



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	129,599,316.00	108,508,235.00	211,462,345.00	251,870,930.00	197,619,201.00
Depósitos Internos en Bancos	50,712,541.00	44,915,110.00	92,114,959.00	89,352,009.00	92,983,446.00
A la Vista	681,686.00	2,408,684.00	4,885,082.00	4,476,555.00	5,881,390.00
A Plazo	50,030,855.00	42,506,426.00	87,229,877.00	84,875,454.00	87,102,056.00
Depósitos Externos en Bancos	78,174,987.00	62,933,594.00	118,788,137.00	161,848,481.00	103,942,067.00
A la Vista	64,635,182.00	49,995,917.00	87,155,700.00	105,609,314.00	77,546,258.00
A Plazo	13,539,805.00	12,937,677.00	31,632,437.00	56,239,167.00	26,395,809.00
Otros	711,788.00	659,531.00	559,249.00	670,440.00	693,688.00
<b>CARTERA CREDITICIA NETA</b>	592,398,211.00	570,234,620.00	539,394,474.00	557,718,695.00	620,271,836.00
Interna	173,050,791.00	186,580,365.00	157,239,359.00	149,715,625.00	146,439,539.00
Externa	426,136,709.00	390,980,641.00	390,549,027.00	416,861,637.00	481,879,705.00
Menos Provisiones	6,789,289.00	7,326,386.00	8,393,912.00	8,858,567.00	8,047,408.00
Interna	1,836,263.00	1,974,286.00	3,178,468.00	3,203,681.00	2,959,533.00
Externa	4,953,026.00	5,352,100.00	5,215,444.00	5,654,886.00	5,087,875.00
<b>INVERSIONES EN VALORES NETA</b>	57,232,264.00	67,855,598.00	59,089,729.00	81,326,609.00	62,465,378.00
Internas	8,496,018.00	7,282,921.00	6,348,919.00	4,828,400.00	4,044,802.00
Externas	48,736,246.00	60,572,677.00	52,740,810.00	76,498,209.00	58,420,576.00
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
<b>OTROS ACTIVOS</b>	17,528,848.00	16,004,550.00	31,928,817.00	27,571,338.00	24,945,108.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
Internos	10,879,212.00	7,482,811.00	9,690,137.00	9,505,440.00	9,074,975.00
Externos	6,649,636.00	8,521,739.00	22,238,680.00	18,065,898.00	15,870,133.00
<b>ACTIVO TOTAL NETO</b>	<b>796,758,639.00</b>	<b>762,603,003.00</b>	<b>841,875,365.00</b>	<b>918,487,572.00</b>	<b>905,301,523.00</b>
<b>DEPOSITOS</b>	<b>519,739,663.00</b>	<b>486,873,072.00</b>	<b>492,796,637.00</b>	<b>556,276,655.00</b>	<b>541,923,058.00</b>
Internos	219,016,659.00	194,539,059.00	200,921,154.00	203,249,965.00	203,059,578.00
Oficiales	10,000,000.00	12,651,219.00	16,651,219.00	16,500,000.00	16,752,499.00
De Particulares	111,974,669.00	110,280,303.00	103,008,704.00	118,277,280.00	121,142,975.00
A la Vista	12,120,745.00	12,782,154.00	13,195,226.00	12,686,412.00	16,648,907.00
A Plazo	99,853,924.00	97,498,149.00	89,813,478.00	105,590,868.00	104,494,068.00
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	97,041,990.00	71,607,537.00	81,261,231.00	68,472,685.00	65,164,104.00
A la Vista	775,513.00	274,178.00	289,747.00	279,346.00	251,251.00
A Plazo	96,266,477.00	71,333,359.00	80,971,484.00	68,193,339.00	64,912,853.00
Externos	300,723,004.00	292,334,013.00	291,875,483.00	353,026,690.00	338,863,480.00
Oficiales	5,148,033.00	8,607,854.00	11,270,044.00	16,168,793.00	18,361,071.00
De Particulares	213,648,383.00	204,507,786.00	204,609,981.00	248,630,962.00	244,353,123.00
A la Vista	48,338,674.00	39,588,532.00	39,410,070.00	37,596,921.00	44,209,372.00
A Plazo	164,795,390.00	164,332,062.00	164,761,333.00	211,923,197.00	201,065,781.00
De Ahorros	514,319.00	587,192.00	438,578.00	-889,156.00	-922,030.00
De Bancos	81,926,588.00	79,218,373.00	75,995,458.00	88,226,935.00	76,149,286.00
A la Vista	8,544,690.00	6,197,701.00	6,238,957.00	23,603,800.00	6,303,786.00
A Plazo	73,381,898.00	73,020,672.00	69,756,501.00	64,623,135.00	69,845,500.00
<b>OBLIGACIONES</b>	<b>157,352,534.00</b>	<b>153,943,182.00</b>	<b>204,186,175.00</b>	<b>219,600,660.00</b>	<b>221,504,349.00</b>



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Internas	22,211,000.00	22,211,000.00	55,327,000.00	116,488,000.00	128,755,000.00
Externas	135,141,534.00	131,732,182.00	148,859,175.00	103,112,660.00	92,749,349.00
OTROS PASIVOS	18,657,305.00	18,463,408.00	38,320,556.00	33,288,371.00	30,296,190.00
Internos	10,181,799.00	7,881,005.00	12,683,011.00	10,641,012.00	11,519,282.93
Externos	8,475,506.00	10,582,403.00	25,637,545.00	22,647,359.00	18,776,907.07
PATRIMONIO	101,009,137.00	103,323,341.00	106,571,997.00	109,321,886.00	111,577,926.00
Capital	75,600,000.00	75,600,000.00	80,700,000.00	80,700,000.00	80,700,000.00
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	25,636,156.00	28,542,085.00	25,765,941.00	27,592,197.00	30,775,694.00
Gan/Perd en Inv. Dis. para la Venta	-377,019.00	-968,744.00	-43,944.00	879,689.00	-47,768.00
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	796,758,639.00	762,603,003.00	841,875,365.00	918,487,572.00	905,301,523.00