



Fecha: 14 de Marzo de 2005

BCO. INTERNACIONAL DE COSTA RICA, S.A.
ESTADO DE RESULTADO CONSOLIDADO DE SUBSIDIARIAS
(En Balboas)

| Descripcion | 2003 | | | 2004 | |
|----------------------------------------|---------------|--------------|---------------|---------------|---------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| INGRESO POR INTERESES | 27,061,589.00 | 6,230,484.00 | 12,116,644.00 | 18,173,834.00 | 22,570,825.00 |
| Préstamos | 21,427,258.00 | 4,927,707.00 | 9,994,901.00 | 15,460,450.00 | 18,834,160.00 |
| Depósitos | 961,466.00 | 256,196.00 | 459,181.00 | 677,570.00 | 1,066,372.00 |
| Inversiones | 4,263,248.00 | 917,595.00 | 1,408,773.00 | 1,644,967.00 | 2,130,093.00 |
| Arrendamientos | 409,617.00 | 128,986.00 | 253,789.00 | 390,847.00 | 540,200.00 |
| Otros | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EGRESOS DE OPERACIONES | 9,054,221.00 | 2,049,421.00 | 3,993,464.00 | 6,119,189.00 | 8,629,128.00 |
| Intereses Pagados | 8,929,622.00 | 2,009,843.00 | 3,903,158.00 | 5,975,779.00 | 8,446,433.00 |
| Comisiones | 124,599.00 | 39,578.00 | 90,306.00 | 143,410.00 | 182,695.00 |
| INGRESO NETO DE INTERESES | 18,007,368.00 | 4,181,063.00 | 8,123,180.00 | 12,054,645.00 | 13,941,697.00 |
| OTROS INGRESOS | 5,461,403.00 | 3,265,717.00 | 4,819,011.00 | 6,336,362.00 | 8,252,943.00 |
| Comisiones | 4,937,863.00 | 1,334,275.00 | 2,655,021.00 | 4,103,393.00 | 4,467,670.00 |
| Oper. con Divisas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Dividendos | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Otros Ingresos | 523,540.00 | 1,931,442.00 | 2,163,990.00 | 2,232,969.00 | 3,785,273.00 |
| INGRESOS DE OPERACIONES | 23,468,771.00 | 7,446,780.00 | 12,942,191.00 | 18,391,007.00 | 22,194,640.00 |
| EGRESOS GENERALES | 16,191,050.00 | 4,110,039.00 | 8,298,068.00 | 12,487,020.00 | 13,610,103.00 |
| Gastos Administrativos | 8,128,933.00 | 2,020,010.00 | 4,197,687.00 | 6,222,716.00 | 7,185,946.00 |
| Gastos Generales | 3,626,822.00 | 872,591.00 | 1,669,177.00 | 2,594,865.00 | 3,255,534.00 |
| G. de Depreciación | 607,621.00 | 145,357.00 | 273,660.00 | 399,176.00 | 498,314.00 |
| Otros Gastos | 3,827,674.00 | 1,072,081.00 | 2,157,544.00 | 3,270,263.00 | 2,670,309.00 |
| UTILIDADES ANTES DE PROVISIONES | 7,277,721.00 | 3,336,741.00 | 4,644,123.00 | 5,903,987.00 | 8,584,537.00 |
| CUENTAS MALAS | 4,955,427.00 | 2,092,695.00 | 2,603,803.00 | 2,970,553.00 | 4,047,425.00 |



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| Descripcion | 2003 | | | 2004 | |
|----------------------|--------------|--------------|--------------|---------------|--------------|
| | Trimestre IV | Trimestre I | Trimestre II | Trimestre III | Trimestre IV |
| UTILIDAD DEL PERIODO | 2,322,294.00 | 1,244,046.00 | 2,040,320.00 | 2,933,434.00 | 4,537,112.00 |