



**ESTADO DE RESULTADO**  
**Bco. Internacional de Costa Rica, S.A.**  
**ENERO - DICIEMBRE 2003**  
**(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	2,081,339.86	1,915,913.94	2,281,037.66	6,278,291.46	2,130,458.12	2,219,565.53	1,899,438.38	6,249,462.03	2,028,817.77	1,991,078.47	2,065,944.84	6,085,841.08	1,949,728.58	2,177,793.22	2,030,458.41	6,157,980.21	24,771,574.78
Préstamos	1,653,413.43	1,542,892.17	1,774,900.14	4,971,205.74	1,747,264.62	1,843,981.62	1,528,967.11	5,120,213.35	1,566,644.68	1,543,640.08	1,616,555.29	4,726,840.05	1,490,424.51	1,502,714.03	1,634,131.64	4,627,270.18	19,445,529.32
Depósitos	102,757.08	68,205.92	98,701.09	269,664.09	94,362.23	65,992.83	85,239.39	245,594.45	91,973.60	81,823.85	65,260.33	239,057.78	64,372.75	68,956.16	85,578.82	218,907.73	973,224.05
Inversiones	325,169.35	304,815.85	407,436.43	1,037,421.63	288,831.27	309,591.08	285,231.88	883,654.23	370,199.49	365,614.54	384,129.22	1,119,943.25	394,931.32	606,123.03	310,747.95	1,311,802.30	4,352,821.41
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	800,674.44	696,519.26	811,502.70	2,308,696.40	774,585.72	795,191.89	773,181.62	2,342,959.23	750,568.21	733,297.45	724,239.29	2,208,104.95	718,872.80	679,624.81	734,730.35	2,133,227.96	8,992,988.54
Intereses Pagados	794,550.67	688,901.53	796,727.95	2,280,180.15	768,453.59	788,227.25	752,500.76	2,309,181.60	741,922.41	723,565.94	713,174.40	2,178,662.75	712,556.53	675,597.52	724,369.41	2,112,523.46	8,880,547.96
Comisiones	6,123.77	7,617.73	14,774.75	28,516.25	6,132.13	6,964.64	20,680.86	33,777.63	8,645.80	9,731.51	11,064.89	29,442.20	6,316.27	4,027.29	10,360.94	20,704.50	112,440.58
Ingreso Neto de Intereses	1,280,665.42	1,219,394.68	1,469,534.96	3,969,595.06	1,355,872.40	1,424,373.64	1,126,256.76	3,906,502.80	1,278,249.56	1,257,781.02	1,341,705.55	3,877,736.13	1,230,855.78	1,498,168.41	1,295,728.06	4,024,752.25	15,778,586.24
Otros Ingresos	337,607.81	410,204.45	416,871.66	1,164,683.92	336,290.38	407,290.52	640,656.30	1,384,237.20	345,503.21	409,430.51	421,182.20	1,176,115.92	435,856.52	344,333.13	580,445.74	1,360,635.39	5,085,672.43
Comisiones	326,981.60	395,416.71	408,538.81	1,130,937.12	327,361.71	375,972.71	387,920.40	1,091,254.82	326,352.25	394,471.21	399,499.62	1,120,323.08	423,113.04	329,417.63	512,736.01	1,265,266.68	4,607,781.70
Operaciones con Divisas	7,929.69	5,559.76	5,219.28	18,708.73	5,820.11	5,219.84	7,003.36	18,043.31	10,268.44	11,053.84	15,662.79	36,985.07	6,854.42	10,946.27	21,773.01	39,573.70	113,310.81
Dividendos	0.00	600.00	0.00	600.00	0.00	6,218.00	30.00	6,248.00	0.00	0.00	975.00	975.00	265.00	1,018.00	225.00	1,508.00	9,331.00
Otros Ingresos	2,696.52	8,627.98	3,113.57	14,438.07	3,108.56	19,879.97	245,702.54	268,691.07	8,882.52	3,905.46	5,044.79	17,832.77	5,624.06	2,951.23	45,711.72	54,287.01	355,248.92
Ingresos de Operaciones	1,618,273.23	1,629,599.13	1,886,406.62	5,134,278.98	1,692,162.78	1,831,664.16	1,766,913.06	5,290,740.00	1,623,752.77	1,667,211.53	1,762,887.75	5,053,852.05	1,666,712.30	1,842,501.54	1,876,173.80	5,385,387.64	20,864,258.67
Egresos Generales	912,391.85	1,083,658.48	1,238,110.63	3,234,160.96	1,175,736.33	1,141,649.72	1,175,728.82	3,493,114.87	1,246,221.63	1,149,192.36	1,286,057.80	3,681,471.79	1,193,134.86	1,196,464.47	1,454,355.65	3,843,954.98	14,252,702.60
Gastos Administrativos	642,466.80	634,795.53	737,515.62	2,014,777.95	658,892.70	649,544.45	669,809.49	1,978,246.64	682,166.62	650,252.66	659,779.73	1,992,199.01	663,216.11	718,167.14	657,581.20	2,038,964.45	8,024,188.05
Gastos Generales	140,606.41	321,540.16	371,749.47	833,896.04	379,028.08	359,017.72	371,840.89	1,109,886.69	432,789.37	370,738.86	498,746.68	1,302,274.91	402,849.28	352,637.96	618,501.76	1,373,989.00	4,620,046.64
Gastos de Depreciación	43,634.89	45,352.35	44,104.29	133,091.53	55,004.73	44,986.90	50,843.49	150,835.12	46,365.17	46,800.84	47,044.53	140,210.54	47,296.49	44,103.90	48,133.02	139,533.41	563,670.60
Otros Gastos	85,683.75	81,970.44	84,741.25	252,395.44	82,810.82	88,100.65	83,234.95	254,146.42	84,900.47	81,400.00	80,486.86	246,787.33	79,772.98	81,555.47	130,139.67	291,468.12	1,044,797.31
Utilidad antes de Provisiones	705,881.38	545,940.65	648,295.99	1,900,118.02	516,426.45	690,014.44	591,184.24	1,797,625.13	377,531.14	518,019.17	476,829.95	1,372,380.26	473,577.44	646,037.07	421,818.15	1,541,432.66	6,611,556.07
Provisiones por Cuentas Malas	50,000.00	50,000.00	75,000.00	175,000.00	50,000.00	100,000.00	250,000.00	400,000.00	50,000.00	50,000.00	271,600.00	371,600.00	400,000.00	100,000.00	3,002,913.18	3,502,913.18	4,449,513.18
Utilidad del Periodo	655,881.38	495,940.65	573,295.99	1,725,118.02	466,426.45	590,014.44	341,184.24	1,397,625.13	327,531.14	468,019.17	205,229.95	1,000,780.26	73,577.44	546,037.07	-2,581,095.03	-1,961,480.52	2,162,042.89