



ESTADO DE RESULTADO
Banco Internacional de Costa Rica, S.A. BICSA
ENERO - DICIEMBRE 2005
(En Balboas)

Descripcion	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	2,214,135.48	2,033,720.34	2,364,089.59	6,611,945.41	2,439,917.33	2,475,432.93	2,464,968.46	7,380,318.72	2,589,775.85	2,612,858.62	2,479,358.63	7,681,993.10	2,863,157.91	2,860,642.02	3,051,915.27	8,775,715.20	30,449,972.43
Préstamos	1,788,755.20	1,642,365.52	1,927,894.78	5,359,015.50	2,009,569.38	2,043,631.62	2,030,987.37	6,084,188.37	2,101,201.97	2,128,150.88	1,983,879.96	6,213,232.81	2,210,993.75	2,220,259.34	2,439,750.08	6,871,003.17	24,527,439.85
Depósitos	175,817.37	155,103.28	145,496.34	476,416.99	151,671.14	128,738.86	126,610.42	407,020.42	176,726.69	158,528.26	172,568.29	507,823.24	306,912.14	309,548.32	237,951.30	854,411.76	2,245,672.41
Inversiones	249,562.91	236,251.54	290,698.47	776,512.92	278,676.81	303,062.45	307,370.67	889,109.93	311,847.19	326,179.48	322,910.38	960,937.05	345,252.02	330,834.36	374,213.89	1,050,300.27	3,676,860.17
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	986,317.71	935,111.15	1,037,002.99	2,958,431.85	1,115,513.18	1,160,368.79	1,130,783.76	3,406,665.73	1,216,736.82	1,237,718.43	1,256,904.31	3,711,359.56	1,465,223.47	1,498,618.57	1,553,527.85	4,517,369.89	14,593,827.03
Intereses Pagados	977,943.25	907,740.52	1,021,573.74	2,907,257.51	1,107,100.65	1,140,654.50	1,116,321.36	3,364,076.51	1,202,717.60	1,209,619.77	1,247,163.33	3,659,500.70	1,441,381.80	1,488,693.34	1,518,135.72	4,448,210.86	14,379,045.58
Comisiones	8,374.46	27,370.63	15,429.25	51,174.34	8,412.53	19,714.29	14,462.40	42,589.22	14,019.22	28,098.66	9,740.98	51,858.86	23,841.67	9,925.23	35,392.13	69,159.03	214,781.45
Ingreso Neto de Intereses	1,227,817.77	1,098,609.19	1,327,086.60	3,653,513.56	1,324,404.15	1,315,064.14	1,334,184.70	3,973,652.99	1,373,039.03	1,375,140.19	1,222,454.32	3,970,633.54	1,397,934.44	1,362,023.45	1,498,387.42	4,258,345.31	15,856,145.40
Otros Ingresos	1,509,510.69	422,775.95	447,246.00	2,379,532.64	370,873.79	564,694.33	373,538.44	1,309,106.56	381,325.58	559,477.08	884,246.25	1,825,048.91	463,283.53	349,493.11	412,533.50	1,225,310.14	6,738,998.25
Comisiones	298,624.49	371,285.83	332,117.89	1,002,028.21	338,039.69	331,060.60	332,276.01	1,001,376.30	312,869.44	288,411.07	242,279.94	843,560.45	391,477.17	336,983.41	365,948.03	1,094,408.61	3,941,373.57
Operaciones con Divisas	4,585.52	2,168.62	5,711.45	12,465.59	4,179.96	6,021.20	5,332.05	15,533.21	4,457.76	3,935.79	11,837.97	20,231.52	7,001.68	6,192.99	3,993.44	17,188.11	65,418.43
Dividendos	8,725.00	0.00	53,206.91	61,931.91	0.00	5,995.41	2,250.00	8,245.41	450.00	78.75	0.00	528.75	450.00	4,471.05	0.00	4,921.05	75,627.12
Otros Ingresos	1,197,575.68	49,321.50	56,209.75	1,303,106.93	28,654.14	221,617.12	33,680.38	283,951.64	63,548.38	267,051.47	630,128.34	960,728.19	64,354.68	1,845.66	42,592.03	108,792.37	2,656,579.13
Ingresos de Operaciones	2,737,328.46	1,521,385.14	1,774,332.60	6,033,046.20	1,695,277.94	1,879,758.47	1,707,723.14	5,282,759.55	1,754,364.61	1,934,617.27	2,106,700.57	5,795,682.45	1,861,217.97	1,711,516.56	1,910,920.92	5,483,655.45	22,595,143.65
Egresos Generales	945,012.48	1,137,223.63	1,071,110.13	3,153,346.24	1,070,743.46	1,028,548.83	1,170,015.79	3,269,308.08	1,121,470.54	1,239,262.35	2,935,317.99	5,296,050.88	1,267,354.64	1,095,123.58	1,397,310.97	3,759,789.19	15,478,494.39
Gastos Administrativos	662,313.57	666,118.26	719,469.99	2,047,901.82	721,883.74	703,916.19	701,065.56	2,126,865.49	687,639.13	704,117.46	760,869.16	2,152,625.75	792,158.49	759,996.60	808,218.80	2,360,373.89	8,687,766.95
Gastos Generales	148,856.82	155,177.58	200,108.29	504,142.69	171,889.67	159,100.18	305,301.45	636,291.30	274,757.46	372,762.81	335,141.43	982,661.70	236,169.07	169,968.01	432,913.89	839,050.97	2,962,146.66
Gastos de Depreciación	33,511.83	32,987.10	34,261.80	100,760.73	35,382.46	37,435.91	37,114.50	109,932.87	36,793.16	36,723.14	32,584.18	106,100.48	32,105.67	32,465.99	37,251.94	101,823.60	418,617.68
Otros Gastos	100,330.26	282,940.69	117,270.05	500,541.00	141,587.59	128,096.55	126,534.28	396,218.42	122,280.79	125,658.94	1,806,723.22	2,054,662.95	206,921.41	132,692.98	118,926.34	458,540.73	3,409,963.10
Utilidad antes de Provisiones	1,792,315.98	384,161.51	703,222.47	2,879,699.96	624,534.48	851,209.64	537,707.35	2,013,451.47	632,894.07	695,354.92	-828,617.42	499,631.57	593,863.33	616,392.98	513,609.95	1,723,866.26	7,116,649.26
Provisiones por Cuentas Malas	53,524.44	53,083.92	26,016.17	132,624.53	33,168.54	203,414.34	36,750.00	273,332.88	0.00	50,000.00	25,000.00	75,000.00	75,000.00	75,000.00	156,381.90	981,381.90	1,462,339.31
Utilidad del Periodo	1,738,791.54	331,077.59	677,206.30	2,747,075.43	591,365.94	647,795.30	500,957.35	1,740,118.59	632,894.07	645,354.92	-853,617.42	424,631.57	518,863.33	-133,607.02	357,228.05	742,484.36	5,654,309.95