



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

Descripcion	2007		2008		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
ACTIVOS LIQUIDOS NETO	60,925,598.00	62,205,396.00	59,674,352.00	94,897,810.00	129,599,316.00
Depósitos Internos en Bancos	17,940,134.00	10,007,580.00	28,330,069.00	44,993,369.00	50,712,541.00
A la Vista	4,501,569.00	3,033,820.00	3,352,819.00	6,030,139.00	681,686.00
A Plazo	13,438,565.00	6,973,760.00	24,977,250.00	38,963,230.00	50,030,855.00
Depósitos Externos en Bancos	42,246,143.00	51,450,190.00	30,640,517.00	49,424,410.00	78,174,987.00
A la Vista	12,096,837.00	8,290,931.00	12,392,984.00	19,199,486.00	64,635,182.00
A Plazo	30,149,306.00	43,159,259.00	18,247,533.00	30,224,924.00	13,539,805.00
Otros	739,321.00	747,626.00	703,766.00	480,031.00	711,788.00
CARTERA CREDITICIA NETA	545,061,227.00	589,530,893.00	655,414,866.00	672,812,486.00	592,398,211.00
Interna	155,248,663.00	159,802,411.00	182,884,788.00	198,408,881.00	173,050,791.00
Externa	395,028,956.00	435,194,863.00	478,957,125.00	481,033,830.00	426,136,709.00
Menos Provisiones	5,216,392.00	5,466,381.00	6,427,047.00	6,630,225.00	6,789,289.00
Interna	2,044,476.00	2,066,276.00	2,266,019.00	2,284,615.00	1,836,263.00
Externa	3,171,916.00	3,400,105.00	4,161,028.00	4,345,610.00	4,953,026.00
INVERSIONES EN VALORES NETA	108,036,757.00	93,917,177.00	72,491,169.00	78,834,738.00	57,232,264.00
Internas	32,555,969.00	30,460,654.00	25,420,231.00	16,497,622.00	8,496,018.00
Externas	75,480,788.00	63,456,523.00	47,070,938.00	62,337,116.00	48,736,246.00
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	32,708,014.00	30,535,883.00	29,907,736.00	19,275,668.00	17,528,848.00
Internos	17,749,380.00	18,315,527.00	21,204,879.00	9,962,205.00	10,879,212.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Externos	14,958,634.00	12,220,356.00	8,702,857.00	9,313,463.00	6,649,636.00
ACTIVO TOTAL NETO	746,731,596.00	776,189,349.00	817,488,123.00	865,820,702.00	796,758,639.00
DEPOSITOS	483,597,241.00	528,617,006.00	529,346,491.00	563,079,742.00	519,739,663.00
Internos	169,778,968.00	201,167,786.00	202,641,366.00	219,563,722.00	219,016,659.00
Oficiales	0.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
De Particulares	94,167,700.00	104,814,381.00	102,951,217.00	119,552,698.00	111,974,669.00
A la Vista	15,583,127.00	20,917,046.00	13,039,081.00	17,258,592.00	12,120,745.00
A Plazo	78,584,573.00	83,897,335.00	89,912,136.00	102,294,106.00	99,853,924.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	75,611,268.00	86,353,405.00	89,690,149.00	90,011,024.00	97,041,990.00
A la Vista	1,284,881.00	1,541,252.00	315,488.00	721,454.00	775,513.00
A Plazo	74,326,387.00	84,812,153.00	89,374,661.00	89,289,570.00	96,266,477.00
Externos	313,818,273.00	327,449,220.00	326,705,125.00	343,516,020.00	300,723,004.00
Oficiales	21,722,397.00	25,060,867.00	8,643,202.00	39,627,469.00	5,148,033.00
De Particulares	189,996,054.00	191,860,087.00	217,200,600.00	168,018,176.00	213,648,383.00
A la Vista	48,628,771.00	54,529,501.00	53,143,026.00	45,182,085.00	48,338,674.00
A Plazo	140,475,889.00	136,635,522.00	163,346,224.00	122,105,203.00	164,795,390.00
De Ahorros	891,394.00	695,064.00	711,350.00	730,888.00	514,319.00
De Bancos	102,099,822.00	110,528,266.00	100,861,323.00	135,870,375.00	81,926,588.00
A la Vista	9,408,372.00	8,656,766.00	9,065,823.00	7,980,303.00	8,544,690.00
A Plazo	92,691,450.00	101,871,500.00	91,795,500.00	127,890,072.00	73,381,898.00
OBLIGACIONES	138,914,620.00	120,888,655.00	163,711,019.00	182,478,165.00	157,352,534.00
Internas	0.00	0.00	0.00	20,191,000.00	22,211,000.00
Externas	138,914,620.00	120,888,655.00	163,711,019.00	162,287,165.00	135,141,534.00



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OTROS PASIVOS	29,439,407.00	29,501,711.00	26,432,020.00	20,751,626.00	18,657,305.00
Internos	17,249,385.00	18,388,236.00	15,576,968.00	15,256,433.00	10,181,799.00
Externos	12,190,022.00	11,113,475.00	10,855,052.00	5,495,193.00	8,475,506.00
PATRIMONIO	94,780,328.00	97,181,977.00	97,998,593.00	99,511,170.00	101,009,137.00
Capital	65,000,000.00	75,600,000.00	75,600,000.00	75,600,000.00	75,600,000.00
Reservas de Capital	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	29,497,675.00	20,769,077.00	21,865,984.00	23,902,151.00	25,636,156.00
Gan/Perd en Inv. Dis. para la Venta	132,653.00	662,900.00	382,609.00	-140,981.00	-377,019.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	746,731,596.00	776,189,349.00	817,488,123.00	865,820,703.00	796,758,639.00