



Fecha: 14 de Marzo de 2005

BCO. INTERNACIONAL DE COSTA RICA, S.A.
BALANCE CONSOLIDADO DE SUBSIDIARIAS

Descripcion	2003			2004	
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	134,678,080.00	102,380,437.00	97,102,435.00	124,316,594.00	199,840,230.00
Depósitos Internos en Bancos	17,377,174.00	11,546,939.00	23,370,546.00	11,945,168.00	14,669,932.00
A la Vista	2,291,443.00	4,079,375.00	5,028,247.00	4,800,374.00	1,999,321.00
A Plazo	15,085,731.00	7,467,564.00	18,342,299.00	7,144,794.00	12,670,611.00
Depósitos Externos en Bancos	116,257,968.00	90,162,703.00	73,191,856.00	111,631,688.00	184,181,897.00
A la Vista	17,775,496.00	24,604,877.00	23,626,187.00	36,056,214.00	51,598,018.00
A Plazo	98,482,472.00	65,557,826.00	49,565,669.00	75,575,474.00	132,583,879.00
Otros	1,042,938.00	670,795.00	540,033.00	739,738.00	988,401.00
CARTERA CREDITICIA NETA	351,374,539.00	337,851,836.00	347,982,255.00	358,011,405.00	377,933,861.00
Interna	76,734,814.00	83,216,498.00	95,116,904.00	102,264,870.00	101,228,033.00
Externa	284,155,301.00	266,078,320.00	264,296,949.00	263,717,688.00	282,507,192.00
Menos Provisiones	9,515,576.00	11,442,982.00	11,431,598.00	7,971,153.00	5,801,364.00
Interna	647,037.00	652,115.00	623,090.00	629,157.00	598,657.00
Externa	8,868,539.00	10,790,867.00	10,808,508.00	7,341,996.00	5,202,707.00
INVERSIONES EN VALORES NETA	63,442,126.00	70,609,104.00	50,001,913.00	47,263,684.00	66,193,038.00
Internas	10,052,920.00	9,905,442.00	9,546,857.00	3,240,170.00	7,280,047.00
Externas	53,389,206.00	60,703,662.00	40,455,056.00	44,023,514.00	58,912,991.00
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
OTROS ACTIVOS	18,492,022.00	19,381,560.00	20,174,383.00	20,789,268.00	18,227,290.00
Internos	8,430,519.00	8,729,463.00	7,864,263.00	10,332,826.00	9,030,310.00



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Externos	10,061,503.00	10,652,097.00	12,310,120.00	10,456,442.00	9,196,980.00
ACTIVO TOTAL NETO	567,986,767.00	530,222,937.00	515,260,986.00	550,380,951.00	662,194,419.00
DEPOSITOS	394,587,009.00	369,595,022.00	354,560,557.00	367,980,332.00	480,291,610.00
Internos	76,287,487.00	72,603,124.00	72,531,565.00	78,323,316.00	85,839,817.00
Oficiales	6,000,000.00	4,000,000.00	4,000,000.00	4,000,000.00	1,000,000.00
De Particulares	38,658,006.00	41,849,388.00	40,556,598.00	49,212,641.00	52,650,930.00
A la Vista	6,102,441.00	8,647,381.00	5,738,136.00	9,147,284.00	12,872,043.00
A Plazo	32,555,565.00	33,202,007.00	34,818,462.00	40,065,357.00	39,778,887.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	31,629,481.00	26,753,736.00	27,974,967.00	25,110,675.00	32,188,887.00
A la Vista	127,223.00	161,173.00	114,596.00	91,266.00	46,666.00
A Plazo	31,502,258.00	26,592,563.00	27,860,371.00	25,019,409.00	32,142,221.00
Externos	318,299,522.00	296,991,898.00	282,028,992.00	289,657,016.00	394,451,793.00
Oficiales	54,952,965.00	27,331,790.00	16,028,464.00	21,280,707.00	60,907,988.00
De Particulares	138,752,941.00	141,066,558.00	148,962,838.00	154,018,479.00	144,399,479.00
A la Vista	45,305,993.00	47,577,162.00	51,373,162.00	46,102,179.00	46,189,494.00
A Plazo	92,179,998.00	91,600,573.00	95,677,674.00	106,032,736.00	96,959,996.00
De Ahorros	1,266,950.00	1,888,823.00	1,912,002.00	1,883,564.00	1,249,989.00
De Bancos	124,593,616.00	128,593,550.00	117,037,690.00	114,357,830.00	189,144,326.00
A la Vista	16,236,001.00	18,260,677.00	19,838,503.00	17,062,486.00	15,371,404.00
A Plazo	108,357,615.00	110,332,873.00	97,199,187.00	97,295,344.00	173,772,922.00
OBLIGACIONES	63,638,606.00	47,687,795.00	47,012,124.00	67,256,313.00	86,298,365.00



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	63,638,606.00	47,687,795.00	47,012,124.00	67,256,313.00	86,298,365.00
OTROS PASIVOS	18,160,410.00	20,158,804.00	20,360,257.00	20,824,022.00	16,640,860.00
Internos	10,210,169.00	8,765,243.00	11,160,197.00	11,872,688.00	9,983,534.00
Externos	7,950,241.00	11,393,561.00	9,200,060.00	8,951,334.00	6,657,326.00
PATRIMONIO	91,600,742.00	92,781,315.00	93,328,048.00	94,320,284.00	78,963,584.00
Capital	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00	45,000,000.00
Reservas de Capital	284,816.00	284,816.00	284,816.00	284,816.00	150,000.00
Otras Reservas	497,983.00	472,193.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	45,817,943.00	47,024,306.00	47,858,264.00	48,751,377.00	33,443,171.00
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	184,968.00	284,091.00	370,413.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	567,986,767.00	530,222,936.00	515,260,986.00	550,380,951.00	662,194,419.00