



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

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
INGRESO POR INTERESES	46,846,922.00	12,011,374.00	24,955,314.00	37,293,010.00	50,015,269.00
Préstamos	38,887,363.00	10,350,109.00	21,522,459.00	32,003,525.00	42,861,380.00
Depósitos	1,413,381.00	78,705.00	212,219.00	344,093.00	457,214.00
Inversiones	4,007,823.00	878,184.00	1,807,683.00	2,711,813.00	3,627,757.00
Arrendamientos	2,538,355.00	704,376.00	1,412,953.00	2,233,579.00	3,068,918.00
Otros	0.00	0.00	0.00	0.00	0.00
EGRESOS DE OPERACIONES	24,748,418.00	5,624,394.00	11,621,300.00	19,073,273.00	26,225,415.12
Intereses Pagados	24,532,613.00	5,551,265.00	11,409,431.00	18,518,303.00	25,318,745.00
Comisiones	215,805.00	73,129.00	211,869.00	554,970.00	906,670.12
INGRESO NETO DE INTERESES	22,098,504.00	6,386,980.00	13,334,014.00	18,219,737.00	23,789,853.88
OTROS INGRESOS	5,812,032.00	1,843,196.00	4,502,605.00	6,852,428.00	10,025,149.06
Comisiones	3,835,292.00	1,293,008.00	2,707,400.00	3,959,980.00	5,463,086.06
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	1,976,740.00	550,188.00	1,795,205.00	2,892,448.00	4,562,063.00
INGRESOS DE OPERACIONES	27,910,536.00	8,230,176.00	17,836,619.00	25,072,165.00	33,815,002.94
EGRESOS GENERALES	19,052,894.00	5,098,465.00	10,637,417.00	15,685,774.00	20,453,686.00
Gastos Administrativos	11,726,516.00	2,833,910.00	5,944,999.00	9,435,462.00	13,387,421.00
Gastos Generales	1,017,515.00	215,431.00	545,464.00	806,890.00	1,139,354.00
G. de Depreciación	782,275.00	234,642.00	467,958.00	703,544.00	944,462.00
Otros Gastos	5,526,588.00	1,814,482.00	3,678,996.00	4,739,878.00	4,982,449.00
UTILIDADES ANTES DE PROVISIONES	8,857,642.00	3,131,711.00	7,199,202.00	9,386,391.00	13,361,316.94
CUENTAS MALAS	2,119,160.00	368,000.00	1,637,225.00	1,997,010.00	2,788,441.00



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Descripcion	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
UTILIDAD DEL PERIODO	6,738,482.00	2,763,711.00	5,561,977.00	7,389,381.00	10,572,875.94