32	1,803,314.23	1,837,891.36	1,917,660.67	1,888,385.38	1,855,913.48	1,920,356.83
DEPOSITOS	(3,800.21)	(0.44%)	860,756.30	847,816.13	847,259.70	865,266.58	858,969.98	845,908.30	872,068.41	814,249.19	823,936.31	856,543.53	866,496.34	825,168.98	856,956.09
Locales	25,738.33	6.09%	422,727.19	405,007.80	410,381.27	436,691.74	442,480.31	437,660.72	453,841.27	445,563.89	440,455.05	444,920.79	439,417.01	427,725.79	448,465.52

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00	140,750.00
De Particulares	15,606.51	8.73%	178,848.11	182,637.90	188,686.97	193,997.66	191,407.49	190,995.68	193,025.43	188,094.24	186,906.69	191,539.91	193,313.76	196,717.29	194,454.62
A la Vista	7,211.26	34.55%	20,869.07	23,525.97	26,759.35	26,466.89	25,730.35	22,312.84	29,782.06	22,658.84	18,745.94	22,744.50	17,895.97	27,194.64	28,080.34
A Plazo	8,395.24	5.31%	157,979.04	159,111.93	161,927.62	167,530.77	165,677.13	168,682.84	163,243.37	165,435.40	168,160.75	168,795.41	175,417.79	169,522.65	166,374.28
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	10,131.83	9.82%	103,129.08	81,619.90	80,944.30	101,944.08	110,322.82	105,915.04	120,065.84	116,719.65	112,798.36	112,630.88	105,353.25	90,258.50	113,260.90
A la Vista	2,263.01	255.11%	887.06	1,713.91	1,332.54	1,334.99	1,614.38	1,983.03	1,684.39	2,029.37	2,894.17	3,444.19	3,595.31	2,969.07	3,150.07
A Plazo	7,868.82	7.70%	102,242.02	79,905.99	79,611.76	100,609.08	108,708.44	103,932.00	118,381.45	114,690.29	109,904.19	109,186.69	101,757.94	87,289.43	110,110.83
Extranjero	(29,538.54)	(6.74%)	438,029.11	442,808.33	436,878.43	428,574.84	416,489.68	408,247.58	418,227.14	368,685.30	383,481.27	411,622.74	427,079.33	397,443.19	408,490.57
Oficiales	(24,583.14)	(35.15%)	69,945.71	78,638.98	70,223.21	33,610.33	62,042.15	51,104.99	51,252.87	46,677.70	44,035.58	56,469.31	64,331.41	43,755.67	45,362.57
De Particulares	5,060.53	1.60%	316,425.49	312,737.07	316,637.81	291,869.81	294,345.54	298,730.84	303,247.80	293,183.22	302,213.50	327,247.96	329,463.91	318,531.84	321,486.01
A la Vista	(11,455.49)	(21.91%)	52,296.15	54,055.51	58,810.27	50,882.60	48,876.80	46,970.81	47,190.71	47,466.29	53,102.19	58,767.74	43,866.16	39,847.32	40,840.67
A Plazo	16,603.60	6.29%	263,966.40	258,516.67	257,658.50	240,865.66	245,347.60	251,636.51	255,929.99	245,620.20	249,028.86	268,398.28	285,522.43	278,604.56	280,570.00
De Ahorros	(87.59)	(53.76%)	162.93	164.89	169.04	121.55	121.14	123.52	127.10	96.73	82.45	81.93	75.33	79.96	75.34
De Bancos	(10,015.93)	(19.39%)	51,657.92	51,432.28	50,017.41	103,094.70	60,101.99	58,411.75	63,726.46	28,824.38	37,232.18	27,905.47	33,284.02	35,155.67	41,641.99
A la Vista	3,827.15	76.47%	5,004.84	4,914.21	5,285.33	7,158.63	5,619.99	5,758.75	6,369.46	7,839.38	5,869.18	6,857.47	6,522.02	6,767.67	8,831.99
A Plazo	(13,843.08)	(29.67%)	46,653.08	46,518.08	44,732.08	95,936.08	54,482.00	52,653.00	57,357.00	20,985.00	31,363.00	21,048.00	26,762.00	28,388.00	32,810.00
OBLIGACIONES	106,225.11	15.50%	685,322.73	672,517.52	667,551.67	670,937.18	667,119.64	640,818.03	709,650.12	727,639.04	748,196.03	797,706.01	752,947.56	762,603.13	791,547.85
Locales	(50,381.98)	(31.95%)	157,665.52	157,679.18	149,841.13	149,874.48	149,887.31	143,909.17	147,671.38	142,482.21	144,492.12	142,468.03	134,825.22	109,779.88	107,283.54
Extranjero	156,607.10	29.68%	527,657.21	514,838.34	517,710.54	521,062.70	517,232.34	496,908.86	561,978.74	585,156.83	603,703.90	655,237.98	618,122.34	652,823.25	684,264.31
OTROS PASIVOS	23,254.26	85.04%	27,346.17	28,923.54	40,831.16	30,721.39	38,514.04	51,401.78	51,680.79	43,607.06	47,556.73	45,144.86	49,945.05	47,963.86	50,600.42
Locales	3,731.66	51.52%	7,243.14	8,490.74	18,322.52	11,459.15	11,031.20	12,941.93	15,196.55	8,542.62	9,862.22	8,043.24	8,089.93	6,499.47	10,974.80
Extranjero	19,522.60	97.11%	20,103.03	20,432.80	22,508.64	19,262.23	27,482.84	38,459.85	36,484.25	35,064.44	37,694.51	37,101.63	41,855.12	41,464.39	39,625.63
PATRIMONIO	1,207.72	0.55%	220,044.75	220,590.99	221,627.24	214,792.75	215,414.28	217,126.20	216,789.00	217,818.94	218,202.29	218,266.26	218,996.42	220,177.50	221,252.47
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	(6,524.74)	(12.45%)	52,394.32	52,016.65	53,908.39	44,998.61	45,676.64	48,228.28	44,071.82	48,861.54	46,729.48	45,967.24	46,425.20	47,993.62	45,869.58
Provisiones Dinámicas	2,869.02	10.50%	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	27,332.38	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40
Otras Reservas	(9,393.76)	(37.48%)	25,061.94	24,684.26	26,576.00	17,666.23	18,344.26	20,895.89	16,739.44	18,660.14	16,528.08	15,765.84	16,223.80	17,792.22	15,668.18

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2017 A DICIEMBRE 2018**  
**( En Miles de Balboas)**

	VARIACION ABSOLUTA	%	2017	2018											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Utilidad de Periodos Anteriores	7,378.87	28.77%	25,645.19	35,162.43	33,428.91	34,882.01	34,200.70	31,365.72	35,501.28	30,706.38	32,843.05	33,605.86	33,160.72	31,592.30	33,024.05
Utilidad de Periodo	1,650.28	17.51%	9,425.60	924.42	1,863.32	2,576.39	3,361.16	5,132.55	4,730.83	5,901.56	6,562.12	7,061.42	8,238.32	9,242.39	11,075.88
Ganancia o Perdida en Valores Disponble para la Venta	(1,296.70)	625.36%	(207.35)	(299.51)	(360.37)	(451.26)	(611.22)	(387.35)	(301.93)	(437.54)	(719.36)	(1,155.26)	(1,614.82)	(1,437.80)	(1,504.05)
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	126,886.88	7.07%	1,793,469.95	1,769,848.17	1,777,269.78	1,781,717.90	1,780,017.95	1,755,254.30	1,850,188.32	1,803,314.23	1,837,891.36	1,917,660.67	1,888,385.38	1,855,913.48	1,920,356.83