

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2020 A DICIEMBRE 2021
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2020	2021											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	(9,680.61)	(3.91%)	247,469.58	309,100.10	320,832.72	253,946.91	267,537.61	272,379.07	225,783.46	181,272.56	179,165.16	228,882.02	161,152.10	152,755.23	237,788.97
Depositos Locales en Bancos	(33,606.96)	(36.05%)	93,215.56	105,607.24	99,082.17	91,258.31	90,568.38	89,275.93	97,117.11	65,933.98	70,044.09	66,539.45	62,020.08	56,620.20	59,608.61
A la Vista	393.04	2.10%	18,715.56	31,107.24	24,582.17	19,758.31	20,568.38	19,275.93	30,617.11	18,933.98	24,544.09	22,039.45	19,020.08	18,120.20	19,108.61
A Plazo	(34,000.00)	(45.64%)	74,500.00	74,500.00	74,500.00	71,500.00	70,000.00	70,000.00	66,500.00	47,000.00	45,500.00	44,500.00	43,000.00	38,500.00	40,500.00
Depositos Extranjeros en Bancos	23,606.71	15.42%	153,102.30	202,004.60	220,452.88	161,344.91	175,590.06	181,613.96	127,386.73	113,899.93	107,731.84	161,110.80	97,654.97	94,870.11	176,709.01
A la Vista	28,606.71	19.32%	148,102.30	197,004.60	215,452.88	156,344.91	170,590.06	176,613.96	122,386.73	108,899.93	102,731.84	156,110.80	97,654.97	94,870.11	176,709.01
A Plazo	(5,000.00)	(100.00%)	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	5,000.00	0.00	0.00	0.00
Menos Provisiones	(68.52)	(54.62%)	125.45	125.45	125.45	125.45	118.35	118.35	112.83	112.83	79.69	81.27	60.45	54.12	56.93
Locales	(68.52)	(54.62%)	125.45	125.45	125.45	125.45	118.35	118.35	112.83	112.83	79.69	81.27	60.45	54.12	56.93
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	251.11	19.66%	1,277.18	1,613.71	1,423.13	1,469.15	1,497.52	1,607.53	1,392.45	1,551.48	1,468.93	1,313.04	1,537.49	1,319.05	1,528.29
CARTERA CREDITICIA	(82,956.48)	(6.40%)	1,296,133.05	1,228,832.88	1,202,663.41	1,155,108.81	1,183,192.54	1,184,075.09	1,196,203.70	1,201,618.96	1,180,751.95	1,182,916.77	1,162,520.95	1,179,524.75	1,213,176.57
Locales	(24,196.07)	(8.09%)	298,996.34	276,802.45	268,081.09	253,697.40	255,643.47	248,624.22	243,045.68	241,612.42	245,979.95	248,594.48	242,933.97	257,241.84	274,800.28
Extranjero	(55,040.12)	(5.40%)	1,019,701.00	975,230.47	958,392.45	925,231.80	952,049.98	960,517.74	977,343.86	984,360.04	959,745.88	959,788.22	945,473.63	948,630.30	964,660.88
Menos Provisiones	3,720.29	16.49%	22,564.30	23,200.04	23,810.13	23,820.39	24,500.92	25,066.87	24,185.85	24,353.50	24,973.89	25,465.92	25,886.65	26,347.39	26,284.59
Locales	(778.10)	(21.85%)	3,561.22	4,230.61	4,307.55	4,237.92	4,952.66	4,977.15	3,672.38	3,629.80	3,770.54	3,928.26	3,936.64	4,120.44	2,783.13
Extranjero	4,498.38	23.67%	19,003.07	18,969.43	19,502.58	19,582.46	19,548.26	20,089.72	20,513.47	20,723.70	21,203.35	21,537.66	21,950.01	22,226.95	23,501.46
INVERSIONES EN VALORES	9,966.65	4.78%	208,535.37	214,341.81	197,587.13	213,912.60	222,011.51	221,640.48	215,406.09	213,807.60	214,851.54	212,923.44	213,761.96	212,774.31	218,502.03
Locales	11,113.29	5.49%	202,557.28	208,275.72	191,567.26	207,963.29	211,298.02	210,854.40	204,615.22	205,076.25	208,114.31	206,182.63	207,035.32	208,042.15	213,670.57
Extranjero	(1,126.57)	(18.72%)	6,017.05	6,066.08	6,058.83	6,064.72	10,824.25	10,891.32	10,874.37	8,808.73	6,808.74	6,808.81	6,790.33	4,790.00	4,890.49
Menos Provisiones	20.07	51.52%	38.96	0.00	38.96	115.42	110.76	105.24	83.50	77.38	71.52	68.00	63.69	57.84	59.03
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	20.07	51.52%	38.96	0.00	38.96	115.42	110.76	105.24	83.50	77.38	71.52	68.00	63.69	57.84	59.03
OTROS ACTIVOS	14,279.27	14.20%	100,556.33	104,301.11	103,135.67	105,744.70	106,851.53	104,857.70	106,094.01	111,220.08	114,315.80	114,694.37	114,595.75	115,852.89	114,835.60
Locales	3,582.97	7.40%	48,387.61	49,055.97	46,461.43	44,350.73	45,371.43	46,973.63	47,404.33	48,419.69	56,142.19	54,252.44	53,493.84	51,486.62	51,970.57
Extranjero	10,696.30	20.50%	52,168.73	55,245.13	56,674.24	61,393.97	61,480.10	57,884.07	58,689.68	62,800.40	58,173.61	60,441.93	61,101.92	64,366.26	62,865.03
TOTAL DE ACTIVOS	(68,391.17)	(3.69%)	1,852,694.33	1,856,575.89	1,824,218.93	1,728,713.02	1,779,593.19	1,782,952.33	1,743,487.26	1,707,919.20	1,689,084.44	1,739,416.60	1,652,030.76	1,660,907.18	1,784,303.16
DEPOSITOS	(13,409.69)	(1.46%)	917,257.43	920,638.73	937,857.16	894,371.46	899,436.09	930,318.15	935,349.01	913,833.18	891,280.95	947,400.41	880,071.69	875,126.46	903,847.74
Locales	(9,335.55)	(2.48%)	376,749.86	386,138.71	376,076.57	361,555.93	396,747.73	417,788.77	405,092.71	379,639.09	356,350.21	339,027.07	339,178.65	330,490.89	367,414.30

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(30,000.00)	(34.99%)	85,750.00	85,750.00	85,750.00	85,750.00	85,750.00	85,750.00	85,750.00	55,750.00	55,750.00	55,750.00	55,750.00	55,750.00	55,750.00
De Particulares	24,885.40	12.43%	200,279.90	217,662.06	208,657.35	205,356.55	210,135.73	226,010.56	221,616.70	234,915.69	227,315.27	223,013.96	223,311.05	219,240.44	225,165.30
A la Vista	15,271.13	67.28%	22,699.53	35,261.34	30,404.23	30,905.97	30,525.89	40,998.07	32,589.41	45,661.63	39,351.71	36,648.67	37,918.08	30,769.41	37,970.66
A Plazo	11,626.29	6.78%	171,405.89	175,773.12	171,721.65	166,638.57	171,916.64	178,698.32	182,760.20	183,391.56	182,751.40	181,220.77	180,189.76	183,310.06	183,032.17
De Ahorros	(2,012.01)	(32.59%)	6,174.48	6,627.60	6,531.46	7,812.01	7,693.19	6,314.18	6,267.08	5,862.50	5,212.16	5,144.52	5,203.21	5,160.97	4,162.47
De Bancos	(4,220.96)	(4.65%)	90,719.96	82,726.65	81,669.23	70,449.38	100,862.00	106,028.21	97,726.01	88,973.41	73,284.95	60,263.11	60,117.60	55,500.45	86,499.00
A la Vista	1,552.12	26.38%	5,884.47	6,186.56	10,744.87	6,620.63	5,994.61	6,328.35	7,178.00	7,254.41	9,294.56	7,462.10	10,306.24	9,668.51	7,436.59
A Plazo	(5,773.08)	(6.81%)	84,835.49	76,540.09	70,924.36	63,828.75	94,867.39	99,699.86	90,548.01	81,719.00	63,990.38	52,801.01	49,811.36	45,831.94	79,062.41
Extranjero	(4,074.14)	(0.75%)	540,507.57	534,500.02	561,780.58	532,815.53	502,688.36	512,529.38	530,256.29	534,194.08	534,930.74	608,373.34	540,893.04	544,635.58	536,433.43
Oficiales	4,170.28	13.21%	31,560.80	20,881.13	32,988.20	23,208.02	33,077.32	24,867.42	37,666.26	38,007.88	46,607.77	111,195.30	36,282.78	44,833.56	35,731.08
De Particulares	1,292.66	0.32%	404,429.01	396,854.25	411,695.32	407,090.94	373,135.89	386,942.95	391,683.17	385,604.28	387,211.19	393,403.99	397,471.54	392,662.97	405,721.67
A la Vista	1,039.64	1.74%	59,804.33	59,788.92	73,527.70	84,310.94	48,950.32	64,160.43	61,655.54	49,661.48	48,409.70	51,235.16	52,442.35	50,175.92	60,843.96
A Plazo	(1,743.69)	(0.51%)	343,926.12	336,399.36	337,329.38	321,364.68	322,763.32	321,142.78	328,395.69	334,271.46	336,445.07	339,636.71	342,977.22	340,408.35	342,182.43
De Ahorros	1,996.72	285.83%	698.57	665.97	838.24	1,415.32	1,422.25	1,639.74	1,631.94	1,671.33	2,356.42	2,532.11	2,051.96	2,078.70	2,695.28
De Bancos	(9,537.07)	(9.12%)	104,517.75	116,764.64	117,097.06	102,516.58	96,475.15	100,719.01	100,906.86	110,581.93	101,111.78	103,774.05	107,138.71	107,139.04	94,980.68
A la Vista	4,794.12	74.24%	6,457.22	13,305.11	24,841.53	11,842.05	10,291.87	10,890.45	16,047.08	13,618.15	7,733.15	9,014.19	9,764.85	11,361.18	11,251.35
A Plazo	(14,331.20)	(14.61%)	98,060.53	103,459.53	92,255.53	90,674.53	86,183.28	89,828.56	84,859.78	96,963.78	93,378.63	94,759.86	97,373.86	95,777.86	83,729.33
OBLIGACIONES	(64,045.37)	(9.54%)	671,297.80	669,092.67	621,659.00	569,417.92	616,984.37	590,358.47	547,669.12	528,219.40	527,508.53	518,834.40	500,137.56	512,680.67	607,252.42
Locales	(12,399.00)	(8.18%)	151,584.00	163,326.00	171,406.00	174,846.00	179,306.00	140,307.00	140,382.00	141,382.00	140,682.00	141,612.00	138,696.00	141,214.00	139,185.00
Extranjero	(51,646.37)	(9.94%)	519,713.80	505,766.67	450,253.00	394,571.92	437,678.37	450,051.47	407,287.12	386,837.40	386,826.53	377,222.40	361,441.56	371,466.67	468,067.42
OTROS PASIVOS	8,717.69	29.57%	29,476.91	35,550.78	33,875.68	33,415.59	30,629.36	29,543.01	27,683.37	32,807.60	36,218.98	39,626.03	37,591.01	38,457.29	38,194.59
Locales	1,972.81	19.63%	10,050.00	14,528.09	11,794.01	13,220.27	10,011.69	10,756.43	8,907.42	10,264.31	16,751.61	18,058.09	18,572.60	16,682.60	12,022.81
Extranjero	6,744.88	34.72%	19,426.91	21,022.70	22,081.67	20,195.32	20,617.66	18,786.58	18,775.95	22,543.30	19,467.36	21,567.94	19,018.41	21,774.69	26,171.79
PATRIMONIO	346.21	0.15%	234,662.21	231,293.71	230,827.09	231,508.05	232,543.37	232,732.69	232,785.77	233,059.02	234,075.98	233,555.76	234,230.50	234,642.75	235,008.41
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	(9,026.55)	(13.76%)	65,614.27	64,978.31	64,969.57	60,035.58	61,327.44	62,750.78	59,697.79	61,371.11	61,567.76	62,835.65	59,595.03	58,734.62	56,587.71
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	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40
Otras Reservas	(9,026.55)	(25.49%)	35,412.87	34,776.90	34,768.17	29,834.18	31,126.04	32,549.38	29,496.38	31,169.71	31,366.35	32,634.25	29,393.62	28,533.22	26,386.31

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Utilidad de Periodos Anteriores	6,983.16	21.16%	33,001.61	33,263.93	32,563.60	37,804.07	36,404.10	35,134.46	38,250.54	36,235.75	36,067.46	33,825.71	37,075.57	37,796.33	39,984.77
Utilidad de Periodo	798.22	26.66%	2,993.79	166.08	270.48	712.27	948.68	1,294.33	1,499.05	1,739.61	2,155.44	2,485.52	3,133.08	3,463.21	3,792.01
Ganancia o Perdida en Valores Disponibles para la Venta	1,591.39	599.31%	265.54	98.40	236.44	169.13	1,076.15	766.13	551.39	925.56	1,498.33	1,621.87	1,639.83	1,861.59	1,856.92
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	(68,391.17)	(3.69%)	1,852,694.33	1,856,575.89	1,824,218.93	1,728,713.02	1,779,593.19	1,782,952.33	1,743,487.26	1,707,919.20	1,689,084.44	1,739,416.60	1,652,030.76	1,660,907.17	1,784,303.16