



Bco. Internacional de Costa Rica, S.A.
BALANCE DE SITUACION DE Diciembre 2001 Y 2002

Date: 2/05/03

Descripcion	Absoluto	%	2001												2002															
			12	1	2	3	4	5	6	7	8	9	10	11	12	12	1	2	3	4	5	6	7	8	9	10	11	12		
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre		
ACTIVOS LIQUIDOS	-19.885.384,05	-14,45	137.612.646,28	254.074.604,82	134.102.140,66	70.549.028,16	96.464.213,42	102.174.675,47	78.680.805,85	110.973.406,45	140.018.084,02	100.250.998,65	70.163.875,24	56.494.802,44	117.727.262,23															
Depositos Locales en Bancos	-2.865.757,16	-10,30	27.813.042,49	37.421.854,78	37.298.043,32	20.359.279,60	21.593.262,78	21.322.047,45	19.824.364,00	35.582.408,51	34.076.236,40	25.491.940,31	26.746.976,25	20.411.529,61	24.947.285,33															
A la Vista	-4.325.030,65	-55,34	7.816.042,97	7.673.758,50	5.164.960,12	3.910.434,92	4.883.200,34	3.608.548,79	3.043.034,17	3.284.315,17	3.843.655,17	1.887.813,87	2.179.274,31	1.804.685,62	3.491.012,32															
A Plazo	1.459.273,49	7,30	19.996.999,52	29.748.096,28	32.133.083,20	16.448.844,68	16.710.062,44	17.713.498,66	16.781.329,83	32.298.093,34	30.232.581,23	23.604.126,44	24.567.701,94	18.606.843,99	21.456.273,01															
Depositos Extranjeros en Bancos	-8.004.916,46	-8,21	97.502.957,39	203.549.929,54	82.744.429,01	49.159.176,36	64.401.362,85	66.290.155,40	46.196.526,22	70.622.563,30	98.805.674,58	65.014.018,27	37.262.473,12	20.467.399,77	89.498.040,93															
A la Vista	-6.640.121,73	-49,32	13.464.213,08	14.404.298,86	13.596.282,08	11.008.603,09	9.247.918,14	7.634.174,32	9.538.250,24	5.961.565,79	6.642.059,02	8.847.506,66	6.093.401,66	10.296.009,16	6.824.091,35															
A Plazo	-1.364.794,73	-1,62	84.038.744,31	189.145.630,68	69.148.146,93	38.150.573,27	55.153.444,71	58.655.981,08	36.658.275,98	64.660.997,51	92.163.615,56	56.166.511,61	31.169.071,46	10.171.390,61	82.673.949,58															
Otros	-9.014.710,43	-73,31	12.296.646,40	13.102.820,50	14.059.668,33	1.030.572,20	10.469.587,79	14.562.472,62	12.659.915,63	4.768.434,64	7.136.173,04	9.745.040,07	6.154.425,87	15.615.873,06	3.281.935,97															
CARTERA CREDITICIA	-44.442.898,98	-11,31	392.937.982,86	368.108.448,44	350.255.145,40	358.300.726,44	357.833.483,24	371.737.210,85	369.672.743,98	361.930.532,29	349.257.497,88	338.822.226,62	364.006.539,17	358.622.913,97	348.495.083,88															
Locales	20.143.480,12	48,37	41.642.309,97	41.672.973,15	41.446.716,97	41.236.602,98	42.141.607,10	43.242.424,03	43.034.386,72	39.385.117,48	61.545.275,84	62.800.287,24	56.598.621,69	65.642.479,24	61.785.790,09															
Extranjero	-64.586.379,10	-18,39	351.295.672,89	326.435.475,29	308.808.428,43	317.064.123,46	315.691.876,14	328.494.786,82	326.638.357,26	322.545.414,81	287.712.222,04	276.021.939,38	307.407.917,48	292.980.434,73	286.709.293,79															
INVERSIONES EN VALORES	16.553.909,75	26,21	63.148.656,99	69.240.974,48	71.239.514,77	73.739.832,53	78.689.066,88	76.355.970,68	78.054.625,09	63.436.916,81	81.679.973,73	87.300.423,93	72.862.541,24	74.203.063,66	79.702.566,74															
Locales	8.376.602,69	161,10	5.199.526,92	5.199.526,92	5.199.526,92	5.199.526,92	5.412.830,10	5.113.537,86	4.299.526,92	4.299.526,92	7.299.526,92	10.807.378,48	9.857.166,00	9.523.643,27	13.576.129,61															
Extranjero	8.177.307,06	14,11	57.949.130,07	64.041.447,56	66.039.987,85	68.540.305,61	73.276.236,78	71.242.432,82	73.755.098,17	59.137.389,89	74.380.446,81	76.493.045,45	63.005.375,24	64.679.420,39	66.126.437,13															
OTROS ACTIVOS	758.947,07	4,41	17.196.627,92	19.132.534,78	21.652.104,39	21.371.167,52	28.808.290,00	28.971.665,24	22.216.619,01	27.294.901,37	22.953.079,14	22.385.526,86	17.632.809,99	17.197.023,57	17.955.574,99															
Locales	-171.480,73	-2,62	6.533.508,36	6.545.507,83	7.387.927,55	7.460.508,47	8.302.637,35	8.145.058,40	8.043.903,41	7.560.137,99	7.331.291,99	6.606.664,50	4.336.016,51	4.429.635,60	6.362.027,63															
Extranjero	930.427,80	8,73	10.663.119,56	12.587.026,95	14.264.176,84	13.910.659,05	20.505.652,65	20.826.606,84	14.172.715,60	19.734.763,38	15.621.787,15	15.778.862,36	13.296.793,48	12.767.387,97	11.593.547,36															
TOTAL DE ACTIVOS	-47.015.426,21	-7,70	610.895.914,05	710.556.562,52	577.248.905,22	523.960.754,65	561.795.053,54	579.239.522,24	548.624.793,93	563.635.756,92	593.908.634,77	548.759.176,06	524.665.765,64	506.517.803,64	563.880.487,84															
DEPOSITOS	-56.010.865,13	-12,65	442.663.874,49	561.803.111,54	429.075.944,20	383.807.615,22	420.729.188,12	425.092.648,47	395.710.472,36	405.304.657,50	445.181.583,36	389.860.408,26	374.524.946,72	344.519.565,59	386.653.009,36															
Locales	15.439.010,57	22,08	69.908.480,38	77.963.511,74	80.370.260,52	74.460.966,13	83.947.582,92	86.567.719,23	84.151.087,60	88.580.713,77	86.288.206,95	84.742.286,88	83.577.620,27	87.395.247,89	85.347.490,95															
Oficiales	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 Particulares	8.878.692,67	27,11	32.750.621,80	29.364.967,90	32.052.215,78	33.236.727,67	40.079.426,59	38.439.182,59	38.238.750,63	41.343.700,82	41.451.638,53	37.683.252,05	39.983.202,82	42.742.471,19	41.629.314,47															
A la Vista	-641.605,72	-12,84	4.996.782,74	4.007.384,32	4.766.013,74	4.027.816,65	7.363.158,78	4.452.571,05	4.337.114,55	4.197.202,29	4.050.713,42	4.954.390,83	4.319.301,63	4.136.408,94	4.355.177,02															
A Plazo	9.520.298,39	34,30	27.753.839,06	25.357.583,58	27.286.202,04	29.208.911,02	32.716.267,81	33.986.611,54	33.901.636,08	37.146.498,53	37.400.925,11	32.728.861,22	35.663.901,19	38.606.062,25	37.274.137,45															
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	6.560.317,90	17,66	37.157.858,58	48.598.543,84	48.318.044,74	41.224.238,46	43.868.156,33	48.128.536,64	45.912.336,97	47.237.012,95	44.836.568,42	47.059.034,83	43.594.417,45	44.652.776,70	43.718.176,48															
A la Vista	-162.560,04	-23,15	702.340,47	652.439,35	192.445,04	153.489,83	261.236,87	232.383,85	113.894,38	190.249,69	292.645,42	234.315,18	603.731,00	403.131,03	539.780,43															
A Plazo	6.722.877,94	18,44	36.455.518,11	47.946.104,49	48.125.599,70	41.070.748,63	43.606.919,46	47.896.152,79	45.798.442,59	47.046.763,26	44.543.923,00	46.824.719,65	42.990.686,45	44.249.645,67	43.178.396,05															
Extranjero	-71.449.875,70	-19,17	372.755.394,11	483.839.599,80	348.705.683,68	309.346.649,09	336.781.605,20	338.524.929,24	311.559.384,76	316.723.943,73	358.893.376,41	305.118.121,38	290.947.326,45	257.124.317,70	301.305.518,41															
Oficiales	-1.820.000,00	-15,87	11.470.000,00	9.090.000,00	6.580.000,00	6.470.000,00	10.450.000,00	8.080.000,00	11.090.000,00	15.010.000,00	14.740.000,00	3.360.000,00	12.710.000,00	6.730.000,00	9.650.000,00															
De Particulares	-1.940.963,69	-1,19	163.263.842,37	156.585.526,93	158.904.585,63	154.380.361,22	156.847.461,36	157.806.180,33	158.453.072,60	155.206.744,09	157.075.985,94	157.226.305,73	158.945.847,32	155.078.770,81	161.322.878,68															
A la Vista	-8.827.268,93	-15,40	57.311.608,34	56.987.414,71	57.291.633,73	55.475.592,45	61.646.320,27	57.921.820,30	58.291.777,75	53.036.578,62	54.648.833,23	57.087.253,28	62.327.431,72	55.872.936,42	48.484.339,41															
A Plazo	6.962.413,67	6,66	104.492.613,65	98.223.233,59	100.283.507,96	97.528.518,98	93.725.565,58	98.433.225,41	98.584.458,34	100.667.967,20	100.947.269,61	98.683.461,20	95.2																	



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Date: 2/05/03

Descripcion	Absoluto	%	2002													
			2001	1	2	3	4	5	6	7	8	9	10	11	12	
			12	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
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	0,00
Extranjero	10.329.095,73	29,79	34.670.904,27	26.272.906,55	21.262.413,36	13.911.706,35	10.893.836,37	21.532.009,51	21.532.009,51	23.032.009,51	15.000.000,00	25.000.000,00	21.500.000,00	31.500.000,00	45.000.000,00	
OTROS PASIVOS	-3.183.328,72	-9,29	34.252.409,38	22.412.019,77	26.410.459,20	26.815.975,75	30.090.455,37	31.180.763,68	29.694.799,37	34.245.408,47	31.834.950,11	31.831.366,91	26.151.184,13	27.512.348,42	31.069.080,66	
Locales	2.603.599,41	25,97	10.024.226,36	8.108.476,39	9.740.157,94	8.583.641,17	9.860.741,00	9.308.897,14	10.617.536,74	8.806.570,64	8.917.337,00	8.957.425,31	6.129.334,04	8.128.914,97	12.627.825,77	
Extranjero	-5.786.928,13	-23,89	24.228.183,02	14.303.543,38	16.670.301,26	18.232.334,58	20.229.714,37	21.871.866,54	19.077.262,63	25.438.837,83	22.917.613,11	22.873.941,60	20.021.850,09	19.383.433,45	18.441.254,89	
PATRIMONIO	1.849.671,91	1,86	99.308.725,91	100.068.524,66	100.500.088,46	99.425.457,33	100.081.573,68	101.434.100,58	101.687.512,69	101.053.681,44	101.892.101,30	102.067.400,89	102.489.634,79	102.985.889,63	101.158.397,82	
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	8.267.930,49	18,05	45.797.321,72	54.098.950,19	54.098.950,19	54.098.950,19	54.065.252,21	54.065.252,21	54.065.252,21	54.065.252,21	54.065.252,21	54.065.252,21	54.065.252,21	54.065.252,21	54.065.252,21	
Utilidad de Periodo	-6.920.461,47	-82,77	8.361.404,19	819.574,47	1.251.138,27	176.507,14	630.678,27	1.203.699,92	1.887.296,02	1.274.980,78	1.858.400,64	2.301.184,22	2.739.108,50	3.268.434,53	1.440.942,72	
Ganancia o Perdida en Valores Disponible para la Venta	502.202,89	0,00	0,00	0,00	0,00	0,00	235.643,20	1.015.148,45	584.964,46	563.448,45	818.448,45	550.964,46	535.274,08	502.202,89	502.202,89	
PASIVO Y PATRIMONIO	-47.015.426,21	-7,70	610.895.914,05	710.556.562,52	577.248.905,22	523.960.754,65	561.795.053,54	579.239.522,24	548.624.793,93	563.635.756,92	593.908.634,77	548.759.176,06	524.665.765,64	506.517.803,64	563.880.487,84	