

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	562,851,161	46,130,579	88,879,133	132,031,971	174,108,243	221,686,726	293,405,127	339,444,784	385,756,870	430,571,273	476,947,622	522,498,167	579,237,289	621,049,497	626,599,957	662,228,651
Disponible	15,850,973	5,884,299	14,766,606	1,416,435	2,583,760	3,767,353	5,175,788	7,593,091	8,006,729	8,372,675	8,727,567	9,079,514	9,485,165	9,899,945	10,256,763	4,267,133	3,810,957	3,473,965
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	133,471,883	11,335,694	22,363,978	34,467,601	46,582,311	59,061,909	71,912,015	83,831,640	95,661,321	107,073,425	119,178,119	131,196,893	143,545,526	200,660,756	192,763,385	192,763,385
Inversiones a Vencimiento	0	0	27,120	211,180	411,297	630,162	909,129	1,213,336	0	0	0	0	0	0	0	0	0	0
Cartera de Créditos Directos	258,069,398	323,612,719	402,661,766	33,167,270	61,643,793	90,338,352	117,682,671	149,036,033	208,515,512	241,627,990	274,925,814	307,171,198	340,204,353	372,514,342	415,713,058	406,399,666	420,303,673	456,269,359
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	11,144,051	0	1,876,305	2,828,503	3,758,344	4,718,083	4,906,598	5,548,206	6,377,895	7,182,863	8,015,712	8,822,714	9,657,669	9,657,669	9,657,669	9,657,669
Otros Ingresos Financieros	238,559	0	779,735	0	0	0	0	64,274	64,273	64,273	64,273	64,273	64,273	64,273	64,273	64,273	64,273	64,273
GASTOS POR INTERESES	390,811,657	426,360,419	474,703,931	38,595,258	73,787,546	111,685,458	149,283,935	191,680,962	229,443,325	271,862,897	312,968,643	352,807,152	394,114,800	433,990,986	475,474,134	500,450,979	498,024,499	544,972,499
Obligaciones con el Público	157,386	3,213,224	5,137,818	128,598	236,090	269,009	298,306	327,187	327,283	327,283	327,283	327,283	327,283	327,283	327,283	0	0	0
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. Finan. y Organismos Financ. Internac.	914,205	230,846	15,120	0	0	89,942	297,904	513,846	701,846	957,946	1,221,046	1,485,946	1,773,146	2,061,546	2,372,846	3,719,800	3,681,800	3,342,600
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	96,131,432	8,512,171	15,931,348	23,603,661	31,447,798	40,703,558	48,788,935	59,203,835	70,094,735	80,635,835	91,372,635	101,591,235	112,110,935	118,002,600	127,755,600	152,150,200
Adeudos y Obligaciones con Instituciones Financ. del Exter. y Organismos Financ.	18,300,395	17,991,021	13,782,169	429,333	687,037	1,098,862	1,408,976	1,745,773	5,677,706	6,544,959	7,412,211	8,246,045	9,101,071	9,960,988	10,836,391	12,007,206	11,526,858	11,094,544
Otros Adeudos y Obligaciones del País y del Exterio	4,223,587	14,459,546	40,777,835	3,742,371	7,332,127	11,028,264	14,624,343	18,299,725	16,798,849	19,364,822	21,930,796	24,397,893	26,927,692	29,471,960	32,062,050	35,526,186	34,104,963	32,825,858
Comisiones y Otros Cargos por Obligaciones Financieras	6,017,698	4,820,659	8,679,034	364,889	908,771	1,339,541	1,293,660	2,131,189	3,575,417	4,121,552	4,667,685	5,192,775	5,731,210	6,272,724	6,823,991	7,561,288	7,258,799	6,986,558
Valores, Títulos y Obligaciones en Circulación	320,669,786	300,352,922	303,108,292	24,812,054	47,953,399	72,723,782	97,045,862	125,009,266	150,677,144	176,852,029	202,247,774	226,877,619	252,661,364	277,508,209	303,566,954	316,714,187	306,776,767	331,653,027
Cuentas por Pagar	0	0	0															
Intereses de Cuentas por Pagar	7,975,463	2,815,583	1,025,936	37,127	75,159	112,613	136,467	154,437	99,975	99,975	99,975	99,975	99,975	99,975	99,975	0	0	0

Resultado por de Operaciones de Cobertura	1,423,855	1,226,083	991,348	74,254	145,634	219,616	288,446	353,808	353,997	353,997	353,997	353,997	353,997	353,997	353,997	0	0	0
Otros Gastos Financieros	6,041,159	9,157,931	5,054,947	494,461	517,981	1,200,168	2,442,173	2,442,173	2,442,173	4,036,499	4,613,141	5,189,784	5,766,427	6,343,069	6,919,712	6,919,712	6,919,712	6,919,712
MARGEN FINANCIERO BRUTO	21,461,210	39,778,272	88,147,230	7,535,321	15,091,587	20,346,513	24,824,308	30,005,764	63,961,802	67,581,887	72,788,227	77,764,121	82,832,822	88,507,181	103,763,155	120,598,518	128,575,458	117,256,152
Provisiones para Créditos Directos	-356,434,100	-15,954,722	-19,885,820	8,437,918	-680,044	-690,380	-707,190	1,370,419	-2,021,176	-4,500,586	-759,146	-1,774,921	-58,898	-4,485,955	-5,786,510	6,316,920	-11,551,766	-11,551,766
MARGEN FINANCIERO NETO	-334,972,890	23,823,550	68,261,410	15,973,239	14,411,543	19,656,133	24,117,118	31,376,183	61,940,626	63,081,301	72,029,081	75,989,200	82,773,924	84,021,226	97,976,645	126,915,438	117,023,692	105,704,386
INGRESOS POR SERVICIOS FINANCIEROS	125,672,585	103,584,136	71,601,525	7,576,645	11,630,504	16,829,944	24,586,535	29,003,473	35,445,658	41,746,236	47,027,094	52,683,558	59,008,889	64,380,086	70,138,120	70,893,558	75,091,759	79,289,959
Ingresos por Creditos Indirectos	1,570,371	1,554,610	1,605,510	285,899	469,118	662,404	850,646	1,044,728	1,541,334	1,777,329	2,003,211	2,480,161	2,699,934	2,907,252	3,370,858	7,034,225	11,232,426	15,430,626
Ingresos por Fideicomisos y Comisiones de Confianza	124,060,997	101,985,038	69,879,946	7,290,746	11,144,386	16,135,121	23,703,470	27,926,326	33,871,905	39,936,488	44,991,464	50,170,978	56,276,536	61,440,415	66,734,843	63,826,914	63,826,914	63,826,914
Ingresos por Emisión de Dinero Electrónico	0	11	0															
Ingresos Diversos	41,217	44,477	116,069	0	17,000	32,419	32,419	32,419	32,419	32,419	32,419	32,419	32,419	32,419	32,419	32,419	32,419	32,419
GASTOS POR SERVICIOS FINANCIEROS	12,764,710	7,917,856	4,496,126	280,893	537,778	1,162,144	1,517,934	2,608,137	2,888,176	3,167,600	3,447,023	3,726,447	4,005,871	4,285,294	4,564,718	4,758,285	4,951,852	5,145,420
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	4,496,126	280,893	537,778	1,162,144	1,517,934	2,608,137	2,888,176	3,167,600	3,447,023	3,726,447	4,005,871	4,285,294	4,564,718	4,758,285	4,951,852	5,145,420
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	-222,065,015	119,489,830	135,366,809	23,268,991	25,504,269	35,323,933	47,185,719	57,771,519	94,498,108	101,659,937	115,609,152	124,946,311	137,776,942	144,116,018	163,550,047	193,050,711	187,163,599	179,848,925
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	443,473,121	-9,613,549	39,678,291	-3,424,212	-4,169,540	-1,038,057	180,268	4,334,233	1,414,053	-575,489	-2,810,371	-5,045,254	-7,280,136	-9,515,018	-11,749,900	-15,003,252	-15,003,252	-15,003,252
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	-715,928	-81,090	-150,285	-183,755	-311,393	-378,725	-444,289	-232,107	-265,265	-298,424	-331,582	-364,740	-397,898	-397,898	-397,898	-397,898
Derivados de Negociación	6,357,027	-24,480,216	-37,194,251	19,523,086	14,680,889	5,054,259	12,579,792	1,588,749	0	0	0	0	0	0	0	0	0	0
Resultados por Operaciones de Cobertura	-735,389	-5,030,558	-1,213,168	-274,228	-781,585	-1,248,551	-999,640	-1,002,740	-12,615,010	-12,946,734	-13,278,458	-13,610,182	-13,941,906	-14,273,630	-14,605,354	-14,605,354	-14,605,354	-14,605,354
Ganancia (Pérdida) en Participaciones	0	0	0															
Utilidad-Pérdida en Diferencia de Cambio	13,897,420	12,079,727	22,651,371	-22,591,980	-17,918,559	-4,660,079	-11,088,560	-10,618,983	-280,401	-2,150,401	-4,020,401	-5,890,401	-7,760,401	-9,630,401	-11,500,401	0	0	0
Otros	2,452,583	3,437,936	56,150,267	0	0	69	69	14,745,932	14,753,753	14,753,753	14,753,753	14,753,753	14,753,753	14,753,753	14,753,753	0	0	0
MARGEN OPERACIONAL	221,408,106	109,876,281	175,045,100	19,844,779	21,334,729	34,285,876	47,365,987	62,105,752	95,912,161	101,084,448	112,798,781	119,901,057	130,496,806	134,601,000	151,800,147	178,047,459	172,160,347	164,845,673
GASTOS DE ADMINISTRACION	66,995,155	65,592,389	75,959,982	7,401,567	13,143,887	19,929,650	26,735,148	34,050,790	40,893,583	48,409,772	56,198,411	63,835,003	72,086,751	78,511,108	84,948,356	78,808,309	78,863,560	78,997,045
Gasto de Personal y Directorio	37,254,164	35,390,715	42,970,455	3,052,286	6,119,154	9,761,266	13,366,887	17,308,434	21,456,183	25,444,818	29,595,028	33,879,234	38,002,101	42,349,366	46,422,615	48,334,216	49,296,366	50,277,759
Gastos por Servicios Recibidos de Terceros	25,213,211	25,787,095	28,726,650	4,031,909	6,362,280	9,174,919	12,055,778	15,110,438	17,482,376	20,686,825	24,002,149	27,031,430	30,837,206	32,591,193	34,632,087	26,614,607	25,923,342	26,459,603

Impuestos y Contribuciones	4,527,780	4,414,579	4,262,877	317,372	662,453	993,465	1,312,483	1,631,918	1,955,024	2,278,129	2,601,234	2,924,339	3,247,444	3,570,549	3,893,654	3,859,486	3,643,852	2,259,683
DEPRECIACION Y AMORTIZACION	-2,812,694	-2,341,589	-2,442,154	-302,801	-634,407	-1,011,154	-1,368,055	-1,754,494	-1,380,573	-1,610,669	-1,840,764	-2,070,860	-2,300,955	-2,531,051	-2,761,146	-2,761,146	-2,761,146	-2,761,146
MARGEN OPERACIONAL NETO	151,600,257	41,942,303	96,642,964	12,140,411	7,556,435	13,345,072	19,262,784	26,300,468	53,638,005	51,064,007	54,759,606	53,995,194	56,109,100	53,558,841	64,090,645	96,478,004	90,535,641	83,087,482
VALUACION DE ACTIVOS Y PROVISIONES	7,538,789	4,058,674	39,083,926	1,203,750	-1,600,673	-1,594,193	-804,512	-755,960	-755,790	-755,814	-755,840	-755,864	-755,889	-755,914	-755,940	-25	-38	-38
Provisiones para Créditos Indirectos	-1,737,715	-244,842	20,333,491	0	0	0	0	0	-396,020	-396,033	-396,046	-396,059	-396,072	-396,085	-396,098	-13	-20	-20
Provisiones para Incobrabilidad de Cuentas por Cobrar	8,633,168	3,335,239	17,222,597	1,158,273	-2,102,308	-1,832,092	-1,940,257	-1,929,444	-335,431	-335,442	-335,453	-335,464	-335,475	-335,487	-335,498	-11	-17	-17
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	278,169	0	0	0	750,797	750,797	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	825,819	0	431,461	60,159	84,242	192,648	-16,084	-16,084	-16,085	-16,085	-16,086	-16,086	-16,086	-16,087	-1	-1
Otras Provisiones	439,787	248,978	423,850	45,477	70,174	177,740	300,706	230,039	-8,255	-8,255	-8,256	-8,256	-8,256	-8,256	-8,257	0	0	0
RESULTADO DE OPERACIÓN	144,061,468	37,883,629	57,559,038	10,936,661	9,157,108	14,939,265	20,067,296	27,056,428	54,393,795	51,819,821	55,515,446	54,751,058	56,864,989	54,314,755	64,846,585	96,478,029	90,535,679	83,087,520
OTROS INGRESOS Y GASTOS	-32,436,814	-2,505,519	-31,398,682	126,873	990,495	1,546,868	3,522,584	3,778,709	3,780,241	3,780,241	3,780,241	3,780,241	3,780,241	3,780,241	3,780,241	914,791	914,791	914,791
Otros Ingresos	0	-2,505,519	-31,398,682	126,873	990,495	1,546,868	3,522,584	3,778,709	3,780,241	3,780,241	3,780,241	3,780,241	3,780,241	3,780,241	3,780,241	914,791	914,791	914,791
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	26,160,356	11,063,534	10,147,603	16,486,133	23,589,880	30,835,137	58,174,036	55,600,062	59,295,687	58,531,299	60,645,230	58,094,996	68,626,826	97,392,820	91,450,470	84,002,311
IMPUESTO A LA RENTA	70,401,279	1,684,999	-45,701,352	9,366,863	7,093,820	3,593,524	5,351,183	5,900,771	17,161,341	16,402,020	17,492,227	17,266,734	17,890,344	17,138,024	20,244,914	28,730,883	26,977,889	24,780,682
RESULTADO NETO DEL EJERCICIO	41,223,375	33,693,111	71,861,708	1,696,671	3,053,783	12,892,609	18,238,697	24,934,366	41,012,695	39,198,042	41,803,460	41,264,565	42,754,886	40,956,972	48,381,912	68,661,937	64,472,581	59,221,629
OTRO RESULTADO INTEGRAL	0	0	0															
Diferencias de cambio al convertir negocios en el extranjero	0	0	0	3,032,485	-10,951,016	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Disponibles para la venta	-165,475,831	-194,736,368	65,760,802	-611,423	-333,608	-12,170,877	-12,653,722	-33,867,702	65,760,802	65,760,802	65,760,802	65,760,802	65,760,802	65,760,802	65,760,802	67,076,018	68,417,538	69,785,889
Coberturas de Flujo de efectivo	-2,385,546	4,532,943	387,849	0	0	4,091	-58,583	-120,405	387,849	387,849	387,849	387,849	387,849	387,849	387,849	395,606	403,518	411,588
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	-19,513,854	-828,629	3,214,549	3,589,204	3,750,132	10,026,493	-19,513,854	-19,513,854	-19,513,854	-19,513,854	-19,513,854	-19,513,854	-19,513,854	-19,904,131	-20,302,214	-20,708,258
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-118,342,273	-134,093,414	46,634,797	1,592,433	-8,070,075	-8,577,582	-8,962,173	-23,961,614	46,634,797	46,634,797	46,634,797	46,634,797	46,634,797	46,634,797	46,634,797	47,567,493	48,518,842	49,489,219
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	-77,118,898	-100,400,303	118,496,505	3,289,104	-5,016,292	4,315,027	9,276,524	972,752	87,647,492	85,832,839	88,438,257	87,899,362	89,389,683	87,591,769	95,016,709	116,229,430	112,991,423	108,710,848

