

FOEPR086

Fecha Cierre: 21/09/2021

Hora Cierre: 19.08.06

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

FORMATO N.4P

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	SEPTIEMBRE	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	418,687,894	527,788,396	632,934,538	739,599,252	857,985,780	975,675,817	1,099,100,059	1,222,423,561	1,352,669,702	1,435,171,174	1,480,115,722	1,557,901,469
Disponible	72,681,169	157,767,553	214,611,700	11,668,161	20,376,730	29,230,477	37,785,214	46,287,295	54,207,355	62,675,561	72,097,734	81,231,998	91,553,876	101,275,333	113,060,287	129,795,064	153,607,643	156,254,524
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	61,312,172	77,022,266	93,068,403	120,055,772	147,675,641	175,919,973	204,789,309	234,783,645	232,772,634	231,570,650	231,503,604
Inversiones a Vencimiento	119,893,582	107,177,131	110,041,326	11,077,896	20,834,917	31,572,983	41,988,379	52,797,526	63,304,900	74,213,048	85,815,864	97,418,680	109,021,496	120,624,312	132,227,128	130,961,112	112,134,228	112,134,228
Cartera de Créditos Directos	1,072,335,688	1,037,498,014	912,483,764	78,516,158	147,507,917	220,369,027	293,454,669	367,191,585	438,200,199	509,442,422	579,816,592	649,149,680	722,404,896	795,534,789	872,398,824	941,642,364	982,803,201	1,058,009,113
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	20,977,188	26,383,135	31,464,152	36,745,908	42,273,370	47,681,802	53,245,684	58,721,342	64,332,174	70,586,256	71,605,924	70,365,797
Obligaciones con el Público	42,828,015	45,118,101	46,573,786	3,724,914	7,100,355	10,816,360	14,389,461	18,066,913	21,524,821	25,112,159	28,958,904	32,686,619	36,569,784	40,364,725	44,294,840	50,417,652	51,437,320	50,197,193
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	340	398	481	481	481	481	481	481	0	0	0
Adeudos y Obligaciones Financieras	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	20,000	26,830	40,092	54,142	68,192	82,242	96,292	110,342	168,600	168,600	168,600
Valores, Títulos y Obligaciones en Circulación	19,987,654	19,986,647	20,044,031	1,681,661	3,210,238	4,913,349	6,572,357	8,295,785	9,912,006	11,593,079	13,259,746	14,926,413	16,593,080	18,259,747	19,926,414	20,000,004	20,000,004	20,000,004
Cuentas por Pagar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	397,710,706	501,405,261	601,470,386	702,853,344	815,712,410	927,994,015	1,045,854,375	1,163,702,219	1,288,337,528	1,364,584,918	1,408,509,798	1,487,535,672	
Provisiones para Créditos Directos	-60,047,130	-35,909,697	-41,305,692	722,325	-362,344	-4,317,074	-9,677,030	-12,056,457	-16,075,933	-15,099,498	-12,179,506	-20,368,445	-28,891,593	-40,859,209	-48,181,099	-76,597,458	-68,619,659	-76,618,369	
MARGEN FINANCIERO NETO	1,471,011,335	1,532,935,450	1,255,606,177	105,245,935	195,319,912	291,819,137	388,033,676	489,348,804	585,394,453	687,753,846	803,532,904	907,625,570	1,016,962,782	1,122,843,010	1,240,156,429	1,287,987,460	1,339,890,139	1,410,917,303	
INGRESOS POR SERVICIOS FINANCIEROS	775,434,618	726,676,312	548,933,664	57,801,139	109,371,216	168,233,117	231,195,558	284,256,807	338,946,904	395,703,681	440,960,861	486,380,664	532,634,871	578,411,318	624,195,920	643,656,783	674,793,986	711,004,924	
Ingresos por Creditos Indirectos	2,863,258	3,843,767	5,650,773	224,078	429,997	683,801	1,019,318	1,406,360	1,851,310	2,181,591	2,465,863	2,750,135	3,061,256	3,372,377	3,683,522	3,866,800	4,154,580	4,442,647	
Ingresos por Fideicomisos y Comisiones de Confianza	3,910,770	4,202,718	7,929,143	506,580	1,263,657	1,995,751	2,527,163	3,529,617	4,207,440	4,912,876	5,712,059	6,517,463	7,319,533	8,155,992	8,814,468	8,519,136	8,488,883	8,487,847	
Ingresos Diversos	768,660,590	718,629,827	535,353,748	57,070,481	107,677,562	165,553,565	227,649,077	279,320,830	332,888,154	388,609,214	432,782,939	477,113,066	522,254,082	566,882,949	611,697,930	631,270,847	662,150,523	698,074,430	
GASTOS POR SERVICIOS FINANCIEROS	198,864,869	223,139,281	308,607,931	24,120,800	47,744,059	75,138,295	100,312,940	126,268,858	154,466,777	185,395,447	209,817,201	235,143,942	263,215,043	290,525,250	334,798,272	438,426,701	356,594,737	375,615,699	
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	236,613	299,933	345,796	405,614	460,977	516,553	573,023	629,091	683,951	194,919	195,509	195,516	
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	100,076,327	125,968,925	154,120,981	184,989,833	209,356,224	234,627,389	262,642,020	289,896,159	334,114,321	438,231,782	356,399,228	375,420,183	
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	518,916,294	647,336,753	769,874,580	898,062,080	1,034,676,564	1,158,862,292	1,286,382,610	1,410,729,078	1,529,554,077	1,493,217,542	1,658,089,388	1,746,306,528	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	97,499,655	367,902,437	262,026,317	11,570,759	10,720,817	17,793,040	23,306,413	27,551,082	35,325,994	40,597,186	50,182,696	58,682,696	67,918,352	76,418,352	85,422,290	87,785,506	12,516,197	84,509,710	
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	5,166,184	5,194,764	5,630,156	6,715,666	6,715,666	7,451,322	7,451,322	7,955,260	3,785,506	-71,483,803	509,710	
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	17,512,642	21,343,130	29,089,462	33,925,262	42,425,262	50,925,262	59,425,262	67,925,262	76,425,262	84,000,000	84,000,000	84,000,000	
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	542,222,707	674,887,835	805,200,574	938,659,266	1,084,859,260	1,217,544,988	1,354,300,962	1,487,147,430	1,614,976,367	1,581,003,048	1,670,605,585	1,830,816,238	
GASTOS DE ADMINISTRACION	1,027,291,545	976,532,340	925,386,464	74,785,071	168,055,688	252,047,927	331,571,580	409,643,846	484,701,037	561,840,994	652,350,389	747,221,095	848,897,928	973,164,860	1,109,738,827	1,181,829,005	1,135,795,878	1,135,933,564	
Gasto de Personal y Directorio	642,945,295	603,056,119	529,017,123	48,237,048	107,652,380	151,052,457	195,388,837	241,143,271	287,025,722	332,767,001	378,863,534	424,940,217	472,980,509	522,606,336	572,481,846	644,953,714	598,250,970	598,388,656	
Gastos por Servicios Recibidos de Terceros	303,139,389	295,194,504	305,407,776	19,376,134	41,902,339	72,824,936	98,396,128	123,270,774	146,287,826	170,161,228	207,111,627	247,944,873	294,099,888	361,353,273	437,844,755	443,769,452	444,439,068	444,439,068	
Impuestos y Contribuciones	81,206,861	78,281,717	90,961,565	7,171,889	18,500,969	28,170,534	37,786,615	45,229,801	51,387,489	58,912,765	66,375,228	74,336,005	81,817,531	89,205,251	99,412,226	93,105,839	93,105,840	93,105,840	

DEPRECIACION Y AMORTIZACION	-106,583,200	-101,958,104	-88,643,997	-5,605,100	-11,167,807	-16,832,465	-22,441,303	-27,215,022	-32,509,778	-37,765,242	-45,820,144	-54,017,031	-62,021,412	-70,084,469	-84,116,996	-71,690,999	-71,691,000	-71,691,000
MARGEN OPERACIONAL NETO	1,011,205,994	1,325,884,474	743,927,766	70,106,862	88,444,391	133,826,607	188,209,824	238,028,967	287,989,759	339,053,030	386,688,727	416,306,862	443,381,622	443,898,101	421,120,544	327,483,044	463,118,707	623,191,674
VALUACION DE ACTIVOS Y PROVISIONES	59,477,216	51,222,820	50,842,099	2,784,145	7,529,193	15,475,291	23,045,610	26,609,976	31,575,587	41,900,246	44,176,285	46,449,343	48,714,578	50,976,321	64,793,416	70,611,870	70,611,876	70,611,876
Provisiones para Créditos Indirectos	-231,155	-234,484	9,625,746	342,996	3,814,053	3,611,075	3,819,971	4,022,737	3,555,326	3,729,011	3,852,455	3,967,918	4,080,558	4,181,706	4,344,510	4,565,701	4,565,700	4,565,700
Provisiones para Incobrabilidad de Cuentas por Cobrar	11,037,644	-8,082,187	12,617,358	-500	-1,000	-1,501	4,196,653	4,228,505	4,356,075	10,624,237	10,624,237	10,624,237	10,624,237	10,624,237	10,624,237	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	32,756	32,756	32,756	32,756	32,756	32,756	32,756	33,408	33,408	33,408
Provisiones por Litigios y Demandas	48,638,478	65,871,313	31,554,431	2,433,308	3,716,140	11,756,918	14,913,562	18,247,716	23,524,752	27,328,276	29,480,871	31,633,466	33,786,061	35,938,656	49,568,541	65,839,881	65,839,884	65,839,884
Otras Provisiones	32,249	16,207	60,823	8,341	0	108,799	115,424	111,018	106,678	185,966	185,966	190,966	190,966	198,966	223,372	172,880	172,884	172,884
RESULTADO DE OPERACIÓN	951,728,778	1,274,661,654	693,085,667	67,322,717	80,915,198	118,351,316	165,164,214	211,418,991	256,414,172	297,152,784	342,512,442	369,857,519	394,667,044	392,921,780	356,327,128	256,871,174	392,506,831	552,579,798
OTROS INGRESOS Y GASTOS	90,673,358	47,779,642	84,028,924	-514,096	-364,447	3,629,050	3,560,094	3,481,860	8,248,929	7,245,662	7,288,228	7,330,843	7,207,368	7,260,056	7,281,355	-1,121,249	-1,021,238	-1,021,236
Otros Ingresos	131,713,871	65,849,429	90,029,256	267,431	441,984	4,750,871	5,003,996	5,530,177	11,265,786	11,770,288	11,883,237	11,996,235	12,109,294	12,222,365	12,337,382	1,342,255	1,342,270	1,342,272
Otros Gastos	41,040,513	18,069,787	6,000,332	781,527	806,431	1,121,821	1,443,902	2,048,317	3,016,857	4,524,626	4,595,009	4,665,392	4,901,926	4,962,309	5,056,027	2,463,504	2,363,508	2,363,508
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	168,724,308	214,900,851	264,663,101	304,398,446	349,800,670	377,188,362	401,874,412	400,181,836	363,608,483	255,749,925	391,485,593	551,558,562
IMPUESTO A LA RENTA	226,017,936	232,900,960	118,822,388	15,562,579	18,991,572	29,127,238	38,635,395	50,390,598	58,867,641	70,713,408	70,803,574	70,874,312	70,939,137	70,989,272	70,989,272	36,553,274	81,885,297	115,827,297
RESULTADO NETO DEL EJERCICIO	816,384,200	1,089,540,336	658,292,203	51,246,042	61,559,179	92,853,128	130,088,913	164,510,253	205,795,460	233,685,038	278,997,096	306,314,050	330,935,275	329,192,564	292,619,211	219,196,651	309,600,296	435,731,265
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	130,088,913	164,510,253	205,795,460	233,685,038	278,997,096	306,314,050	330,935,275	329,192,564	292,619,211	219,196,651	309,600,296	435,731,265

