

FOEPR086

Fecha Cierre: 04/01/2024

Hora Cierre: 17.43.31

PRESUPUESTO EJERCICIO 2024

Estado de Resultados Integrales

Ajustado - EN NUEVOS SOLES

FORMATO N.4P

RUBROS	AL 31/12/2021 (REAL)	AL 31/12/2022 (REAL)	AL 31/12/2023 (ESTIMADO)	PRESUPUESTO AÑO 2024												31/12/2025 (PROYECTADO)	31/12/2026 (PROYECTADO)	31/12/2027 (PROYECTADO)
				ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SETIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE			
INGRESOS POR INTERESES	412,272,867	466,138,691	554,242,000	46,356,000	87,534,000	133,020,000	177,278,000	222,505,000	274,094,000	318,952,000	363,683,000	406,621,000	450,472,000	493,064,000	546,563,000	537,904,000	560,471,000	595,105,000
Disponible	15,850,973	5,884,299	10,922,000	99,000	206,000	374,000	500,000	560,000	787,000	1,161,000	1,459,000	1,679,000	1,894,000	2,085,000	2,259,000	1,587,000	1,918,000	1,582,000
Fondos Interbancarios	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones a Valor Razonable con Cambios en Resultados	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Disponibles para la Venta	131,449,743	125,361,305	131,678,000	10,678,000	20,237,000	30,776,000	40,931,000	51,397,000	61,500,000	71,857,000	82,124,000	92,014,000	102,192,000	112,013,000	122,094,000	113,537,000	110,494,000	106,385,000
Inversiones a Vencimiento	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cartera de Créditos Directos	258,069,398	323,612,719	400,311,000	34,609,000	65,210,000	99,016,000	132,049,000	165,774,000	206,831,000	240,302,000	273,622,000	305,630,000	338,239,000	369,997,000	412,390,000	413,063,000	438,342,000	477,421,000
Resultados por Operaciones de Cobertura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cuentas por Cobrar	6,664,194	11,280,368	11,145,000	955,000	1,850,000	2,808,000	3,736,000	4,697,000	4,883,000	5,524,000	6,354,000	7,159,000	7,992,000	8,799,000	9,634,000	9,531,000	9,531,000	9,531,000
Otros Ingresos Financieros	238,559	0	186,000	15,000	31,000	46,000	62,000	77,000	93,000	108,000	124,000	139,000	155,000	170,000	186,000	186,000	186,000	186,000
GASTOS POR INTERESES	390,811,657	426,360,419	471,043,000	38,652,001	75,416,000	113,887,000	151,474,000	193,576,000	236,387,999	278,484,999	318,310,000	356,427,999	394,882,000	431,927,000	470,425,001	466,684,000	478,741,000	494,838,000
Obligaciones con el Público	157,386	3,213,224	5,545,000	0	426,000	426,000	797,000	797,000	1,167,000	1,548,000	1,930,000	2,300,000	2,682,000	3,052,000	3,433,000	4,551,000	4,551,000	4,551,000
Fondos Interbancarios	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Depósitos de Emp. del Sist. Financ. y Organismos. Financ. Internac.	914,205	230,846	1,869,000	726,000	1,417,000	2,157,000	2,890,000	3,628,000	4,312,000	4,945,000	5,513,000	6,020,000	6,483,000	6,928,000	7,432,000	5,213,000	4,084,000	3,756,000
Adeudos y Obligaciones Financieras	0	0	0															
Adeudos y Obligaciones con el Banco Central de Reserva del Perú	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adeudos y Obligaciones del Sistema Financiero del país	25,088,123	72,092,604	97,343,000	8,755,000	17,082,000	26,033,000	34,828,000	43,736,000	52,037,000	59,789,000	66,858,000	73,333,000	79,364,000	85,000,000	91,047,000	57,424,000	41,870,000	41,535,000
Adeudos y Obligaciones con Instituciones Financ. del Exter. y Organismos. Financ.	18,300,395	17,991,021	17,420,420	1,367,679	2,653,955	4,029,569	5,367,273	6,734,070	8,036,215	9,334,834	10,595,250	11,790,426	12,984,427	14,129,645	15,322,764	19,103,423	25,741,985	27,646,567
Otros Adeudos y Obligaciones del País y del Exterior	4,223,587	14,459,546	37,085,811	2,911,611	5,649,926	8,578,428	11,426,226	14,335,960	17,108,058	19,872,649	22,555,911	25,100,285	27,642,158	30,080,178	32,620,174	40,668,706	54,801,341	58,855,950
Comisiones y Otros Cargos por Obligaciones Financieras	6,017,698	4,820,659	4,772,769	374,711	727,119	1,104,003	1,470,501	1,844,970	2,201,726	2,557,516	2,902,839	3,230,288	3,557,415	3,871,177	4,198,063	5,233,871	7,052,674	7,574,483
Valores, Títulos y Obligaciones en Circulación	320,669,786	300,352,922	298,782,000	23,851,000	46,151,000	69,621,000	92,150,000	119,368,000	147,817,000	176,153,000	203,093,000	229,215,000	256,154,000	282,274,000	309,203,000	327,570,000	333,720,000	343,999,000
Cuentas por Pagar	0	0	0															
Intereses de Cuentas por Pagar	7,975,463	2,815,583	1,305,000	89,000	156,000	208,000	238,000	249,000	249,000	249,000	249,000	249,000	249,000	249,000	249,000	0	0	0

Resultado por de Operaciones de Cobertura	1,423,855	1,226,083	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros Gastos Financieros	6,041,159	9,157,931	6,920,000	577,000	1,153,000	1,730,000	2,307,000	2,883,000	3,460,000	4,036,000	4,613,000	5,190,000	5,766,000	6,343,000	6,920,000	6,920,000	6,920,000	6,920,000
MARGEN FINANCIERO BRUTO	21,461,210	39,778,272	83,199,000	7,703,999	12,118,000	19,133,000	25,804,000	28,929,000	37,706,001	40,467,001	45,373,000	50,193,001	55,590,000	61,137,000	76,137,999	71,220,000	81,730,000	100,267,000
Provisiones para Créditos Directos	-356,434,100	-15,954,722	-57,938,000	-60,000	3,500,000	1,177,000	2,764,000	4,416,000	4,082,000	6,662,000	13,197,000	16,242,000	18,236,000	15,383,000	7,537,000	-7,282,000	-11,841,000	-11,673,000
MARGEN FINANCIERO NETO	-334,972,890	23,823,550	25,261,000	7,643,999	15,618,000	20,310,000	28,568,000	33,345,000	41,788,001	47,129,001	58,570,000	66,435,001	73,826,000	76,520,000	83,674,999	63,938,000	69,889,000	88,594,000
INGRESOS POR SERVICIOS FINANCIEROS	125,672,585	103,584,136	66,425,000	5,237,000	10,010,000	14,806,000	19,783,000	25,071,000	30,068,000	35,405,000	40,659,000	45,612,000	50,808,000	55,928,000	60,856,000	63,574,000	66,457,000	69,484,000
Ingresos por Creditos Indirectos	1,570,371	1,554,610	1,371,000	515,000	1,016,000	1,520,000	2,018,000	2,515,000	3,007,000	3,495,000	3,972,000	4,446,000	4,917,000	5,376,000	5,836,000	5,811,000	5,811,000	5,811,000
Ingresos por Fideicomisos y Comisiones de Confianza	124,060,997	101,985,038	64,890,000	4,708,000	8,967,000	13,245,000	17,710,000	22,488,000	26,979,000	31,814,000	36,578,000	41,043,000	45,754,000	50,402,000	54,856,000	57,599,000	60,479,000	63,503,000
Ingresos por Emisión de Dinero Electrónico	0	11	0															
Ingresos Diversos	41,217	44,477	164,000	14,000	27,000	41,000	55,000	68,000	82,000	96,000	109,000	123,000	137,000	150,000	164,000	164,000	167,000	170,000
GASTOS POR SERVICIOS FINANCIEROS	12,764,710	7,917,856	4,629,000	386,000	773,000	1,159,000	1,545,000	1,932,000	2,318,000	2,704,000	3,091,000	3,477,000	3,863,000	4,250,000	4,636,000	4,622,000	2,978,000	2,156,000
Gastos por Creditos Indirectos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastos por Fideicomisos y Comisiones de Confianza	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Primas al Fondo Seguro de Deposito	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastos Diversos	12,764,710	7,917,856	4,629,000	386,000	773,000	1,159,000	1,545,000	1,932,000	2,318,000	2,704,000	3,091,000	3,477,000	3,863,000	4,250,000	4,636,000	4,622,000	2,978,000	2,156,000
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	-222,065,015	119,489,830	87,057,000	12,494,999	24,855,000	33,957,000	46,806,000	56,484,000	69,538,001	79,830,001	96,138,000	108,570,001	120,771,000	128,198,000	139,894,999	122,890,000	133,368,000	155,922,000
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	443,473,121	-9,613,549	27,275,000	-2,223,000	-4,446,000	-6,669,000	-8,893,000	-11,116,000	-13,339,000	-15,644,000	-17,879,000	-20,114,000	-22,349,000	-24,584,000	-26,819,000	-4,337,000	-4,337,000	-4,337,000
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0															
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones en Commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Disponibles para la Venta	421,501,480	4,379,562	-398,000	-33,000	-66,000	-99,000	-133,000	-166,000	-199,000	-232,000	-265,000	-298,000	-332,000	-365,000	-398,000	-399,000	-399,000	-399,000
Derivados de Negociación	6,357,027	-24,480,216	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614	-34,859,614
Resultados por Operaciones de Cobertura	-735,389	-5,030,558	55,790,614	34,539,614	34,219,614	33,899,614	33,579,614	33,259,614	32,939,614	32,537,614	32,205,614	31,873,614	31,542,614	31,210,614	30,878,614	30,921,614	30,921,614	30,921,614
Ganancia (Pérdida) en Participaciones	0	0	0															
Utilidad-Pérdida en Diferencia de Cambio	13,897,420	12,079,727	-40,969,000	-1,870,000	-3,740,000	-5,610,000	-7,480,000	-9,350,000	-11,220,000	-13,090,000	-14,960,000	-16,830,000	-18,700,000	-20,570,000	-22,440,000	0	0	0
Otros	2,452,583	3,437,936	47,711,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN OPERACIONAL	221,408,106	109,876,281	114,332,000	10,271,999	20,409,000	27,288,000	37,913,000	45,368,000	56,199,001	64,186,001	78,259,000	88,456,001	98,422,000	103,614,000	113,075,999	118,553,000	129,031,000	151,585,000
GASTOS DE ADMINISTRACION	66,995,155	65,592,389	80,110,000	7,972,000	14,849,000	21,510,000	28,650,000	36,297,000	44,072,000	50,811,000	58,189,000	65,247,000	72,452,000	79,509,000	86,543,000	87,840,000	89,597,000	91,390,000
Gasto de Personal y Directorio	37,254,164	35,390,715	43,922,000	3,477,000	6,998,000	10,808,000	14,494,000	18,191,000	21,902,000	25,874,000	29,791,000	33,961,000	37,869,000	42,013,000	46,335,000	47,632,000	48,585,000	49,557,000
Gastos por Servicios Recibidos de Terceros	25,213,211	25,787,095	31,801,344	11,109,810	14,095,315	9,590,515	12,674,020	16,253,525	19,947,030	22,343,535	25,434,040	27,951,545	30,878,050	33,420,555	35,762,059	35,762,059	36,566,059	37,387,059

Impuestos y Contribuciones	4,527,780	4,414,579	4,386,656	-6,614,810	-6,244,315	1,111,485	1,481,980	1,852,475	2,222,970	2,593,465	2,963,960	3,334,455	3,704,950	4,075,445	4,445,941	4,445,941	4,445,941	4,445,941
DEPRECIACION Y AMORTIZACION	-2,812,694	-2,341,589	-2,761,000	-230,000	-460,000	-690,000	-920,000	-1,150,000	-1,381,000	-1,611,000	-1,841,000	-2,071,000	-2,301,000	-2,531,000	-2,761,000	-2,761,000	-2,761,000	-2,761,000
MARGEN OPERACIONAL NETO	151,600,257	41,942,303	31,461,000	2,069,999	5,100,000	5,088,000	8,343,000	7,921,000	10,746,001	11,764,001	18,229,000	21,138,001	23,669,000	21,574,000	23,771,999	27,952,000	36,673,000	57,434,000
VALUACION DE ACTIVOS Y PROVISIONES	7,538,789	4,058,674	12,705,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones para Créditos Indirectos	-1,737,715	-244,842	-766,437	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones para Incobrabilidad de Cuentas por Cobrar	8,633,168	3,335,239	10,440,408	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros	-78,039	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones para Activos no Corrientes Mantenidos para la Venta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Inversiones	-593,445	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Fijo	309,633	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones por Litigios y Demandas	565,400	719,299	2,251,645	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otras Provisiones	439,787	248,978	779,384	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO DE OPERACIÓN	144,061,468	37,883,629	18,756,000	2,069,999	5,100,000	5,088,000	8,343,000	7,921,000	10,746,001	11,764,001	18,229,000	21,138,001	23,669,000	21,574,000	23,771,999	27,952,000	36,673,000	57,434,000
OTROS INGRESOS Y GASTOS	-32,436,814	-2,505,519	4,923,000	410,000	821,000	1,231,000	1,642,000	2,052,000	2,462,000	2,873,000	3,283,000	3,694,000	4,104,000	4,514,000	4,925,000	4,921,000	4,921,000	4,921,000
Otros Ingresos	0	-2,505,519	4,923,000	410,000	821,000	1,231,000	1,642,000	2,052,000	2,462,000	2,873,000	3,283,000	3,694,000	4,104,000	4,514,000	4,925,000	4,921,000	4,921,000	4,921,000
Otros Gastos	32,436,814	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	111,624,654	35,378,110	23,679,000	2,479,999	5,921,000	6,319,000	9,985,000	9,973,000	13,208,001	14,637,001	21,512,000	24,832,001	27,773,000	26,088,000	28,696,999	32,873,000	41,594,000	62,355,000
IMPUESTO A LA RENTA	70,401,279	1,684,999	-17,167,695	1,031,000	2,062,000	3,093,000	4,125,000	5,156,000	6,187,000	7,218,000	8,249,000	7,325,440	8,193,035	7,695,960	8,465,615	9,697,535	14,797,230	18,394,725
RESULTADO NETO DEL EJERCICIO	41,223,375	33,693,111	40,846,695	1,448,999	3,859,000	3,226,000	5,860,000	4,817,000	7,021,001	7,419,001	13,263,000	17,506,561	19,579,965	18,392,040	20,231,384	23,175,465	26,796,770	43,960,275
OTRO RESULTADO INTEGRAL	0	0	0															
Diferencias de cambio al convertir negocios en el extranjero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Disponibles para la venta	-165,475,831	-194,736,368	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221	27,429,221
Coberturas de Flujo de efectivo	-2,385,546	4,532,943	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286	970,286
Coberturas de inversiones netas en negocios en el extranjero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Participación en Otro Resultado Integral de subsidiarias, asociadas y negocios conjuntos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros ajustes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Impuesto a las Ganancias relacionados con los componentes de Otro Resultado Integral	49,519,104	56,110,011	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856	-8,377,856
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-118,342,273	-134,093,414	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651	20,021,651
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	-77,118,898	-100,400,303	60,868,346	21,470,650	23,880,651	23,247,651	25,881,651	24,838,651	27,042,652	27,440,652	33,284,651	37,528,212	39,601,616	38,413,691	40,253,035	43,197,116	46,818,421	63,981,926

