

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2022	2023											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	(103,611.70)	(40.13%)	258,167.70	172,446.74	172,533.73	143,579.02	133,153.00	107,266.72	177,100.72	125,101.48	130,114.27	122,393.63	107,225.86	156,951.10	154,555.99
Depositos Locales en Bancos	(98,753.47)	(51.23%)	192,776.46	132,308.38	113,249.65	81,495.39	86,499.36	71,173.48	107,115.84	96,593.37	71,020.34	77,941.24	74,571.45	81,505.54	94,023.00
A la Vista	(6,753.33)	(21.94%)	30,776.33	20,808.25	21,749.52	33,495.25	14,999.22	22,673.48	22,615.84	18,093.37	19,520.34	18,441.24	30,071.45	21,005.54	24,023.00
A Plazo	(92,000.14)	(56.79%)	162,000.14	111,500.14	91,500.14	48,000.14	71,500.14	48,500.00	84,500.00	78,500.00	51,500.00	59,500.00	44,500.00	60,500.00	70,000.00
Depositos Extranjeros en Bancos	(5,086.84)	(7.91%)	64,313.67	39,306.88	58,334.07	61,012.71	45,462.27	34,942.99	68,784.62	27,490.65	57,949.99	43,428.89	31,365.89	74,300.87	59,226.83
A la Vista	(8,086.84)	(12.57%)	64,313.67	39,306.88	58,334.07	61,012.71	40,462.27	31,942.99	58,784.62	27,490.65	57,949.99	43,428.89	31,365.89	74,300.87	56,226.83
A Plazo	3,000.00	0.00%	0.00	0.00	0.00	0.00	5,000.00	3,000.00	10,000.00	0.00	0.00	0.00	0.00	0.00	3,000.00
Menos Provisiones	6.98	11.04%	63.26	63.26	65.86	58.57	87.16	87.16	88.64	84.37	84.37	96.92	62.52	62.52	70.24
Locales	6.98	11.04%	63.26	63.26	65.86	58.57	87.16	87.16	88.64	84.37	84.37	96.92	62.52	62.52	70.24
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	235.58	20.65%	1,140.83	894.73	1,015.86	1,129.49	1,278.53	1,237.41	1,288.91	1,101.83	1,228.32	1,120.43	1,351.04	1,207.21	1,376.41
<b>CARTERA CREDITICIA</b>	(24,641.13)	(1.84%)	1,341,772.48	1,304,799.72	1,258,357.26	1,267,343.00	1,250,295.11	1,278,805.62	1,256,038.26	1,248,661.75	1,228,076.99	1,254,905.24	1,286,057.07	1,270,000.80	1,317,131.34
Locales	(29,736.80)	(10.62%)	280,098.40	255,117.60	230,378.32	219,755.99	221,212.21	225,599.58	222,641.01	230,578.46	214,136.69	221,904.65	233,084.39	226,672.44	250,361.60
Extranjero	(855.37)	(0.08%)	1,085,317.90	1,073,944.59	1,052,644.72	1,068,283.80	1,050,136.73	1,074,465.55	1,055,022.72	1,039,846.14	1,035,973.05	1,055,361.35	1,076,267.00	1,067,359.69	1,084,462.53
Menos Provisiones	(5,951.05)	(25.17%)	23,643.82	24,262.47	24,665.77	20,696.79	21,053.83	21,259.51	21,625.47	21,762.85	22,032.74	22,360.76	23,294.31	24,031.34	17,692.78
Locales	(1,324.29)	(40.41%)	3,277.52	3,186.21	2,446.19	2,469.82	2,562.17	2,529.15	2,338.23	2,384.94	2,047.93	2,023.41	1,954.65	1,946.17	1,953.23
Extranjero	(4,626.76)	(22.72%)	20,366.31	21,076.26	22,219.58	18,226.97	18,491.66	18,730.36	19,287.25	19,377.91	19,984.81	20,337.36	21,339.67	22,085.18	15,739.55
<b>INVERSIONES EN VALORES</b>	78,617.91	26.39%	297,858.73	326,812.84	265,001.58	302,398.74	310,932.79	314,272.64	357,098.27	346,502.53	352,479.10	388,630.85	357,980.81	378,302.75	376,476.64
Locales	63,230.66	25.47%	248,256.60	247,233.83	185,314.40	233,803.48	242,307.67	243,616.21	281,196.52	270,652.73	276,220.15	305,653.06	304,886.73	313,269.51	311,487.27
Extranjero	15,488.98	31.08%	49,829.59	79,789.43	79,909.68	68,848.71	68,834.84	70,864.09	76,114.68	76,110.42	76,631.35	83,336.75	53,430.59	65,366.75	65,318.57
Menos Provisiones	101.73	44.72%	227.47	210.42	222.51	253.46	209.72	207.66	212.92	260.62	372.40	358.96	336.51	333.51	329.20
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	101.73	44.72%	227.47	210.42	222.51	253.46	209.72	207.66	212.92	260.62	372.40	358.96	336.51	333.51	329.20
<b>OTROS ACTIVOS</b>	(184.25)	(0.16%)	118,809.34	121,848.17	122,195.26	108,896.86	106,809.53	106,676.42	110,352.12	110,340.06	111,053.79	117,900.20	120,920.86	120,254.66	118,625.09
Locales	37,059.61	81.77%	45,322.00	45,656.15	48,275.57	38,514.86	41,739.14	40,954.24	44,747.18	42,699.37	69,100.13	80,100.44	79,831.32	80,244.87	82,381.61
Extranjero	(37,243.86)	(50.68%)	73,487.34	76,192.02	73,919.69	70,382.00	65,070.39	65,722.18	65,604.95	67,640.70	41,953.66	37,799.76	41,089.54	40,009.79	36,243.48
<b>TOTAL DE ACTIVOS</b>	(49,819.17)	(2.47%)	2,016,608.24	1,925,907.47	1,818,087.83	1,822,217.62	1,801,190.42	1,807,021.40	1,900,589.38	1,830,605.82	1,821,724.15	1,883,829.94	1,872,184.61	1,925,509.31	1,966,789.07
<b>DEPOSITOS</b>	(76,904.31)	(7.27%)	1,057,184.16	1,058,782.39	1,002,727.89	976,802.19	962,486.90	941,428.98	980,267.48	942,562.18	937,131.79	965,664.98	973,299.58	993,046.69	980,279.85
Locales	(52,412.47)	(10.73%)	488,403.45	489,605.10	433,583.24	405,225.18	411,597.15	392,105.33	431,716.62	394,953.94	383,509.53	413,577.61	420,942.61	410,208.05	435,990.98

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	0.00	0.00%	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00	113,750.00
De Particulares	1,888.72	0.76%	247,416.53	242,037.03	242,341.48	239,389.23	233,529.69	231,072.52	242,795.47	237,475.10	234,705.26	242,194.47	254,318.26	248,449.13	249,305.26
A la Vista	(8,585.44)	(24.17%)	35,519.58	31,677.59	29,075.28	27,353.08	24,300.72	17,471.25	30,381.25	23,374.16	20,312.05	24,929.88	37,058.23	29,095.32	26,934.14
A Plazo	9,883.25	4.74%	208,599.49	207,277.57	210,181.70	208,807.25	206,454.84	210,692.93	209,069.17	210,690.31	211,031.40	213,900.68	213,884.83	215,750.00	218,482.75
De Ahorros	590.91	17.92%	3,297.46	3,081.87	3,084.50	3,228.91	2,774.12	2,908.34	3,345.05	3,410.63	3,361.81	3,363.92	3,375.19	3,603.81	3,888.38
De Bancos	(54,301.19)	(42.68%)	127,236.92	133,818.07	77,491.77	52,085.95	64,317.46	47,282.81	75,171.15	43,728.83	35,054.27	57,633.13	52,874.35	48,008.92	72,935.72
A la Vista	(7,803.96)	(78.98%)	9,881.26	10,026.65	3,814.67	3,435.95	1,824.50	1,864.65	2,422.76	1,818.83	1,834.27	1,953.13	1,872.52	2,063.79	2,077.30
A Plazo	(46,497.23)	(39.62%)	117,355.65	123,791.42	73,677.10	48,650.00	62,492.96	45,418.16	72,748.39	41,910.00	33,220.00	55,680.00	51,001.83	45,945.13	70,858.42
Extranjero	(24,491.84)	(4.31%)	568,780.72	569,177.29	569,144.65	571,577.01	550,889.75	549,323.65	548,550.86	547,608.24	553,622.26	552,087.38	552,356.97	582,838.64	544,288.87
Oficiales	(7,659.09)	(22.37%)	34,244.76	33,550.20	34,680.83	43,658.46	24,294.72	20,817.30	31,963.57	26,603.38	34,626.87	30,647.21	25,751.31	47,386.41	26,585.67
De Particulares	(4,175.96)	(1.04%)	399,683.15	399,720.85	402,037.68	400,678.53	403,551.33	390,633.78	390,656.72	397,089.57	401,211.32	395,355.11	404,255.22	406,565.23	395,507.19
A la Vista	(14,936.51)	(39.91%)	37,422.77	35,870.55	36,742.99	31,887.46	32,036.86	28,754.67	26,935.94	30,828.22	36,903.45	28,335.84	34,404.68	36,839.16	22,486.26
A Plazo	10,135.79	2.83%	358,354.18	360,213.26	361,782.86	365,275.11	365,687.66	357,931.81	359,615.73	362,483.85	360,364.98	362,734.42	364,553.80	364,776.78	368,489.97
De Ahorros	624.76	15.99%	3,906.20	3,637.04	3,511.84	3,515.96	5,826.81	3,947.30	4,105.05	3,777.50	3,942.89	4,284.85	5,296.74	4,949.28	4,530.96
De Bancos	(12,656.79)	(9.39%)	134,852.80	135,906.24	132,426.14	127,240.02	123,043.70	137,872.57	125,930.58	123,915.29	117,784.07	126,085.05	122,350.45	128,887.00	122,196.01
A la Vista	1,427.46	140.25%	1,017.78	2,639.77	5,681.66	2,326.54	1,840.23	2,108.09	3,790.56	3,012.27	1,446.85	1,354.83	1,986.67	3,144.23	2,445.24
A Plazo	(14,084.25)	(10.52%)	133,835.03	133,266.47	126,744.47	124,913.47	121,203.47	135,764.47	122,140.02	120,903.02	116,337.22	124,730.22	120,363.78	125,742.78	119,750.78
OBLIGACIONES	10,505.23	1.55%	678,989.90	586,765.36	537,549.18	571,983.95	571,180.89	587,759.38	640,595.58	603,914.27	594,167.72	619,589.11	606,571.33	634,856.05	689,495.13
Locales	20,979.00	14.01%	149,746.00	143,695.00	144,196.00	150,528.00	153,938.00	158,103.00	159,076.00	157,004.00	152,422.00	168,204.00	168,017.00	167,644.00	170,725.00
Extranjero	(10,473.77)	(1.98%)	529,243.90	443,070.36	393,353.18	421,455.95	417,242.89	429,656.38	481,519.58	446,910.27	441,745.72	451,385.11	438,554.33	467,212.05	518,770.13
OTROS PASIVOS	4,783.02	10.97%	43,616.96	42,620.03	39,263.05	33,572.95	26,571.13	34,790.87	36,248.84	40,224.10	45,876.62	51,080.45	45,014.97	49,440.30	48,399.98
Locales	4,703.22	23.12%	20,344.43	20,099.15	20,133.06	11,064.83	4,662.66	12,874.37	16,153.20	18,303.24	19,096.13	21,197.09	11,750.93	16,586.48	25,047.65
Extranjero	79.80	0.34%	23,272.53	22,520.88	19,129.98	22,508.11	21,908.47	21,916.50	20,095.65	21,920.85	26,780.49	29,883.37	33,264.04	32,853.82	23,352.33
PATRIMONIO	11,796.89	4.98%	236,817.22	237,739.69	238,547.71	239,858.54	240,951.50	243,042.18	243,477.47	243,905.27	244,548.02	247,495.39	247,298.73	248,166.27	248,614.11
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	3,316.41	5.53%	59,963.42	60,888.74	61,453.71	61,544.72	60,344.18	60,555.34	59,618.02	59,428.33	59,747.86	58,315.37	57,438.36	56,201.15	63,279.83
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	3,316.41	11.14%	29,762.02	30,687.33	31,252.31	31,343.32	30,142.77	30,353.94	29,416.62	29,226.93	29,546.46	28,113.96	27,236.96	25,999.75	33,078.43

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Utilidad de Periodos Anteriores	2,162.79	5.69%	37,983.88	43,248.64	42,683.67	42,592.65	43,763.20	44,684.13	45,065.16	44,441.90	43,941.49	47,301.16	46,981.81	48,074.64	40,146.66
Utilidad de Periodo	6,209.92	101.27%	6,132.07	841.84	1,631.65	2,924.17	3,980.94	5,000.23	6,033.82	7,224.90	8,039.16	9,050.86	10,048.24	11,051.93	12,341.99
Ganancia o Perdida en Valores Disponibles para la Venta	107.78	(219.25%)	(49.16)	(26.54)	(8.32)	9.99	76.18	15.46	(26.52)	23.14	32.51	41.01	43.32	51.54	58.62
<b>PASIVO Y PATRIMONIO</b>	<b>(49,819.17)</b>	<b>(2.47%)</b>	<b>2,016,608.24</b>	<b>1,925,907.47</b>	<b>1,818,087.83</b>	<b>1,822,217.62</b>	<b>1,801,190.42</b>	<b>1,807,021.40</b>	<b>1,900,589.38</b>	<b>1,830,605.82</b>	<b>1,821,724.15</b>	<b>1,883,829.94</b>	<b>1,872,184.61</b>	<b>1,925,509.31</b>	<b>1,966,789.06</b>