



**Bco. Internacional de Costa Rica, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	65,441,857.30	48.69	134,398,372.69	141,975,821.30	122,424,493.44	101,372,767.35	61,561,926.82	65,639,667.26	96,835,037.67	97,075,818.08	100,940,523.36	123,288,190.23	102,777,561.34	112,623,059.03	199,840,229.99
Depositos Locales en Bancos	-2,707,241.96	-15.58	17,377,173.71	20,415,895.39	13,121,521.24	11,546,939.27	15,423,614.50	16,830,092.78	23,370,546.51	11,824,538.15	12,019,379.73	11,945,168.34	19,286,572.58	15,821,053.60	14,669,931.75
A la Vista	-292,122.14	-12.75	2,291,442.67	4,190,896.85	4,972,269.37	4,079,375.23	4,318,963.01	7,686,502.02	5,028,247.11	4,937,858.86	4,204,310.07	4,800,374.44	5,979,829.97	2,681,643.44	1,999,320.53
A Plazo	-2,415,119.82	-16.01	15,085,731.04	16,224,998.54	8,149,251.87	7,467,564.04	11,104,651.49	9,143,590.76	18,342,299.40	6,886,679.29	7,815,069.66	7,144,793.90	13,306,742.61	13,139,410.16	12,670,611.22
Depositos Extranjeros en Bancos	63,134,744.45	54.44	115,978,260.84	117,606,141.67	100,695,461.90	82,678,747.00	36,665,268.90	43,087,816.26	65,735,706.38	75,821,657.75	80,412,037.87	105,161,418.20	72,106,008.29	91,276,561.89	179,113,005.29
A la Vista	29,033,337.16	165.94	17,495,788.63	17,122,729.96	14,909,497.20	17,120,920.58	10,105,748.67	14,526,488.99	16,170,037.03	16,251,072.54	13,838,982.41	29,585,943.53	23,528,058.06	20,196,426.99	46,529,125.79
A Plazo	34,101,407.29	34.63	98,482,472.21	100,483,411.71	85,785,964.70	65,557,826.42	26,559,520.23	28,561,327.27	49,565,669.35	59,570,585.21	66,573,055.46	75,575,474.67	48,577,950.23	71,080,134.90	132,583,879.50
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	5,014,354.81	480.79	1,042,938.14	3,953,784.24	8,607,510.30	7,147,081.08	9,473,043.42	5,721,758.22	7,728,784.78	9,429,622.18	8,509,105.76	6,181,603.69	11,384,980.47	5,525,443.54	6,057,292.95
<b>CARTERA CREDITICIA</b>	25,017,826.70	7.30	342,579,355.95	326,828,272.98	323,167,324.12	328,707,826.19	362,942,414.20	359,839,797.73	338,157,642.01	355,596,533.00	351,478,400.99	347,587,193.18	375,170,645.33	370,783,358.04	367,597,182.65
Locales	22,241,407.06	30.79	72,238,158.70	73,683,943.60	77,574,775.15	80,132,543.16	90,072,957.86	93,708,610.35	87,619,212.94	95,642,560.23	94,455,992.75	96,755,142.02	99,736,052.07	105,730,771.74	94,479,565.76
Extranjero	60,015.18	0.02	279,215,471.72	263,894,984.01	256,438,117.39	259,506,797.55	283,795,142.46	277,057,633.06	261,443,083.48	270,856,981.73	264,229,841.67	258,204,863.01	283,901,530.44	272,224,181.33	279,275,486.90
Menos Provisiones	-2,716,404.46	-30.61	8,874,274.47	10,750,654.63	10,845,568.42	10,931,514.52	10,925,686.12	10,926,445.68	10,904,654.41	10,903,008.96	7,207,433.43	7,372,811.85	8,466,937.18	7,171,595.03	6,157,870.01
Locales	70,500.33	13.33	528,695.88	643,413.43	642,603.22	648,549.32	642,720.92	643,480.48	621,689.21	620,043.76	618,719.64	617,678.97	617,526.03	622,134.37	599,196.21
Extranjero	-2,786,904.79	-33.39	8,345,578.59	10,107,241.20	10,202,965.20	10,282,965.20	10,282,965.20	10,282,965.20	10,282,965.20	10,282,965.20	6,588,713.79	6,755,132.88	7,849,411.15	6,549,460.66	5,558,673.80
<b>INVERSIONES EN VALORES</b>	4,240,817.76	6.00	70,655,219.73	76,519,017.58	81,090,617.77	77,781,620.41	58,314,582.38	57,420,749.80	57,311,016.79	66,785,057.48	64,965,020.42	55,072,788.10	53,745,141.49	62,704,294.32	74,896,037.49
Locales	-1,272,872.77	-7.38	17,255,919.91	17,192,017.91	17,039,556.41	17,108,442.41	17,961,655.41	16,739,461.03	16,749,857.13	9,467,340.00	10,457,860.00	10,943,170.00	10,993,780.00	11,961,040.00	15,983,047.14
Extranjero	5,513,690.53	10.33	53,399,299.82	59,326,999.67	64,051,061.36	60,673,178.00	40,352,926.97	40,681,288.77	40,561,159.66	57,317,717.48	54,507,160.42	44,129,618.10	42,751,361.49	50,743,254.32	58,912,990.35
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
<b>OTROS ACTIVOS</b>	-89,423.03	-0.49	18,163,953.31	22,200,122.37	19,797,011.21	18,981,516.69	20,894,093.44	22,299,656.80	19,147,340.95	21,718,323.58	19,677,429.30	20,428,109.89	19,976,869.51	18,494,296.99	18,074,530.28
Locales	611,085.87	7.36	8,298,351.06	9,876,444.73	8,507,712.08	8,642,916.60	11,457,358.85	10,069,826.29	7,791,829.24	8,133,333.81	8,179,702.51	10,261,923.35	10,850,334.69	9,703,839.13	8,909,436.93
Extranjero	-700,508.90	-7.10	9,865,602.25	12,323,677.64	11,289,299.13	10,338,600.09	9,436,734.59	12,229,830.51	11,355,511.71	13,584,989.77	11,497,726.79	10,166,186.54	9,126,534.82	8,790,457.86	9,165,093.35
<b>TOTAL DE ACTIVOS</b>	94,611,078.73	16.72	565,796,901.68	567,523,234.23	546,479,446.54	526,843,730.64	503,713,016.84	505,199,871.59	511,451,037.42	541,175,732.14	537,061,374.07	546,376,281.40	551,670,217.67	564,605,008.38	660,407,980.41
<b>DEPOSITOS</b>	84,823,171.81	21.45	395,486,319.91	400,264,385.73	382,211,501.93	370,602,060.53	337,697,056.66	340,492,805.29	355,271,787.03	374,042,349.06	363,206,317.94	368,457,734.23	364,705,484.14	379,844,479.59	480,309,491.72
Locales	8,725,842.24	11.31	77,131,855.42	73,102,799.25	68,408,836.05	73,367,196.57	70,611,187.68	74,953,090.90	73,202,191.05	78,598,431.13	81,585,925.55	78,889,268.71	88,861,075.51	94,492,944.40	85,857,697.66
Oficiales	-5,000,000.00	-83.33	6,000,000.00	6,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	1,000,000.00
De Particulares	13,532,522.71	64.13	21,101,479.80	22,552,741.99	21,448,046.61	23,828,933.89	21,767,689.13	25,523,912.45	23,368,091.88	29,064,496.38	32,393,622.38	31,886,928.41	38,015,438.81	37,581,157.54	34,634,002.51
A la Vista	677,917.57	11.57	5,860,855.21	5,989,507.33	5,625,388.57	8,023,304.64	6,142,996.92	5,350,806.33	5,019,961.90	7,968,955.03	6,430,082.35	6,396,351.01	6,703,530.89	9,429,803.49	6,538,772.78
A Plazo	12,854,605.14	84.34	15,240,624.59	16,563,234.66	15,822,658.04	15,805,629.25	15,624,692.21	20,173,106.12	18,348,129.98	21,095,541.35	25,963,540.03	25,490,577.40	31,311,907.92	28,151,354.05	28,095,229.73
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	193,319.53	0.39	50,030,375.62	44,550,057.26	42,960,789.44	45,538,262.68	44,843,498.55	45,429,178.45	45,834,099.17	45,533,934.75	45,192,303.17	43,002,340.30	46,845,636.70	52,911,786.86	50,223,695.15
A la Vista	-36,199.54	-8.76	413,177.00	497,674.04	557,139.63	460,754.78	451,078.34	435,657.40	438,783.35	492,795.15	467,519.23	447,986.07	351,100.08	380,233.22	376,977.46
A Plazo	229,519.07	0.46	49,617,198.62	44,052,383.22	42,403,649.81	45,077,507.90	44,392,420.21	44,993,521.05	45,395,315.82	45,041,139.60	44,724,783.94	42,554,354.23	46,494,536.62	52,531,553.64	49,846,717.69
Extranjero	76,097,329.57	23.90	318,354,464.49	327,161,586.48	313,802,665.88	297,234,863.96	267,085,868.98	265,539,714.39	282,069,595.98	295,443,917.93	281,620,392.39	289,568,465.52	275,844,408.63	285,351,535.19	394,451,794.06
Oficiales	-21,294,977.55	-38.75	54,952,964.90	38,956,108.88	50,927,513.53	27,331,790.00	14,144,329.54	15,672,518.94	16,028,464.09	22,199,844.31	7,052,813.79	21,280,706.63	21,761,904.01	23,445,470.91	33,657,987.35
De Particulares	17,823,220.55	13.58	131,262,539.83	137,681,534.02	135,165,752.59	139,530,993.94	146,197,694.24	143,613,923.36	147,114,167.55	149,874,910.12	150,735,698.68	151,789,540.19	148,174,770.46	151,463,176.68	149,085,760.38



**Bco. Internacional de Costa Rica, S.A.**  
**BALANCE DE SITUACION DE DICIEMBRE 2003 Y ENERO - DICIEMBRE 2004**

(En Balboas)

Descripcion	2003			2004											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	7,300,914.79	16.60	43,973,043.08	55,821,984.21	53,644,547.98	58,046,814.50	61,891,961.27	56,123,226.72	58,441,827.49	59,995,174.67	54,999,996.07	56,103,833.52	53,099,930.46	54,873,891.49	51,273,957.87
A Plazo	10,539,266.90	12.25	86,022,546.27	80,435,624.61	79,953,678.22	79,595,356.14	82,651,377.03	85,614,207.62	86,760,337.87	87,944,696.41	93,555,182.24	93,802,142.96	93,608,771.65	94,962,842.68	96,561,813.17
De Ahorro	-16,961.14	-1.34	1,266,950.48	1,423,925.20	1,567,526.39	1,888,823.30	1,654,355.94	1,876,489.02	1,912,002.19	1,935,039.04	2,180,520.37	1,883,563.71	1,466,068.35	1,626,442.51	1,249,989.34
De Bancos	79,569,086.57	60.22	132,138,959.76	150,523,943.58	127,709,399.76	130,372,080.02	106,743,845.20	106,253,272.09	118,926,964.34	123,369,163.50	123,831,879.92	116,498,218.70	105,907,734.16	110,442,887.60	211,708,046.33
A la Vista	-1,322,062.07	-7.50	17,623,893.12	17,270,831.95	20,126,547.90	19,219,206.06	21,237,937.78	17,725,105.07	20,897,776.01	19,573,784.70	20,186,189.37	18,332,873.39	19,465,826.97	17,163,338.28	16,301,831.05
A Plazo	80,891,148.64	70.64	114,515,066.64	133,253,111.63	107,582,851.86	111,152,873.96	85,505,907.42	88,528,167.02	98,029,188.33	103,795,378.80	103,645,690.55	98,165,345.31	86,441,907.19	93,279,549.32	195,406,215.28
<b>OBLIGACIONES</b>	<b>23,646,444.78</b>	<b>37.74</b>	<b>62,651,920.15</b>	<b>57,190,818.87</b>	<b>54,894,502.45</b>	<b>46,547,933.82</b>	<b>55,175,495.48</b>	<b>50,022,686.75</b>	<b>45,922,123.90</b>	<b>56,565,219.04</b>	<b>62,880,140.24</b>	<b>66,166,313.05</b>	<b>74,810,892.61</b>	<b>65,648,509.98</b>	<b>86,298,364.93</b>
Locales	-3,175.00	-100.00	3,175.00	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	23,649,619.78	37.75	62,648,745.15	57,190,818.87	54,894,502.45	46,547,933.82	55,175,495.48	50,022,686.75	45,922,123.90	56,565,219.04	62,880,140.24	66,166,313.05	74,810,892.61	65,648,509.98	86,298,364.93
<b>OTROS PASIVOS</b>	<b>-1,786,463.18</b>	<b>-10.24</b>	<b>17,447,570.47</b>	<b>19,294,556.98</b>	<b>18,318,484.18</b>	<b>18,364,780.88</b>	<b>19,491,537.50</b>	<b>22,949,344.94</b>	<b>18,425,189.66</b>	<b>18,578,801.66</b>	<b>18,503,408.19</b>	<b>18,962,594.53</b>	<b>18,932,383.49</b>	<b>25,582,150.70</b>	<b>15,661,107.29</b>
Locales	-76,460.90	-0.78	9,854,231.64	10,500,644.06	9,380,637.70	9,696,275.81	12,456,568.17	13,835,911.76	10,510,203.65	10,827,269.76	9,454,470.14	11,791,793.11	11,891,797.50	12,932,582.39	9,777,770.74
Extranjero	-1,710,002.28	-22.52	7,593,338.83	8,793,912.92	8,937,846.48	8,668,505.07	7,034,969.33	9,113,433.18	7,914,986.01	7,751,531.90	9,048,938.05	7,170,801.42	7,040,585.99	12,649,568.31	5,883,336.55
<b>PATRIMONIO</b>	<b>-12,072,074.68</b>	<b>-13.38</b>	<b>90,211,091.15</b>	<b>90,773,472.65</b>	<b>91,054,957.98</b>	<b>91,328,955.41</b>	<b>91,348,927.20</b>	<b>91,735,034.61</b>	<b>91,831,936.83</b>	<b>91,989,362.38</b>	<b>92,471,507.70</b>	<b>92,789,639.59</b>	<b>93,221,457.43</b>	<b>93,529,868.11</b>	<b>78,139,016.47</b>
Capital	0.00	0.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00
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	0.00	0.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Utilidad de Periodos Anteriores	-14,778,543.64	-34.84	42,419,745.08	44,581,431.04	44,581,431.04	44,345,924.04	44,345,924.04	44,345,924.04	44,345,924.04	44,345,924.04	44,345,924.04	44,345,924.04	44,345,924.04	43,141,201.04	27,641,201.44
Utilidad de Periodo	2,834,038.96	132.22	2,143,362.99	613,960.53	977,978.20	1,360,838.29	1,527,597.08	1,857,356.81	2,151,044.50	2,291,721.05	2,702,943.61	3,009,624.47	3,379,952.31	4,891,803.99	4,977,401.95
Ganancia o Perdida en Valores Disponible para la Venta	-127,570.00	-25.62	497,983.08	428,081.08	345,548.74	472,193.08	325,406.08	381,753.76	184,968.29	201,717.29	272,640.05	284,091.08	345,581.08	346,863.08	370,413.08
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
<b>PASIVO Y PATRIMONIO</b>	<b>94,611,078.73</b>	<b>16.72</b>	<b>565,796,901.68</b>	<b>567,523,234.23</b>	<b>546,479,446.54</b>	<b>526,843,730.64</b>	<b>503,713,016.84</b>	<b>505,199,871.59</b>	<b>511,451,037.42</b>	<b>541,175,732.14</b>	<b>537,061,374.07</b>	<b>546,376,281.40</b>	<b>551,670,217.67</b>	<b>564,605,008.38</b>	<b>660,407,980.41</b>