

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**ESTADO DE RESULTADO**  
**DE DICIEMBRE 2022 A DICIEMBRE 2023**  
**( En Miles de Balboas )**

|                               | 2022      | 2023      |          |          |          |           |           |           |           |            |           |           |           | ACUMULADO  |
|-------------------------------|-----------|-----------|----------|----------|----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|
|                               | Diciembre | Enero     | Febrero  | Marzo    | Abril    | Mayo      | Junio     | Julio     | Agosto    | Septiembre | Octubre   | Noviembre | Diciembre |            |
| Ingresos Por Intereses        | 93,463.91 | 10,375.42 | 9,204.09 | 9,885.61 | 9,954.38 | 10,393.29 | 10,104.83 | 10,566.03 | 10,454.66 | 10,199.77  | 11,099.83 | 10,534.33 | 10,506.65 | 123,278.88 |
| Préstamos                     | 78,815.64 | 8,700.04  | 7,861.26 | 8,583.65 | 8,555.31 | 8,898.14  | 8,738.00  | 8,803.17  | 8,918.28  | 8,647.26   | 9,417.25  | 8,871.54  | 8,667.66  | 104,661.57 |
| Depósitos                     | 2,832.36  | 547.79    | 361.88   | 304.24   | 347.60   | 355.36    | 275.33    | 524.01    | 324.44    | 322.35     | 316.21    | 326.85    | 412.99    | 4,419.03   |
| Inversiones                   | 11,815.90 | 1,127.59  | 980.95   | 997.72   | 1,051.47 | 1,099.17  | 1,090.79  | 1,237.68  | 1,211.65  | 1,230.16   | 1,366.38  | 1,335.94  | 1,376.84  | 14,106.32  |
| 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       |
| Otros Ingresos                | 0.00      | 0.00      | 0.00     | 0.00     | 0.00     | 40.63     | 0.70      | 1.18      | 0.30      | 0.00       | 0.00      | 0.00      | 49.16     | 91.97      |
| Egresos de Operaciones        | 60,699.46 | 7,177.32  | 6,304.70 | 7,000.03 | 7,102.93 | 7,440.31  | 7,375.16  | 7,879.00  | 7,957.53  | 7,625.13   | 8,108.22  | 7,822.22  | 8,273.65  | 90,066.18  |
| Intereses Pagados             | 59,507.50 | 7,086.36  | 6,155.63 | 6,865.68 | 6,914.93 | 7,324.35  | 7,307.20  | 7,838.72  | 7,899.15  | 7,468.65   | 8,046.94  | 7,753.45  | 8,142.69  | 88,803.75  |
| Comisiones                    | 1,191.96  | 90.95     | 149.07   | 134.35   | 188.00   | 115.96    | 67.96     | 40.27     | 58.38     | 156.48     | 61.28     | 68.77     | 130.96    | 1,262.43   |
| Ingreso Neto de Intereses     | 32,764.45 | 3,198.10  | 2,899.39 | 2,885.58 | 2,851.45 | 2,952.98  | 2,729.68  | 2,687.04  | 2,497.13  | 2,574.64   | 2,991.62  | 2,712.11  | 2,233.00  | 33,212.70  |
| Otros Ingresos                | 14,147.25 | 905.96    | 958.28   | 1,911.66 | 1,214.36 | 1,464.26  | 1,950.35  | 1,349.90  | 1,889.71  | 1,574.24   | 1,897.82  | 1,687.97  | 1,942.35  | 18,746.87  |
| Comisiones                    | 6,610.25  | 427.12    | 463.66   | 498.79   | 480.19   | 511.98    | 643.43    | 546.62    | 588.33    | 518.14     | 791.05    | 684.79    | 892.36    | 7,046.46   |
| Operaciones con Divisas       | 110.03    | 12.63     | 12.98    | 21.19    | 14.56    | 10.31     | 6.34      | 5.68      | 9.70      | 4.86       | 10.74     | 11.26     | 3.30      | 123.55     |
| Dividendos                    | 3,635.29  | 37.95     | 32.72    | 897.99   | 226.98   | 402.98    | 728.13    | 134.39    | 669.98    | 418.12     | 437.58    | 436.46    | 467.94    | 4,891.23   |
| Otros Ingresos                | 3,791.68  | 428.26    | 448.92   | 493.69   | 492.64   | 539.00    | 572.45    | 663.19    | 621.70    | 633.12     | 658.45    | 555.45    | 578.75    | 6,685.63   |
| Ingresos de Operaciones       | 46,911.70 | 4,104.06  | 3,857.67 | 4,797.24 | 4,065.81 | 4,417.25  | 4,680.03  | 4,036.93  | 4,386.85  | 4,148.88   | 4,889.44  | 4,400.07  | 4,175.35  | 51,959.57  |
| Egresos Generales             | 32,947.44 | 2,634.65  | 2,653.15 | 2,913.92 | 2,703.30 | 3,195.67  | 3,275.68  | 2,661.54  | 3,192.09  | 2,792.77   | 2,991.99  | 2,663.54  | 2,465.02  | 34,143.31  |
| Gastos Administrativos        | 18,432.45 | 1,268.58  | 1,280.16 | 1,639.60 | 1,289.78 | 1,591.06  | 1,611.27  | 1,274.90  | 1,652.62  | 1,478.71   | 1,567.15  | 1,356.14  | 1,075.48  | 17,085.47  |
| Gastos Generales              | 11,141.82 | 1,185.98  | 989.83   | 1,070.19 | 1,065.98 | 1,084.11  | 1,129.80  | 1,091.03  | 1,038.16  | 958.81     | 1,040.67  | 965.97    | 686.72    | 12,307.24  |
| Gastos de Depreciación        | 2,612.91  | 182.77    | 243.19   | 246.85   | 205.02   | 203.11    | 230.72    | 236.07    | 233.18    | 252.40     | 234.53    | 218.29    | 219.27    | 2,705.40   |
| Otros Gastos                  | 760.24    | (2.68)    | 139.96   | (42.72)  | 142.53   | 317.38    | 303.89    | 59.53     | 268.13    | 102.85     | 149.64    | 123.14    | 483.55    | 2,045.20   |
| Utilidad antes de Provisiones | 13,964.27 | 1,469.42  | 1,204.52 | 1,883.32 | 1,362.50 | 1,221.58  | 1,404.34  | 1,375.40  | 1,194.76  | 1,356.10   | 1,897.45  | 1,736.54  | 1,710.33  | 17,816.26  |
| Provisiones por Cuentas Malas | 7,832.19  | 627.57    | 414.72   | 590.80   | 305.73   | 202.29    | 370.76    | 184.32    | 380.50    | 313.61     | 900.06    | 732.85    | 420.26    | 5,443.48   |
| Utilidad del Periodo          | 6,132.07  | 841.84    | 789.81   | 1,292.52 | 1,056.77 | 1,019.29  | 1,033.58  | 1,191.08  | 814.26    | 1,042.49   | 997.39    | 1,003.68  | 1,290.07  | 12,372.78  |