

BANCO INTERNACIONAL DE COSTA RICA, S.A.
BALANCE DE SITUACION
DE DICIEMBRE 2023 A DICIEMBRE 2024
(En Miles de Balboas)

	VARIACION ABSOLUTA	%	2023	2024											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	9,533.49	6.17%	154,555.99	118,125.48	140,959.19	100,860.45	232,569.82	146,320.83	127,914.24	108,275.31	98,167.20	164,141.63	167,147.61	127,915.94	164,089.49
Depositos Locales en Bancos	32,042.17	34.08%	94,023.00	76,622.88	82,641.58	59,532.19	97,903.99	98,174.79	90,884.84	79,394.26	62,981.36	100,996.07	106,650.88	77,250.26	126,065.16
A la Vista	742.17	3.09%	24,023.00	17,122.88	19,141.58	16,032.19	15,503.99	20,674.79	17,084.84	23,094.26	17,481.36	46,696.07	41,150.88	14,850.26	24,765.16
A Plazo	31,300.00	44.71%	70,000.00	59,500.00	63,500.00	43,500.00	82,400.00	77,500.00	73,800.00	56,300.00	45,500.00	54,300.00	65,500.00	62,400.00	101,300.00
Depositos Extranjeros en Bancos	(21,958.92)	(37.08%)	59,226.83	40,421.57	57,041.17	40,348.92	133,779.28	47,162.79	36,214.53	27,927.47	34,163.93	62,282.39	59,521.62	49,943.90	37,267.91
A la Vista	(26,958.92)	(47.95%)	56,226.83	40,421.57	57,041.17	40,348.92	133,779.28	47,162.79	36,214.53	27,927.47	34,163.93	62,282.39	59,521.62	49,943.90	29,267.91
A Plazo	5,000.00	166.67%	3,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,000.00
Menos Provisiones	50.03	71.23%	70.24	75.92	78.76	48.89	54.07	86.08	74.37	55.78	54.40	57.68	58.31	70.08	120.27
Locales	50.03	71.23%	70.24	75.92	78.76	48.89	54.07	86.08	74.37	55.78	54.40	57.68	58.31	70.08	120.27
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	(499.72)	(36.31%)	1,376.41	1,156.95	1,355.20	1,028.24	940.62	1,069.33	889.24	1,009.37	1,076.31	920.85	1,033.42	791.85	876.69
CARTERA CREDITICIA	70,829.48	5.38%	1,317,131.34	1,322,650.15	1,336,315.68	1,401,071.41	1,290,017.83	1,350,240.53	1,346,691.38	1,316,785.34	1,326,203.64	1,329,177.73	1,362,680.90	1,373,713.79	1,387,960.83
Locales	(41,310.71)	(16.50%)	250,361.60	255,636.80	250,002.13	312,764.58	203,823.39	235,940.81	235,952.25	211,024.90	200,048.90	201,862.84	217,446.28	236,076.82	209,050.89
Extranjero	116,771.88	10.77%	1,084,462.53	1,085,238.72	1,104,935.30	1,107,357.28	1,105,713.16	1,134,269.77	1,131,459.14	1,123,733.01	1,144,612.96	1,146,659.91	1,165,261.15	1,158,021.24	1,201,234.40
Menos Provisiones	4,631.69	26.18%	17,692.78	18,225.37	18,621.74	19,050.45	19,518.71	19,970.05	20,720.01	17,972.57	18,458.23	19,345.02	20,026.53	20,384.27	22,324.47
Locales	(74.03)	(3.79%)	1,953.23	2,191.59	1,923.23	2,057.32	2,097.86	2,177.04	2,190.60	2,308.10	2,311.07	2,331.48	2,363.87	2,135.30	1,879.21
Extranjero	4,705.71	29.90%	15,739.55	16,033.78	16,698.51	16,993.13	17,420.86	17,793.01	18,529.41	15,664.47	16,147.15	17,013.54	17,662.66	18,248.97	20,445.26
INVERSIONES EN VALORES	54,556.68	14.49%	376,476.64	379,521.85	375,232.85	371,730.38	395,245.94	335,971.36	342,623.42	392,532.86	396,743.04	389,623.44	357,145.16	370,291.45	431,033.32
Locales	60,239.31	19.34%	311,487.27	306,543.38	304,251.75	310,156.21	310,255.69	257,458.56	279,123.92	339,099.83	358,284.45	350,175.83	325,702.96	328,860.42	371,726.57
Extranjero	(5,516.36)	(8.45%)	65,318.57	73,285.62	71,287.77	61,940.13	85,338.73	78,861.28	63,859.95	53,885.22	38,896.71	39,900.75	31,880.18	41,888.52	59,802.21
Menos Provisiones	166.27	50.51%	329.20	307.15	306.67	365.97	348.48	348.48	360.45	452.19	438.11	453.14	437.99	457.49	495.46
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	166.27	50.51%	329.20	307.15	306.67	365.97	348.48	348.48	360.45	452.19	438.11	453.14	437.99	457.49	495.46
OTROS ACTIVOS	(3,992.58)	(3.37%)	118,625.09	116,178.28	112,400.57	114,420.32	114,118.95	114,285.44	113,261.69	119,307.56	119,146.99	118,477.56	119,133.30	121,483.54	114,632.51
Locales	3,431.63	4.17%	82,381.61	81,253.25	75,878.08	79,708.14	79,720.70	79,728.62	79,393.18	80,359.42	80,836.88	82,257.18	83,067.47	86,522.58	85,813.24
Extranjero	(7,424.21)	(20.48%)	36,243.48	34,925.03	36,522.50	34,712.18	34,398.25	34,556.82	33,868.51	38,948.14	38,310.11	36,220.38	36,065.84	34,960.96	28,819.27
TOTAL DE ACTIVOS	130,927.08	6.66%	1,966,789.07	1,936,475.77	1,964,908.29	1,988,082.56	2,031,952.54	1,946,818.17	1,930,490.73	1,936,901.07	1,940,260.87	2,001,420.36	2,006,106.97	1,993,404.71	2,097,716.14
DEPOSITOS	153,826.27	15.69%	980,279.85	996,814.18	983,392.16	1,007,144.01	1,101,417.70	1,060,702.63	1,058,440.60	1,077,841.91	1,064,845.78	1,106,046.69	1,119,538.21	1,112,710.30	1,134,106.13
Locales	143,383.12	32.89%	435,990.98	451,290.19	427,983.90	453,912.28	528,425.70	474,656.51	488,545.38	512,244.72	498,564.40	511,138.61	541,256.99	540,203.79	579,374.10

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			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
Oficiales	(20,000.00)	(17.58%)	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	93,750.00
De Particulares	95,213.41	38.19%	249,305.26	265,136.47	260,547.13	291,973.44	300,730.65	307,067.67	314,330.11	320,623.80	310,891.82	323,307.71	346,041.47	345,480.54	344,518.67
A la Vista	10,936.40	40.60%	26,934.14	36,670.15	26,382.46	34,156.29	37,599.60	37,007.42	41,745.74	46,845.41	29,626.31	35,543.83	43,213.43	40,917.92	37,870.53
A Plazo	83,523.27	38.23%	218,482.75	224,632.52	230,239.04	253,809.04	259,082.29	264,744.76	267,206.73	268,279.80	276,099.63	283,148.38	298,429.99	299,453.97	302,006.02
De Ahorros	753.74	19.38%	3,888.38	3,833.79	3,925.64	4,008.10	4,048.76	5,315.48	5,377.65	5,498.59	5,165.88	4,615.50	4,398.05	5,108.66	4,642.12
De Bancos	68,169.71	93.47%	72,935.72	72,403.72	53,686.77	48,188.85	113,945.05	53,838.85	60,465.27	77,870.91	73,922.58	74,080.90	81,465.52	80,973.24	141,105.44
A la Vista	478.14	23.02%	2,077.30	2,183.72	2,516.77	2,918.85	2,165.05	2,189.04	2,226.84	2,332.35	2,495.82	7,447.85	2,305.52	2,363.24	2,555.44
A Plazo	67,691.58	95.53%	70,858.42	70,220.00	51,170.00	45,270.00	111,780.00	51,649.80	58,238.43	75,538.56	71,426.77	66,633.05	79,160.00	78,610.00	138,550.00
Extranjero	10,443.15	1.92%	544,288.87	545,523.99	555,408.26	553,231.73	572,992.01	586,046.12	569,895.21	565,597.19	566,281.37	594,908.09	578,281.21	572,506.51	554,732.02
Oficiales	(2,386.26)	(8.98%)	26,585.67	32,280.38	37,023.82	29,984.53	36,855.90	35,055.37	38,894.84	40,420.16	45,084.26	48,442.08	48,508.04	44,272.64	24,199.41
De Particulares	26,628.42	6.73%	395,507.19	388,989.62	395,013.71	398,483.71	414,101.17	420,139.15	408,654.83	401,993.17	403,633.20	429,868.74	414,175.67	419,122.56	422,135.61
A la Vista	7,665.17	34.09%	22,486.26	22,303.35	25,437.01	37,143.59	45,588.72	47,725.11	32,606.31	33,700.43	28,638.04	43,581.47	31,322.80	25,702.61	30,151.43
A Plazo	17,436.46	4.73%	368,489.97	361,870.68	364,846.27	356,434.31	363,237.00	366,710.17	369,073.95	363,364.58	370,096.88	380,666.25	371,836.62	388,236.43	385,926.44
De Ahorros	1,526.79	33.70%	4,530.96	4,815.59	4,730.43	4,905.81	5,275.46	5,703.88	6,974.56	4,928.16	4,898.28	5,621.02	11,016.25	5,183.52	6,057.74
De Bancos	(13,799.01)	(11.29%)	122,196.01	124,254.00	123,370.73	124,763.49	122,034.93	130,851.60	122,345.55	123,183.86	117,563.91	116,597.27	115,597.50	109,111.32	108,397.00
A la Vista	3,436.54	140.54%	2,445.24	1,512.67	3,482.40	3,825.16	3,311.60	2,168.27	821.45	2,007.77	2,626.50	2,528.86	2,730.28	2,805.09	5,881.78
A Plazo	(17,235.55)	(14.39%)	119,750.78	122,741.33	119,888.33	120,938.33	118,723.33	128,683.33	121,524.10	121,176.10	114,937.42	114,068.42	112,867.23	106,306.23	102,515.23
OBLIGACIONES	(18,244.45)	(2.65%)	689,495.13	655,609.38	696,099.97	692,199.99	640,062.55	591,812.47	581,951.71	564,459.21	578,870.95	595,933.55	590,183.70	581,821.97	671,250.68
Locales	129,913.40	76.10%	170,725.00	175,512.00	197,032.00	198,098.00	198,305.00	205,783.00	227,561.00	232,206.00	219,567.00	226,741.00	229,497.00	244,229.00	300,638.40
Extranjero	(148,157.85)	(28.56%)	518,770.13	480,097.38	499,067.97	494,101.99	441,757.55	386,029.47	354,390.71	332,253.21	359,303.95	369,192.55	360,686.70	337,592.97	370,612.28
OTROS PASIVOS	(17,066.69)	(35.26%)	48,399.98	34,790.95	33,982.06	38,958.24	39,539.74	42,399.18	36,623.78	39,979.37	40,585.55	41,870.12	37,738.41	38,984.60	31,333.28
Locales	(7,330.53)	(29.27%)	25,047.65	13,654.27	14,339.75	14,783.69	14,419.24	16,824.93	13,928.12	12,736.97	15,580.44	16,165.61	13,032.20	16,258.98	17,717.12
Extranjero	(9,736.16)	(41.69%)	23,352.33	21,136.68	19,642.31	24,174.55	25,120.51	25,574.25	22,695.67	27,242.39	25,005.11	25,704.51	24,706.20	22,725.62	13,616.16
PATRIMONIO	12,411.95	4.99%	248,614.11	249,261.26	251,434.10	249,780.32	250,932.55	251,903.89	253,474.64	254,620.58	255,958.59	257,570.01	258,646.66	259,887.85	261,026.06
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	17,335.25	27.39%	63,279.83	68,017.58	70,028.73	74,411.00	74,514.43	74,779.61	74,562.66	76,846.57	76,044.97	74,064.88	75,354.38	75,680.40	80,615.08
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	17,335.25	52.41%	33,078.43	37,816.18	39,827.33	44,209.60	44,313.03	44,578.21	44,361.25	46,645.17	45,843.57	43,863.48	45,152.98	45,479.00	50,413.68

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Utilidad de Periodos Anteriores	(8,782.63)	(21.88%)	40,146.66	47,198.02	46,369.88	39,036.28	38,835.53	38,133.40	38,471.48	35,965.43	36,593.29	38,678.76	37,004.70	36,586.84	31,364.03
Utilidad de Periodo	3,504.36	28.39%	12,341.99	1,217.95	2,221.08	3,505.07	4,747.23	6,160.17	7,576.57	8,912.33	10,334.73	11,581.94	13,164.73	14,441.67	15,846.36
Ganancia o Perdida en Valores Disponibles para la Venta	354.97	605.56%	58.62	40.70	27.40	40.97	48.35	43.71	76.93	109.25	198.60	457.43	335.83	391.94	413.59
PASIVO Y PATRIMONIO	130,927.08	6.66%	1,966,789.06	1,936,475.77	1,964,908.29	1,988,082.56	2,031,952.54	1,946,818.17	1,930,490.73	1,936,901.07	1,940,260.87	2,001,420.36	2,006,106.97	1,993,404.71	2,097,716.14