



**ESTADO DE RESULTADO**  
**Bco. Internacional de Costa Rica, S.A.**  
**ENERO - DICIEMBRE 2004**  
**(En Balboas)**

Descripción	Enero	Febrero	Marzo	Trimestre I	Abril	Mayo	Junio	Trimestre II	Julio	Agosto	Septiembre	Trimestre III	Octubre	Noviembre	Diciembre	Trimestre IV	Acumulado Anual
Ingresos Por Intereses	1,960,343.56	1,819,080.17	1,790,557.09	5,569,980.82	1,660,794.62	1,866,392.40	1,685,376.80	5,212,563.82	1,710,740.65	1,833,705.79	1,766,721.45	5,311,167.89	1,973,832.07	2,016,636.24	2,210,417.23	6,200,885.54	22,294,598.07
Préstamos	1,479,787.74	1,374,679.69	1,483,097.82	4,337,565.25	1,449,023.77	1,570,308.66	1,439,441.51	4,458,773.94	1,480,427.08	1,581,851.03	1,507,220.23	4,569,498.34	1,691,685.06	1,722,178.97	1,809,858.04	5,223,722.07	18,589,559.60
Depósitos	93,544.32	81,122.89	81,213.64	255,880.85	70,490.74	63,888.22	68,621.34	203,000.30	62,971.18	63,675.21	99,765.67	226,412.06	116,641.92	119,471.39	175,411.94	411,525.25	1,096,818.46
Inversiones	387,011.50	363,277.59	226,245.63	976,534.72	141,280.11	232,195.52	177,313.95	550,789.58	167,342.39	188,179.55	159,735.55	515,257.49	165,505.09	174,985.88	225,147.25	565,638.22	2,608,220.01
Arrendamiento Financiero	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	0.00
Otros Ingresos	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	0.00
Egresos de Operaciones	711,513.08	662,146.45	655,884.02	2,029,543.55	626,153.52	657,181.50	644,520.98	1,927,856.00	668,238.83	708,770.33	739,550.54	2,116,559.70	804,562.82	819,076.29	964,708.13	2,588,347.24	8,662,306.49
Intereses Pagados	706,919.38	655,804.92	641,875.05	2,004,599.35	618,229.62	646,276.92	625,718.55	1,890,225.09	654,856.34	697,233.99	724,610.74	2,076,701.07	795,605.93	812,676.48	945,627.06	2,553,909.47	8,525,434.98
Comisiones	4,593.70	6,341.53	14,008.97	24,944.20	7,923.90	10,904.58	18,802.43	37,630.91	13,382.49	11,536.34	14,939.80	39,858.63	8,956.89	6,399.81	19,081.07	34,437.77	136,871.51
Ingreso Neto de Intereses	1,248,830.48	1,156,933.72	1,134,673.07	3,540,437.27	1,034,641.10	1,209,210.90	1,040,855.82	3,284,707.82	1,042,501.82	1,124,935.46	1,027,170.91	3,194,608.19	1,169,269.25	1,197,559.95	1,245,709.10	3,612,538.30	13,632,291.58
Otros Ingresos	2,134,538.75	443,459.28	514,474.46	3,092,472.49	529,840.80	329,110.87	525,531.04	1,384,482.71	434,683.52	441,208.49	444,113.00	1,320,005.01	1,165,510.87	1,419,716.29	689,833.28	3,275,060.44	9,072,020.65
Comisiones	343,621.00	394,649.67	461,289.18	1,199,559.85	509,561.40	318,253.03	331,552.41	1,159,366.84	417,845.01	401,770.57	428,754.54	1,248,370.12	341,973.92	302,262.71	338,389.29	982,625.92	4,589,922.73
Operaciones con Divisas	5,804.48	12,114.50	5,926.43	23,845.41	7,424.46	6,409.48	18,647.30	32,481.24	12,746.17	22,321.34	11,139.41	46,206.92	7,070.86	6,887.40	15,631.29	29,589.55	132,123.12
Dividendos	0.00	0.00	0.00	0.00	3,390.00	1,563.00	0.00	4,953.00	3,865.00	70.00	0.00	3,935.00	17,725.00	4,835.50	0.00	22,560.50	31,448.50
Otros Ingresos	1,785,113.27	36,695.11	47,258.85	1,869,067.23	9,464.94	2,885.36	175,331.33	187,681.63	227.34	17,046.58	4,219.05	21,492.97	798,741.09	1,105,730.68	335,812.70	2,240,284.47	4,318,526.30
Ingresos de Operaciones	3,383,369.23	1,600,393.00	1,649,147.53	6,632,909.76	1,564,481.90	1,538,321.77	1,566,386.86	4,669,190.53	1,477,185.34	1,566,143.95	1,471,283.91	4,514,613.20	2,334,780.12	2,617,276.24	1,935,542.38	6,887,598.74	22,704,312.23
Egresos Generales	918,671.20	1,140,651.33	1,186,287.44	3,245,609.97	1,397,723.11	1,208,562.04	1,272,699.17	3,878,984.32	1,336,508.79	1,104,921.39	1,114,603.05	3,556,033.23	1,129,279.52	1,105,424.56	1,470,626.57	3,705,330.65	14,385,958.17
Gastos Administrativos	647,399.32	650,896.70	685,987.36	1,984,283.38	657,818.95	658,378.87	665,224.30	1,981,422.12	636,748.43	645,322.80	629,608.91	1,911,680.14	578,125.87	638,023.03	676,067.61	1,892,216.51	7,769,602.15
Gastos Generales	144,536.89	361,160.18	374,788.87	880,485.94	307,616.25	372,815.56	372,503.29	1,052,935.10	335,547.87	338,915.78	357,476.11	1,031,939.76	395,891.29	338,770.16	650,039.25	1,384,700.70	4,350,061.50
Gastos de Depreciación	43,138.86	43,754.43	44,213.91	131,107.20	40,580.28	41,300.44	40,046.98	121,927.70	43,219.44	35,643.58	38,127.67	116,990.69	36,455.91	47,031.38	33,477.79	116,965.08	486,990.67
Otros Gastos	83,596.13	84,840.02	81,297.30	249,733.45	391,707.63	136,067.17	194,924.60	722,699.40	320,993.05	85,039.23	89,390.36	495,422.64	118,806.45	81,599.99	111,041.92	311,448.36	1,779,303.85
Utilidad antes de Provisiones	2,464,698.03	459,741.67	462,860.09	3,387,299.79	166,758.79	329,759.73	293,687.69	790,206.21	140,676.55	461,222.56	356,680.86	958,579.97	1,205,500.60	1,511,851.68	464,915.81	3,182,268.09	8,318,354.06
Provisiones por Cuentas Malas	1,850,737.50	95,724.00	80,000.00	2,026,461.50	0.00	0.00	0.00	0.00	0.00	50,000.00	50,000.00	100,000.00	835,172.76	0.00	379,317.85	1,214,490.61	3,340,952.11
Utilidad del Periodo	613,960.53	364,017.67	382,860.09	1,360,838.29	166,758.79	329,759.73	293,687.69	790,206.21	140,676.55	411,222.56	306,680.86	858,579.97	370,327.84	1,511,851.68	85,597.96	1,967,777.48	4,977,401.95