



Banco Internacional de Costa Rica, S.A. BICSA
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
ACTIVOS LIQUIDOS	-94,076,147.41	-47.08	199,840,229.99	85,458,234.39	85,487,861.29	99,634,329.24	89,629,836.17	78,786,979.13	91,924,163.15	65,912,061.48	69,348,794.95	140,210,284.22	125,107,790.59	151,277,665.57	105,764,082.58
Depositos Locales en Bancos	26,114,837.66	178.02	14,669,931.75	23,069,225.76	28,393,798.41	9,311,647.17	17,532,431.33	24,789,717.05	29,851,230.11	21,729,141.72	29,137,171.39	35,606,376.63	31,161,121.99	38,337,512.23	40,784,769.41
A la Vista	2,665,448.88	133.32	1,999,320.53	2,886,103.58	2,944,841.37	2,643,064.22	2,544,440.12	4,700,839.41	2,433,414.75	2,835,939.51	2,334,708.90	3,378,239.17	3,673,430.09	3,036,512.23	4,664,769.41
A Plazo	23,449,388.78	185.07	12,670,611.22	20,183,122.18	25,448,957.04	6,668,582.95	14,987,991.21	20,088,877.64	27,417,815.36	18,893,202.21	26,802,462.49	32,228,137.46	27,487,691.90	35,301,000.00	36,120,000.00
Depositos Extranjeros en Bancos	-124,178,425.79	-67.42	184,181,897.98	55,161,339.68	49,017,485.20	79,626,260.10	54,710,192.42	40,065,819.48	50,639,533.76	31,519,520.66	33,008,097.54	93,203,228.71	86,401,836.13	107,773,034.22	60,003,472.19
A la Vista	-10,331,315.57	-52.72	19,598,018.48	10,358,282.35	18,210,284.18	12,811,835.77	9,537,739.60	10,895,819.48	10,716,000.60	10,147,980.99	7,833,558.43	9,328,689.60	10,726,026.41	6,533,034.22	9,266,702.91
A Plazo	-113,847,110.22	-69.17	164,583,879.50	44,803,057.33	30,807,201.02	66,814,424.33	45,172,452.82	29,170,000.00	39,923,533.16	21,371,539.67	25,174,539.11	83,874,539.11	75,675,809.72	101,240,000.00	50,736,769.28
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	3,987,440.72	403.42	988,400.26	7,227,668.95	8,076,577.68	10,696,421.97	17,387,212.42	13,931,442.60	11,433,399.28	12,663,399.10	7,203,526.02	11,400,678.88	7,544,832.47	5,167,119.12	4,975,840.98
CARTERA CREDITICIA	25,515,429.21	6.93	368,100,078.20	358,391,173.91	356,125,157.97	384,434,177.48	395,215,321.62	382,815,772.30	387,998,945.11	371,569,462.27	382,859,644.72	375,727,833.72	367,207,024.72	393,812,169.66	393,615,507.41
Locales	-3,371,038.03	-3.57	94,463,994.65	92,937,214.56	93,902,345.48	95,832,129.66	102,062,525.39	106,125,404.92	103,451,513.63	100,279,495.61	105,670,595.02	107,038,905.38	104,246,736.76	106,094,918.70	91,092,956.62
Extranjero	31,339,561.81	11.22	279,291,058.01	271,086,950.58	267,814,790.75	294,113,108.64	298,713,174.29	282,309,636.81	290,063,027.30	276,959,247.23	282,892,798.37	274,423,634.38	268,761,466.32	294,151,862.39	310,630,619.82
Menos Provisiones	2,453,094.57	43.38	5,654,974.46	5,632,991.23	5,591,978.26	5,511,060.82	5,560,378.06	5,619,269.43	5,515,595.82	5,669,280.57	5,703,748.67	5,734,706.04	5,801,178.36	6,434,611.43	8,108,069.03
Locales	697,454.62	117.63	592,927.82	614,718.70	611,021.81	637,940.87	1,196,025.77	1,083,037.40	1,106,239.93	1,156,770.98	1,135,708.48	1,320,696.92	1,253,771.67	1,239,381.12	1,290,382.44
Extranjero	1,755,639.95	34.68	5,062,046.64	5,018,272.53	4,980,956.45	4,873,119.95	4,364,352.29	4,536,232.03	4,409,355.89	4,512,509.59	4,568,040.19	4,414,009.12	4,547,406.69	5,195,230.31	6,817,686.59
INVERSIONES EN VALORES	12,097,158.86	16.15	74,896,037.49	73,388,054.18	73,083,920.90	78,550,072.38	78,506,834.65	77,856,498.91	72,925,327.48	75,621,135.15	80,384,192.97	79,135,048.85	83,646,507.84	83,514,071.87	86,993,196.35
Locales	11,488,826.54	71.88	15,983,047.14	21,786,700.29	23,611,265.44	24,292,787.59	24,786,589.74	19,927,164.89	19,753,321.00	17,747,757.00	24,616,829.00	23,503,825.20	24,525,591.00	26,465,612.24	27,471,873.68
Extranjero	608,332.32	1.03	58,912,990.35	51,601,353.89	49,472,655.46	54,257,284.79	53,727,264.91	57,943,374.02	53,193,066.48	57,901,458.15	55,802,463.97	55,673,343.65	59,170,056.84	57,104,619.63	59,521,322.67
Menos Provisiones	0.00	0.00	0.00	0.00	0.00	0.00	7,020.00	14,040.00	21,060.00	28,080.00	35,100.00	42,120.00	49,140.00	56,160.00	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	7,020.00	14,040.00	21,060.00	28,080.00	35,100.00	42,120.00	49,140.00	56,160.00	0.00
OTROS ACTIVOS	4,699,211.80	26.08	18,019,174.24	20,397,082.74	22,921,777.36	18,556,499.90	18,142,739.99	21,065,486.65	22,224,876.60	23,694,785.80	23,840,022.59	25,510,369.41	22,741,771.81	23,754,295.31	22,718,386.04
Locales	-2,884,306.44	-32.37	8,909,436.93	9,886,571.84	11,688,841.61	7,344,454.06	6,568,311.73	8,913,575.28	8,264,990.73	7,262,171.76	7,521,177.50	7,503,413.18	6,236,789.89	6,314,993.24	6,025,130.49
Extranjero	7,583,518.24	83.25	9,109,737.31	10,510,510.90	11,232,935.75	11,212,045.84	11,574,428.26	12,151,911.37	13,959,885.87	16,432,614.04	16,318,845.09	18,006,956.23	16,504,981.92	17,439,302.07	16,693,255.55
TOTAL DE ACTIVOS	-51,764,347.54	-7.83	660,855,519.92	537,634,545.22	537,618,717.52	581,175,079.00	581,494,732.43	560,524,736.99	575,073,312.34	536,797,444.70	556,432,655.23	620,583,536.20	598,703,094.96	652,358,202.41	609,091,172.38
DEPOSITOS	-72,443,589.56	-15.08	480,309,491.72	356,475,852.35	371,426,852.05	397,189,676.24	384,580,795.38	372,470,322.68	367,865,659.02	345,073,057.71	365,797,289.24	411,366,264.84	403,481,281.82	460,610,421.48	407,865,902.16
Locales	17,088,508.82	19.94	85,715,988.10	83,271,877.56	85,535,413.94	81,361,048.20	82,120,416.68	91,417,789.02	97,210,141.04	90,649,508.39	99,603,456.34	92,997,301.21	91,536,159.43	97,469,128.87	102,804,496.92
Oficiales	-1,000,000.00	-100.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
De Particulares	7,861,818.68	22.77	34,532,130.31	34,700,278.32	35,425,078.28	34,514,718.80	34,492,711.85	34,241,196.22	40,806,894.27	35,537,357.44	38,703,987.42	33,729,876.37	34,134,166.47	39,430,310.16	42,393,948.99
A la Vista	-6,709,985.15	-53.86	12,457,740.54	8,064,921.87	7,338,606.20	7,252,381.25	6,089,541.21	5,291,260.31	5,505,735.93	5,231,394.50	5,130,742.97	8,553,816.05	6,071,308.73	5,887,207.69	5,747,755.39
A Plazo	14,571,803.83	66.01	22,074,389.77	26,635,356.45	28,086,472.08	27,262,337.55	28,403,170.64	28,949,935.91	35,301,158.34	30,305,962.94	33,573,244.45	25,176,060.32	28,062,857.74	33,543,102.47	36,646,193.60
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	10,226,690.14	20.38	50,183,857.79	47,571,599.24	49,110,335.66	45,846,329.40	46,627,704.83	57,176,592.80	56,403,246.77	55,112,150.95	60,899,468.92	59,267,424.84	57,401,992.96	58,038,818.71	60,410,547.93
A la Vista	109,743.83	32.55	337,140.10	399,806.24	389,875.87	320,786.45	415,037.30	1,088,145.03	334,167.34	713,505.21	626,691.18	524,298.31	374,382.61	724,694.78	446,883.93
A Plazo	10,116,946.31	20.30	49,846,717.69	47,171,793.00	48,720,459.79	45,525,542.95	46,212,667.53	56,088,447.77	56,069,079.43	54,398,645.74	60,272,777.74	58,743,126.53	57,027,610.35	57,314,123.93	59,963,664.00
Extranjero	-89,532,098.38	-22.69	394,593,503.62	273,203,974.79	285,891,438.11	315,828,628.04	302,460,378.70	281,052,533.66	270,655,517.98	254,423,549.32	266,193,832.90	318,368,963.63	311,945,122.39	363,141,292.61	305,061,405.24
Oficiales	-2,876,778.41	-8.55	33,657,987.35	18,811,168.33	24,017,233.49	19,896,299.77	21,028,411.17	15,611,189.97	15,673,084.40	9,611,473.40	17,378,005.20	14,954,917.18	26,735,280.33	29,926,326.26	30,781,208.94
De Particulares	-777,351.36	-0.52	149,187,632.58	148,004,506.55	157,085,490.99	155,084,105.15	151,688,802.14	152,256,030.95	145,243,498.59	151,194,727.19	144,364,312.08	149,522,279.00	155,406,966.38	153,361,838.96	148,410,281.22



Banco Internacional de Costa Rica, S.A. BICSA
BALANCE DE SITUACION DE DICIEMBRE 2004 Y ENERO - DICIEMBRE 2005

(En Balboas)

Descripcion	2004			2005											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
A la Vista	-100,618.31	-0.22	45,360,940.25	50,167,185.43	56,394,731.49	54,452,745.76	49,348,201.69	51,425,399.63	47,968,624.61	46,569,291.26	44,193,604.42	47,251,973.64	51,814,146.37	49,942,308.41	45,260,321.94
A Plazo	-1,094,152.61	-1.07	102,576,702.99	96,513,344.31	99,303,560.57	99,360,672.69	100,979,413.25	99,020,690.18	96,029,431.32	102,472,228.44	99,092,047.85	100,596,460.49	101,906,954.22	101,937,698.45	101,482,550.38
De Ahorro	417,419.56	33.39	1,249,989.34	1,323,976.81	1,387,198.93	1,270,686.70	1,361,187.20	1,809,941.14	1,245,442.66	2,153,207.49	1,078,659.81	1,673,844.87	1,685,865.79	1,481,832.10	1,667,408.90
De Bancos	-85,877,968.61	-40.56	211,747,883.69	106,388,299.91	104,788,713.63	140,848,223.12	129,743,165.39	113,185,312.74	109,738,934.99	93,617,348.73	104,451,515.62	153,891,767.45	129,802,875.68	179,853,127.39	125,869,915.08
A la Vista	1,269,479.61	7.77	16,341,668.41	17,247,797.62	16,776,426.46	22,364,766.53	22,945,041.19	24,528,748.23	24,331,627.75	23,707,076.42	18,625,587.76	22,723,654.20	18,578,373.30	18,293,015.14	17,611,148.02
A Plazo	-87,147,448.22	-44.60	195,406,215.28	89,140,502.29	88,012,287.17	118,483,456.59	106,798,124.20	88,656,564.51	85,407,307.24	69,910,272.31	85,825,927.86	131,168,113.25	111,224,502.38	161,560,112.25	108,258,767.06
OBLIGACIONES	11,170,842.67	12.94	86,298,364.93	81,810,959.65	66,282,472.35	86,805,107.00	99,723,537.19	85,412,923.59	104,602,446.72	85,810,110.48	81,662,585.23	96,696,894.22	89,689,142.80	86,797,642.95	97,469,207.60
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	11,170,842.67	12.94	86,298,364.93	81,810,959.65	66,282,472.35	86,805,107.00	99,723,537.19	85,412,923.59	104,602,446.72	85,810,110.48	81,662,585.23	96,696,894.22	89,689,142.80	86,797,642.95	97,469,207.60
OTROS PASIVOS	6,978,206.29	43.25	16,135,262.90	19,597,108.67	19,968,810.88	16,656,053.00	16,089,631.69	20,930,097.25	20,357,655.78	23,036,681.62	25,438,952.75	32,661,088.09	25,150,317.96	24,688,952.60	23,113,469.19
Locales	-2,668,910.37	-27.19	9,814,280.27	11,032,091.26	9,965,740.09	8,279,214.40	7,130,377.89	11,131,205.73	8,711,086.83	7,952,130.19	9,423,859.81	10,519,308.48	7,837,560.03	7,459,061.10	7,145,369.90
Extranjero	9,647,116.66	152.62	6,320,982.63	8,565,017.41	10,003,070.79	8,376,838.60	8,959,253.80	9,798,891.52	11,646,568.95	15,084,551.43	16,015,092.94	22,141,779.61	17,312,757.93	17,229,891.50	15,968,099.29
PATRIMONIO	2,530,193.06	3.24	78,112,400.37	79,750,624.55	79,940,582.24	80,524,242.76	81,100,768.17	81,711,393.47	82,247,550.82	82,877,594.89	83,533,828.01	79,859,289.05	80,382,352.38	80,261,185.38	80,642,593.43
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	1,817,757.34	6.52	27,858,386.84	32,472,269.93	32,472,870.03	32,412,574.25	32,412,233.72	32,412,233.72	32,412,233.72	32,412,233.72	32,412,233.72	29,676,144.18	29,676,144.18	29,676,144.18	29,676,144.18
Utilidad de Periodo	920,709.50	19.45	4,733,600.45	1,738,791.54	2,069,869.13	2,747,075.43	3,338,441.37	3,986,236.67	4,487,194.02	5,120,088.09	5,765,443.01	4,911,825.59	5,430,688.92	5,297,081.90	5,654,309.95
Ganancia o Perdida en Valores Disponible para la Venta	-208,273.78	-56.23	370,413.08	389,563.08	247,843.08	214,593.08	200,093.08	162,923.08	198,123.08	195,273.08	206,151.28	121,319.28	125,519.28	137,959.30	162,139.30
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	-51,764,347.54	-7.83	660,855,519.92	537,634,545.22	537,618,717.52	581,175,079.00	581,494,732.43	560,524,736.99	575,073,312.34	536,797,444.70	556,432,655.23	620,583,536.20	598,703,094.96	652,358,202.41	609,091,172.38