

FOEPR086

Fecha Cierre: 05/08/2021
Hora Cierre: 22.53.15

BANCO DE LA NACION
PRESUPUESTO EJERCICIO 2021
Estado de Resultados Integrales
Ajustado - EN NUEVOS SOLES

FORMATO N.4P

Página : 1
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RUBROS	AL 31/12/2018 (REAL)	AL 31/12/2019 (REAL)	AL 31/12/2020 (ESTIMADO)	PRESUPUESTO AÑO 2021												31/12/2022 (PROYECTADO)	31/12/2023 (PROYECTADO)	31/12/2024 (PROYECTADO)
				ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SETIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE			
INGRESOS POR INTERESES	1,593,946,811	1,634,010,311	1,363,618,895	109,935,372	205,998,090	311,876,225	419,489,647	537,061,524	662,452,873	790,568,765	919,957,072	1,047,567,388	1,178,457,224	1,307,635,973	1,440,258,660	1,584,310,702	1,618,886,490	1,714,934,663
Disponible	72,681,169	157,767,553	214,611,700	11,668,161	20,376,730	29,230,477	37,785,214	46,455,479	54,446,850	62,336,802	70,142,337	77,946,663	85,741,472	93,521,830	101,486,182	58,916,482	53,841,363	54,027,082
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	496	691,812	172,503	199,818	199,818	199,818	199,818	199,818	199,818	199,818	199,818	199,818	199,818	199,818	0	0	0
Inversiones Disponibles para la Venta	329,036,372	331,567,117	125,790,293	8,500,654	17,078,708	30,503,920	45,259,814	72,721,140	103,065,337	133,346,954	163,599,671	193,823,492	224,017,879	254,183,374	284,310,341	368,162,688	366,164,168	365,299,824
Inversiones a Vencimiento	119,893,582	107,177,131	110,041,326	11,077,896	20,834,917	31,572,983	41,988,379	53,342,862	69,297,345	85,251,828	101,206,311	117,160,794	133,115,277	149,069,760	165,024,243	191,453,796	172,626,912	172,626,912
Cartera de Créditos Directos	1,072,335,688	1,037,498,014	912,483,764	78,516,158	147,507,917	220,369,027	294,256,422	364,342,225	435,443,523	509,433,363	584,808,935	658,436,621	735,382,778	810,661,191	889,238,076	965,777,736	1,026,254,047	1,122,980,845
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros Ingresos Financieros	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GASTOS POR INTERESES	62,888,346	65,165,164	66,707,026	5,411,762	10,315,834	15,740,014	20,977,155	26,515,915	33,687,664	40,962,456	48,242,118	55,402,750	62,718,832	69,946,690	77,309,722	87,639,563	93,661,762	95,026,411
Obligaciones con el Público	42,828,015	45,118,101	46,573,786	3,724,914	7,100,355	10,816,360	14,389,429	18,245,272	21,984,104	25,825,979	29,672,724	33,400,439	37,283,604	41,078,545	45,008,660	46,444,563	52,661,762	54,026,411
Fondos Interbancarios	12,571	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.	106	416	1,709	90	144	208	273	273	273	273	273	273	273	273	273	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adeudos y Obligaciones con Instituciones Financ. del Exter. y Organismos Financ.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros Adeudos y Obligaciones del País y del Exterio	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Comisiones y Otros Cargos por Obligaciones Financieras	60,000	60,000	87,500	5,000	5,000	10,000	15,000	31,250	47,500	63,750	80,000	96,250	112,500	128,750	145,000	195,000	0	0
Valores, Títulos y Obligaciones en Circulación	19,987,654	19,986,647	20,044,031	1,681,661	3,210,238	4,913,349	6,572,356	8,239,023	11,655,690	15,072,357	18,489,024	21,905,691	25,322,358	28,739,025	32,155,692	41,000,000	41,000,000	41,000,000
Cuentas por Pagar	0	0	0															
Intereses de Cuentas por Pagar	0	0	0	97	97	97	97	97	97	97	97	97	97	97	97	0	0	0

Resultado por de Operaciones de Cobertura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros Gastos Financieros	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN FINANCIERO BRUTO	1,531,058,465	1,568,845,147	1,296,911,869	104,523,610	195,682,256	296,136,211	398,512,492	510,545,609	628,765,209	749,606,309	871,714,954	992,164,638	1,115,738,392	1,237,689,283	1,362,948,938	1,496,671,139	1,525,224,728	1,619,908,252	
Provisiones para Créditos Directos	-60,047,130	-35,909,697	-41,305,692	722,325	-362,344	-4,317,074	-9,652,335	7,885,276	2,798,137	-3,123,025	-11,463,446	-18,479,398	-23,984,784	-29,932,534	-36,139,451	-35,243,769	-56,968,438	-43,789,433	
MARGEN FINANCIERO NETO	1,471,011,335	1,532,935,450	1,255,606,177	105,245,935	195,319,912	291,819,137	388,860,157	518,430,885	631,563,346	746,483,284	860,251,508	973,685,240	1,091,753,608	1,207,756,749	1,326,809,487	1,461,427,370	1,468,256,290	1,576,118,819	
INGRESOS POR SERVICIOS FINANCIEROS	775,434,618	726,676,312	548,933,664	57,801,139	109,371,216	168,233,117	230,087,974	276,413,704	322,719,359	369,410,624	416,295,219	462,933,904	509,532,896	555,558,598	601,881,353	669,455,887	702,647,332	742,153,827	
Ingresos por Creditos Indirectos	2,863,258	3,843,767	5,650,773	224,078	429,997	683,801	1,019,318	1,173,715	1,325,945	1,471,691	1,615,278	1,758,865	1,906,777	2,056,848	2,206,919	1,817,844	1,879,399	1,941,261	
Ingresos por Fideicomisos y Comisiones de Confianza	3,910,770	4,202,718	7,929,143	506,580	1,263,657	1,995,751	2,386,429	3,102,517	3,831,478	4,554,743	5,292,962	6,027,242	6,746,333	7,485,984	8,226,312	8,937,767	9,171,183	9,405,217	
Ingresos Diversos	768,660,590	718,629,827	535,353,748	57,070,481	107,677,562	165,553,565	226,682,227	272,137,472	317,561,936	363,384,190	409,386,979	455,147,797	500,879,786	546,015,766	591,448,122	658,700,276	691,596,750	730,807,349	
GASTOS POR SERVICIOS FINANCIEROS	198,864,869	223,139,281	308,607,931	24,120,800	47,744,059	75,138,295	100,209,661	127,316,282	157,075,555	192,188,147	223,794,467	254,524,891	290,051,284	323,152,867	370,817,166	335,524,064	351,012,884	359,315,388	
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	24,594	24,596	659,189	73,436	127,524	177,733	179,822	196,100	210,530	224,280	236,174	247,034	259,336	272,588	285,336	149,516	149,751	149,760	
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	198,840,275	223,114,685	307,948,742	24,047,364	47,616,535	74,960,562	100,029,839	127,120,182	156,865,025	191,963,867	223,558,293	254,277,857	289,791,948	322,880,279	370,531,830	335,374,548	350,863,133	359,165,628	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	2,047,581,084	2,036,472,481	1,495,931,910	138,926,274	256,947,069	384,913,959	518,738,470	667,528,307	797,207,150	923,705,761	1,052,752,260	1,182,094,253	1,311,235,220	1,440,162,480	1,557,873,674	1,795,359,193	1,819,890,738	1,958,957,258	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	97,499,655	367,902,437	262,026,317	11,570,759	10,720,817	17,793,040	23,297,044	27,797,044	32,331,516	38,229,097	42,789,104	47,361,878	52,584,208	57,182,517	62,649,514	58,428,769	57,945,197	55,120,853	
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0																
Inversiones al Valor Razonable con Cambios en Resultados	0	-24,482,617	20,399,865	3,251,691	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	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	48,887,380	342,721,813	206,461,319	4,347,870	4,347,870	4,347,870	4,752,003	4,752,003	4,786,475	6,184,056	6,244,063	6,316,837	7,039,167	7,137,476	8,104,473	4,428,769	3,945,197	1,120,853	
Derivados de Negociación	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Resultados por Operaciones de Cobertura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Ganancia (Pérdida) en Participaciones	0	0	0																
Utilidad-Pérdida en Diferencia de Cambio	46,926,566	48,869,760	35,144,901	3,971,198	5,331,179	12,403,402	17,503,273	22,003,273	26,503,273	31,003,273	35,503,273	40,003,273	44,503,273	49,003,273	53,503,273	54,000,000	54,000,000	54,000,000	
Otros	1,685,709	793,481	20,232	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MARGEN OPERACIONAL	2,145,080,739	2,404,374,918	1,757,958,227	150,497,033	267,667,886	402,706,999	542,035,514	695,325,351	829,538,666	961,934,858	1,095,541,364	1,229,456,131	1,363,819,428	1,497,344,997	1,620,523,188	1,853,787,962	1,877,835,935	2,014,078,111	
GASTOS DE ADMINISTRACION	1,027,291,545	976,532,340	925,386,464	74,785,071	168,055,688	252,047,927	329,696,983	424,238,519	525,446,683	625,713,308	727,275,489	827,841,759	930,947,346	1,032,396,451	1,133,349,707	1,142,393,315	1,153,852,820	1,169,604,284	
Gasto de Personal y Directorio	642,945,295	603,056,119	529,017,123	48,237,048	107,652,380	151,052,457	195,530,274	245,286,388	296,541,391	350,436,078	405,925,626	460,066,499	515,552,356	567,847,702	623,006,290	627,130,115	626,431,280	629,472,320	
Gastos por Servicios Recibidos de Terceros	303,139,389	295,194,504	305,407,776	19,376,134	41,902,339	72,824,936	96,626,028	133,108,694	174,307,902	214,737,538	252,930,733	290,640,001	330,383,361	371,671,361	416,061,467	418,671,336	428,463,168	438,699,624	
Impuestos y Contribuciones	81,206,861	78,281,717	90,961,565	7,171,889	18,500,969	28,170,534	37,540,681	45,843,437	54,597,390	60,539,692	68,419,130	77,135,259	85,011,629	92,877,388	94,281,950	96,591,864	98,958,372	101,432,340	

DEPRECIACION Y AMORTIZACION	-106,583,200	-101,958,104	-88,643,997	-5,605,100	-11,167,807	-16,832,465	-22,441,303	-30,116,117	-37,780,154	-45,334,090	-52,928,042	-60,663,979	-68,207,410	-75,809,517	-83,934,972	-85,991,412	-88,098,192	-90,300,660
MARGEN OPERACIONAL NETO	1,011,205,994	1,325,884,474	743,927,766	70,106,862	88,444,391	133,826,607	189,897,228	240,970,715	266,311,829	290,887,460	315,337,833	340,950,393	364,664,672	389,139,029	403,238,509	625,403,235	635,884,923	754,173,167
VALUACION DE ACTIVOS Y PROVISIONES	59,477,216	51,222,820	50,842,099	2,784,145	7,529,193	15,475,291	17,471,774	27,638,273	38,955,308	45,554,943	48,931,652	54,766,881	57,438,514	67,965,754	76,666,388	78,345,516	80,264,976	82,271,592
Provisiones para Créditos Indirectos	-231,155	-234,484	9,625,746	342,996	3,814,053	3,611,075	3,625,639	3,637,016	3,737,837	3,749,128	3,889,766	4,022,423	4,152,257	4,270,599	4,379,312	4,402,320	4,510,176	4,622,928
Provisiones para Incobrabilidad de Cuentas por Cobrar	11,037,644	-8,082,187	12,617,358	-500	-1,000	-1,501	112,174	112,174	112,174	112,174	112,174	112,174	112,174	112,174	112,174	0	0	0
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones para Activos no Corrientes Mantenedidos para la Venta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Inversiones	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Fijo	0	-6,378,482	-3,016,259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	30,453	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones por Litigios y Demandas	48,638,478	65,871,313	31,554,431	2,433,308	3,716,140	11,756,918	13,618,537	23,763,659	34,959,600	41,547,944	44,784,015	50,481,587	53,023,386	63,424,284	72,006,205	73,770,360	75,577,728	77,467,164
Otras Provisiones	32,249	16,207	60,823	8,341	0	108,799	115,424	125,424	145,697	145,697	145,697	150,697	150,697	158,697	168,697	172,836	177,072	181,500
RESULTADO DE OPERACIÓN	951,728,778	1,274,661,654	693,085,667	67,322,717	80,915,198	118,351,316	172,425,454	213,332,442	227,356,521	245,332,517	266,406,181	286,183,512	307,226,158	321,173,275	326,572,121	547,057,719	555,619,947	671,901,575
OTROS INGRESOS Y GASTOS	90,673,358	47,779,642	84,028,924	-514,096	-364,447	3,629,050	3,560,071	3,585,681	3,611,323	3,636,987	3,662,662	3,688,348	3,514,050	3,549,713	3,585,344	-706,506	-734,036	-762,804
Otros Ingresos	131,713,871	65,849,429	90,029,256	267,431	441,984	4,750,871	5,003,974	5,116,629	5,229,316	5,342,025	5,454,745	5,567,476	5,680,223	5,792,931	5,905,647	1,341,246	1,341,844	1,342,476
Otros Gastos	41,040,513	18,069,787	6,000,332	781,527	806,431	1,121,821	1,443,903	1,530,948	1,617,993	1,705,038	1,792,083	1,879,128	2,166,173	2,243,218	2,320,303	2,047,752	2,075,880	2,105,280
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,042,402,136	1,322,441,296	777,114,591	66,808,621	80,550,751	121,980,366	175,985,525	216,918,123	230,967,844	248,969,504	270,068,843	289,871,860	310,740,208	324,722,988	330,157,465	546,351,213	554,885,911	671,138,771
IMPUESTO A LA RENTA	226,017,936	232,900,960	118,822,388	15,562,579	18,991,572	29,127,238	42,022,929	44,355,208	45,483,409	47,264,857	49,070,160	50,670,461	52,489,087	54,384,198	55,055,091	95,611,463	97,105,035	117,449,285
RESULTADO NETO DEL EJERCICIO	816,384,200	1,089,540,336	658,292,203	51,246,042	61,559,179	92,853,128	133,962,596	172,562,915	185,484,435	201,704,647	220,998,683	239,201,399	258,251,121	270,338,790	275,102,374	450,739,750	457,780,876	553,689,486
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	-224,300,121	235,597,411	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Coberturas de Flujo de efectivo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	14,293,256	-17,174,614	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-210,006,865	218,422,797	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	606,377,335	1,307,963,133	658,292,203	51,246,042	61,559,179	92,853,128	133,962,596	172,562,915	185,484,435	201,704,647	220,998,683	239,201,399	258,251,121	270,338,790	275,102,374	450,739,750	457,780,876	553,689,486

