



Bco. Internacional de Costa Rica, S.A.
BALANCE DE SITUACION DE DICIEMBRE 2002 Y ENERO - DICIEMBRE 2003

(En Balboas)

Descripcion	2002				2003											
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre	
ACTIVOS LIQUIDOS	19,862,706.82	17.39	114,195,705.87	71,461,907.82	56,483,612.31	63,466,587.41	60,602,917.68	80,597,281.17	107,073,280.79	96,749,597.88	84,796,439.24	75,436,236.90	83,997,487.73	56,392,805.61	134,058,412.69	
Depositos Locales en Bancos	-7,570,111.62	-30.34	24,947,285.33	14,841,357.64	14,751,651.68	12,986,198.51	14,673,095.17	25,057,284.03	23,274,725.92	17,906,689.42	21,570,854.95	15,377,399.55	25,428,658.25	8,224,736.69	17,377,173.71	
A la Vista	-1,199,569.65	-34.36	3,491,012.32	2,644,928.58	4,183,204.82	3,023,747.88	4,717,767.07	3,497,821.29	4,292,557.64	2,806,396.21	5,582,704.34	3,408,073.46	4,266,862.56	2,205,057.74	2,291,442.67	
A Plazo	-6,370,541.97	-29.69	21,456,273.01	12,196,429.06	10,568,446.86	9,962,450.63	9,955,328.10	21,559,462.74	18,982,168.28	15,100,293.21	15,988,150.61	11,969,326.09	21,161,795.69	6,019,678.95	15,085,731.04	
Depositos Extranjeros en Bancos	24,407,386.43	27.64	88,289,164.83	37,906,032.58	34,287,586.98	43,433,442.53	43,710,060.86	39,096,745.17	72,991,648.37	71,056,475.21	55,823,650.37	53,785,549.45	45,249,532.10	42,761,026.50	112,696,551.26	
A la Vista	4,855,160.44	51.88	9,358,918.61	8,729,670.80	3,309,384.32	7,803,679.23	13,577,572.25	9,961,471.17	10,608,267.85	11,172,180.81	8,438,517.71	8,399,492.52	9,862,579.07	12,373,263.52	14,214,079.05	
A Plazo	16,552,225.99	20.20	81,930,246.22	32,176,361.78	33,978,202.66	38,629,763.30	33,132,488.61	32,135,274.00	65,383,380.52	62,884,294.40	47,385,132.66	45,386,056.93	35,386,953.03	30,387,762.98	98,482,472.21	
Otros	3,025,432.01	315.39	959,255.71	18,714,517.60	7,444,373.65	7,046,946.37	2,219,761.65	16,443,251.97	10,806,906.50	7,786,433.25	7,401,933.92	6,273,287.90	13,319,297.38	5,407,042.42	3,984,687.72	
CARTERA CREDITICIA	3,469,310.05	1.02	338,997,156.90	347,746,089.61	358,930,783.11	381,531,544.92	385,711,926.49	373,693,187.40	354,073,244.78	339,953,594.41	332,100,747.63	348,059,232.68	346,950,374.13	365,662,963.56	342,466,466.95	
Locales	13,493,810.30	21.98	61,402,763.52	57,759,894.89	57,604,687.09	70,056,830.90	71,031,115.48	71,554,359.34	73,689,857.17	76,379,140.47	78,297,576.11	72,838,270.25	74,387,030.55	74,648,865.88	74,896,573.82	
Extranjero	-10,024,500.25	-3.61	277,594,393.38	289,986,194.72	301,326,096.02	311,474,714.02	314,680,811.01	302,138,828.06	280,383,387.61	263,574,453.94	253,803,171.52	275,220,962.43	272,563,343.58	291,014,097.68	267,569,893.13	
INVERSIONES EN VALORES	-9,558,310.13	-11.92	80,213,529.86	77,057,452.77	78,836,168.89	71,104,330.51	71,303,581.86	72,640,935.58	73,737,672.15	78,524,489.85	87,897,616.47	85,273,816.16	77,423,340.13	77,103,882.18	70,655,219.73	
Locales	3,679,790.30	27.10	13,576,129.61	13,421,468.21	13,365,218.21	13,174,309.12	13,254,309.12	14,256,911.39	14,463,163.39	17,658,890.66	17,584,453.16	16,913,812.99	15,561,302.82	15,239,686.52	17,255,919.91	
Extranjero	-13,238,100.43	-19.87	66,637,400.25	63,635,984.56	65,470,950.68	57,930,021.39	58,049,272.74	58,384,024.19	59,274,508.76	60,865,599.19	70,313,163.31	68,360,003.17	61,862,037.31	61,864,195.66	53,399,299.82	
OTROS ACTIVOS	378,036.23	2.11	17,891,578.31	20,505,039.92	25,751,878.01	19,544,212.86	18,595,139.57	18,961,532.98	16,372,274.73	32,091,405.24	23,011,590.30	22,095,528.64	20,862,916.04	19,157,164.35	18,269,614.54	
Locales	1,702,802.23	26.71	6,374,710.63	7,362,147.32	7,603,156.99	7,306,793.65	6,800,943.74	7,027,957.37	5,926,950.51	7,028,715.76	9,398,105.73	10,007,780.67	8,960,550.76	7,758,480.54	8,077,512.86	
Extranjero	-1,324,766.00	-11.50	11,516,867.68	13,142,892.60	18,148,721.02	12,237,419.21	11,794,195.83	11,933,575.61	10,445,324.22	25,062,689.48	13,613,484.57	12,087,747.97	11,902,365.28	11,398,683.81	10,192,101.68	
TOTAL DE ACTIVOS	14,151,742.97	2.57	551,297,970.94	516,770,490.12	520,002,442.32	535,646,675.70	536,213,565.60	545,892,937.13	551,256,472.45	547,319,087.38	527,806,393.64	530,864,814.38	529,234,118.03	518,316,815.70	565,449,713.91	
DEPOSITOS	8,833,310.55	2.28	386,653,009.36	355,316,023.47	347,595,793.78	363,888,621.79	360,642,517.48	388,258,667.45	393,832,168.05	391,840,444.97	369,782,257.91	376,579,933.68	390,951,624.69	374,849,060.88	395,486,319.91	
Locales	-6,094,365.44	-7.32	83,235,134.55	74,224,098.52	77,956,346.33	86,692,263.24	82,312,937.14	80,313,689.85	81,337,283.40	81,268,097.98	79,318,374.75	86,660,349.96	83,180,552.52	79,607,443.86	77,140,769.11	
Oficiales	6,000,000.00	0.00	0.00	0.00	0.00	0.00	7,750,000.00	7,750,000.00	8,750,000.00	8,750,000.00	8,750,000.00	8,750,000.00	6,000,000.00	6,000,000.00	6,000,000.00	
De Particulares	-18,704,052.66	-46.99	39,805,541.45	42,284,525.62	43,921,488.84	48,980,811.27	38,783,621.71	19,735,766.01	19,621,193.92	20,356,368.70	19,155,129.38	20,280,018.89	22,212,093.33	20,831,981.80	21,101,488.79	
A la Vista	201,036.76	4.51	4,454,308.44	4,846,296.02	4,612,650.50	5,875,749.89	5,453,053.27	4,510,827.50	5,131,558.69	5,558,690.24	5,243,727.98	5,146,862.81	5,970,229.55	5,234,434.53	4,655,345.20	
A Plazo	-18,905,089.42	-53.48	35,351,233.01	37,438,229.60	39,308,838.34	43,105,061.38	33,330,568.44	15,224,938.51	14,489,635.23	14,797,678.46	13,911,401.40	15,133,156.08	16,241,863.78	15,597,547.27	16,446,143.59	
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	6,609,687.22	15.22	43,429,593.10	31,939,572.90	34,034,857.49	37,711,451.97	35,779,315.43	52,827,923.84	52,966,089.48	52,161,729.28	51,413,245.37	57,630,331.07	54,968,459.19	52,775,462.06	50,039,280.32	
A la Vista	170,884.65	68.03	251,197.05	813,213.18	686,006.44	534,931.53	802,997.42	387,543.00	655,867.62	475,777.89	561,457.15	714,726.83	736,318.80	402,503.17	422,081.70	
A Plazo	6,438,802.57	14.91	43,178,396.05	31,126,359.72	33,348,851.05	37,176,520.44	34,976,318.01	52,440,380.84	52,310,221.86	51,685,951.39	50,851,788.22	56,915,604.24	54,232,140.39	52,372,958.89	49,617,198.62	
Extranjero	14,927,675.99	4.92	303,417,874.81	281,091,924.95	269,639,447.45	277,196,358.55	278,329,580.34	307,944,977.60	312,494,884.65	310,572,346.99	290,463,883.16	289,919,583.72	307,771,072.17	295,241,617.02	318,345,550.80	
Oficiales	45,302,964.90	469.46	9,650,000.00	20,100,000.00	8,680,000.00	5,000,000.00	12,520,000.00	40,374,547.40	43,956,527.49	48,346,483.65	44,869,266.26	31,180,952.12	47,967,415.38	37,800,421.62	54,952,964.90	
De Particulares	-31,884,120.86	-19.54	163,146,651.70	154,327,817.01	152,119,991.15	149,102,423.24	145,748,682.79	123,597,153.99	129,567,757.11	125,820,158.15	123,021,703.96	133,251,990.89	136,254,058.94	133,968,233.71	131,262,530.84	
A la Vista	3,863,383.16	8.95	43,179,742.92	65,030,304.95	56,221,853.67	51,733,265.29	52,935,203.72	50,464,514.57	49,371,155.55	48,834,711.85	51,851,403.75	52,037,199.99	54,700,305.43	54,192,892.52	47,043,126.08	
A Plazo	-35,630,942.55	-30.05	118,583,396.83	87,734,065.65	94,480,418.47	96,037,084.87	91,396,111.20	71,763,244.98	78,814,178.13	75,550,376.69	69,744,876.74	79,803,922.88	80,099,944.66	78,299,203.52	82,952,454.28	
De Ahorro	-116,561.47	-8.43	1,383,511.95	1,563,446.41	1,417,719.01	1,332,073.08	1,417,367.87	1,369,394.44	1,382,423.43	1,435,069.61	1,425,423.47	1,410,868.02	1,453,808.85	1,476,137.67	1,266,950.48	
De Bancos	1,508,831.95	1.16	130,621,223.11	106,664,107.94	108,839,456.30	123,093,935.31	120,060,897.55	143,973,276.21	138,970,600.05	136,405,705.19	122,572,912.94	125,486,640.71	123,549,597.85	123,472,961.69	132,130,055.06	
A la Vista	2,176,084.86	14.09	15,438,903.56	21,742,292.12	19,822,842.12	18,581,372.29	14,078,959.13	28,319,975.72	22,990,999.06	21,011,376.33	21,474,359.61	18,051,370.63	23,779,295.16	22,340,153.01	17,614,988.42	
A Plazo	-667,252.91	-0.58	115,182,319.55	84,921,815.82	89,016,614.18	104,512,563.02	105,981,938.42	115,653,300.49	115,979,600.99	115,394,328.86	101,098,553.33	107,435,270.08	99,770,302.69	101,132,808.68	114,515,066.64	
OBLIGACIONES	17,636,062.15	39.18	45,012,683.00	41,500,000.00	46,000,000.00	50,500,000.00	56,000,000.00	49,500,000.00	49,956,896.95	46,456,896.95	49,456,896.95	42,116,431.15	25,116,431.15	33,579,431.15	62,648,745.15	
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	17,636,062.15	39.18	45,012,683.00	41,500,000.00	46,000,000.00	50,500,000.00	56,000,000.00	49,500,000.00	49,956,896.95	46,456,896.95	49,456,896.95	42,116,431.15	25,116,431.15	33,579,431.15	62,648,745.15	



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(En Balboas)

Descripcion	2002		2003												
	Absoluta	%	Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
OTROS PASIVOS	-1,475,799.84	-7.95	18,560,677.54	18,098,373.16	24,111,961.56	18,446,796.91	16,169,725.88	17,435,797.81	16,576,939.22	17,917,746.09	17,028,200.24	20,448,181.06	21,360,966.26	17,176,784.59	17,084,877.70
Locales	710,572.75	8.09	8,780,970.12	7,824,276.09	12,500,664.16	8,533,419.14	7,582,655.09	7,726,338.71	7,924,668.47	8,960,755.56	10,022,681.08	13,221,045.56	9,985,067.22	8,785,410.29	9,491,542.87
Extranjero	-2,186,372.59	-22.36	9,779,707.42	10,274,097.07	11,611,297.40	9,913,377.77	8,587,070.79	9,709,459.10	8,652,270.75	8,956,990.53	7,005,519.16	7,227,135.50	11,375,899.04	8,391,374.30	7,593,334.83
PATRIMONIO	-10,841,829.99	-10.73	101,071,601.14	101,856,093.49	102,294,686.98	102,811,257.00	103,401,322.24	90,698,471.87	90,890,468.23	91,103,999.37	91,539,038.54	91,720,268.49	91,805,095.93	92,711,539.08	90,229,771.15
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	-11,645,507.13	-21.54	54,065,252.21	55,506,297.47	55,418,112.23	55,418,112.23	55,418,112.23	42,418,112.23	42,419,725.08	42,419,725.08	42,419,745.08	42,419,745.08	42,419,745.08	42,419,745.08	42,419,745.08
Utilidad de Periodo	807,896.95	59.66	1,354,146.04	655,881.38	1,151,822.03	1,725,118.02	2,191,544.47	2,781,558.91	3,122,743.15	3,450,274.29	3,918,293.46	4,123,523.41	4,197,100.85	4,743,137.92	2,162,042.99
Ganancia o Perdida en Valores Disponible para la Venta	-4,219.81	-0.84	502,202.89	543,914.64	574,752.72	518,026.75	641,665.54	348,800.73	198,000.00	84,000.00	51,000.00	27,000.00	38,250.00	398,656.08	497,983.08
PASIVO Y PATRIMONIO	14,151,742.87	2.57	551,297,971.04	516,770,490.12	520,002,442.32	535,646,675.70	536,213,565.60	545,892,937.13	551,256,472.45	547,319,087.38	527,806,393.64	530,864,814.38	529,234,118.03	518,316,815.70	565,449,713.91