

RUBROS	AL 31/12/2020 (REAL)	AL 31/12/2021 (REAL)	AL 31/12/2022 (ESTIMADO)	PRESUPUESTO AÑO 2023													31/12/2024 (PROYECTADO)	31/12/2025 (PROYECTADO)	31/12/2026 (PROYECTADO)
				ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SETIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE				
INGRESOS POR INTERESES	1,363,618,895	1,285,837,309	2,163,048,209	249,063,746	478,798,359	731,389,875	980,596,963	1,233,015,304	1,495,700,915	1,773,613,361	2,050,213,681	2,312,602,389	2,577,784,986	2,838,836,401	3,107,460,389	3,083,966,141	2,891,804,249	2,823,418,762	
Disponible	214,611,700	133,163,496	699,219,608	98,551,446	190,329,578	291,898,111	386,568,237	485,029,187	588,918,369	697,371,815	803,378,116	896,189,448	985,705,215	1,074,230,596	1,167,171,890	973,899,223	754,659,222	611,251,940	
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	691,812	199,818	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Inversiones Disponibles para la Venta	125,790,293	170,863,611	221,935,362	21,918,246	41,220,067	61,589,703	84,265,778	108,075,178	131,426,144	155,662,858	179,916,157	203,212,058	226,279,310	249,269,130	272,258,950	241,528,017	188,000,088	169,675,313	
Inversiones a Vencimiento	110,041,326	128,152,923	231,528,224	31,002,179	58,641,354	88,979,371	118,475,775	142,338,109	170,354,880	200,033,127	229,346,516	258,638,958	287,931,400	317,223,842	346,516,284	349,849,400	349,019,448	349,019,448	
Cartera de Créditos Directos	912,483,764	853,457,461	1,010,365,015	97,591,875	188,607,360	288,922,690	391,287,173	497,572,830	605,001,522	720,545,561	837,572,892	954,561,925	1,077,869,061	1,198,112,833	1,321,513,265	1,518,689,501	1,600,125,491	1,693,472,061	
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	66,707,026	62,864,656	63,938,713	5,466,971	10,595,776	16,093,470	21,288,303	27,170,502	32,787,270	38,365,290	44,632,935	49,965,106	55,418,657	65,759,903	76,315,585	115,185,518	99,963,989	95,509,012	
Obligaciones con el Público	46,573,786	42,781,890	43,862,592	3,780,453	7,375,814	11,165,536	14,696,498	18,850,404	22,846,080	26,738,148	31,281,097	34,930,351	38,700,985	47,359,314	56,232,079	94,990,518	79,768,989	75,314,012	
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.	1,709	927	357	7	12	26	38	58	80	115	163	163	163	163	163	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 Exterior	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	87,500	92,593	87,500	5,000	10,000	15,000	20,000	25,000	30,000	35,000	67,500	83,750	100,000	116,250	132,500	195,000	195,000	195,000	
Valores, Títulos y Obligaciones en Circulación	20,044,031	19,989,149	19,988,264	1,681,511	3,209,950	4,912,908	6,571,767	8,295,040	9,911,110	11,592,027	13,284,175	14,950,842	16,617,509	18,284,176	19,950,843	20,000,000	20,000,000	20,000,000	
Cuentas por Pagar	0	0	0																
Intereses de Cuentas por Pagar	0	97	0	0	0	0	0	0	0	0	0	0	0	0	0	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
Otros Gastos Financieros	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN FINANCIERO BRUTO	1,296,911,869	1,222,972,653	2,099,109,496	243,596,775	468,202,583	715,296,405	959,308,660	1,205,844,802	1,462,913,645	1,735,248,071	2,005,580,746	2,262,637,283	2,522,366,329	2,773,076,498	3,031,144,804	2,968,780,623	2,791,840,260	2,727,909,750
Provisiones para Créditos Directos	-41,305,692	-43,476,180	-84,585,676	-7,930,593	-16,732,426	-29,609,225	-41,727,493	-62,629,073	-80,448,836	-97,289,411	-119,341,754	-125,919,100	-132,222,732	-138,501,591	-144,869,474	-77,878,324	-77,725,061	-77,758,753
MARGEN FINANCIERO NETO	1,255,606,177	1,179,496,473	2,014,523,820	235,666,182	451,470,157	685,687,180	917,581,167	1,143,215,729	1,382,464,809	1,637,958,660	1,886,238,992	2,136,718,183	2,390,143,597	2,634,574,907	2,886,275,330	2,890,902,299	2,714,115,199	2,650,150,997
INGRESOS POR SERVICIOS FINANCIEROS	548,933,664	705,226,310	779,720,649	66,757,095	126,335,153	200,294,314	273,621,617	336,913,453	395,869,544	457,682,125	521,947,072	576,880,265	631,086,211	685,401,433	739,984,193	813,164,668	882,359,906	946,499,025
Ingresos por Creditos Indirectos	5,650,773	3,903,866	3,951,966	712,271	1,536,278	2,574,247	3,590,608	4,719,349	6,006,131	7,293,658	8,750,481	9,779,097	10,815,091	11,851,085	12,887,079	12,458,303	12,535,819	12,612,788
Ingresos por Fideicomisos y Comisiones de Confianza	7,929,143	5,154,053	5,086,380	445,785	815,960	1,176,284	1,542,089	1,909,140	2,289,676	2,694,609	3,104,030	3,598,030	4,095,410	4,592,790	5,090,170	6,186,960	6,576,245	7,010,839
Ingresos por Emisión de Dinero Electrónico	0	0	126,941	15,279	8,738	13,677	18,404	23,737	31,036	37,629	45,683	51,119	56,638	62,289	67,993	65,487	65,659	65,664
Ingresos Diversos	535,353,748	696,168,391	770,555,362	65,583,760	123,974,177	196,530,106	268,470,516	330,261,227	387,542,701	447,656,229	510,046,878	563,452,019	616,119,072	668,895,269	721,938,951	794,453,918	863,182,183	926,809,734
GASTOS POR SERVICIOS FINANCIEROS	308,607,931	360,130,039	392,952,933	20,958,802	44,320,167	80,216,354	105,813,217	133,290,083	170,354,781	197,942,978	224,769,897	260,942,011	298,400,875	337,910,301	385,570,371	436,013,141	464,386,688	481,783,271
Gastos por Creditos Indirectos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastos por Fidelicomisos y Comisiones de Confianza	659,189	25,055	26,125	2,218	4,575	6,752	8,929	11,106	13,283	15,460	17,637	19,819	22,002	24,186	26,371	26,231	26,232	26,232
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	307,948,742	360,104,984	392,926,808	20,956,584	44,315,592	80,209,602	105,804,288	133,278,977	170,341,498	197,927,518	224,752,260	260,922,192	298,378,873	337,886,115	385,544,000	435,986,910	464,360,456	481,757,039
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,495,931,910	1,524,592,744	2,401,291,536	281,464,475	533,485,143	805,765,140	1,085,389,567	1,346,839,099	1,607,979,572	1,897,697,807	2,183,416,167	2,452,656,437	2,722,828,933	2,982,066,039	3,240,689,152	3,268,053,826	3,132,088,417	3,114,866,751
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	262,026,317	82,676,025	66,850,893	-460,877	-1,596,069	3,688,869	5,605,680	4,683,995	-59,049,361	-60,702,211	-64,744,352	-63,835,965	-62,594,798	-61,962,376	-61,687,807	2,311,776	-9,112,709	4,795,255
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0															
Inversiones al Valor Razonable con Cambios en Resultados	20,399,865	1,041,768	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	206,461,319	7,688,760	-37,554,614	-7,834,224	-14,342,830	-21,963,009	-29,488,289	-37,047,513	-110,090,352	-116,148,690	-122,462,044	-128,553,657	-134,312,490	-140,680,068	-147,405,499	-81,688,224	-93,112,709	-79,204,745
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	35,144,901	73,945,279	104,405,202	7,286,446	12,659,860	25,564,977	35,007,068	41,319,776	50,629,259	55,034,747	57,305,960	64,305,960	71,305,960	78,305,960	85,305,960	84,000,000	84,000,000	84,000,000
Otros	20,232	218	305	86,901	86,901	86,901	86,901	411,732	411,732	411,732	411,732	411,732	411,732	411,732	411,732	0	0	0
MARGEN OPERACIONAL	1,757,958,227	1,607,268,769	2,468,142,429	281,003,598	531,889,074	809,454,009	1,090,995,247	1,351,523,094	1,548,930,211	1,836,995,596	2,118,671,815	2,388,820,472	2,660,234,135	2,920,103,663	3,179,001,345	3,270,365,602	3,122,975,708	3,119,662,006
GASTOS DE ADMINISTRACION	925,386,464	1,038,091,245	1,117,491,406	80,511,133	167,865,323	266,917,571	347,088,082	426,319,659	516,596,368	604,199,572	682,990,145	803,337,533	928,354,053	1,044,826,381	1,230,532,280	1,338,477,222	1,324,119,765	1,332,156,817
Gasto de Personal y Directorio	529,017,123	551,155,093	611,063,770	49,796,727	96,261,780	147,388,248	196,958,424	243,781,474	290,438,065	340,575,185	387,586,025	443,072,017	498,840,773	554,445,784	658,948,799	737,657,501	706,728,253	703,369,913
Gastos por Servicios Recibidos de Terceros	305,407,776	365,284,284	368,005,402	20,011,299	46,833,180	77,672,289	96,090,504	119,340,779	152,055,842	180,479,775	204,297,362	255,864,726	309,514,969	357,434,765	422,777,943	439,903,694	452,026,652	460,144,688

Impuestos y Contribuciones	90,961,565	121,651,868	138,422,234	10,703,107	24,770,363	41,857,034	54,039,154	63,197,406	74,102,461	83,144,612	91,106,758	104,400,790	119,998,311	132,945,832	148,805,538	160,916,027	165,364,860	168,642,216
DEPRECIACION Y AMORTIZACION	-88,643,997	-67,016,623	-74,792,202	-6,667,920	-12,681,623	-18,740,340	-24,796,214	-30,791,496	-36,725,594	-42,764,947	-48,824,474	-56,699,500	-64,574,526	-72,449,552	-81,475,858	-84,762,017	-87,105,432	-88,831,788
MARGEN OPERACIONAL NETO	743,927,766	502,160,901	1,275,858,821	193,824,545	351,342,128	523,796,098	719,110,951	894,411,939	995,608,249	1,190,031,077	1,386,857,196	1,528,783,439	1,667,305,556	1,802,827,730	1,866,993,207	1,847,126,363	1,711,750,511	1,698,673,401
VALUACION DE ACTIVOS Y PROVISIONES	50,842,099	69,837,079	211,947,622	6,695,103	7,529,197	31,311,090	36,995,294	54,514,470	75,037,530	80,209,690	90,681,158	121,415,043	141,978,421	181,741,326	208,241,117	218,328,937	223,687,635	227,736,420
Provisiones para Créditos Indirectos	9,625,746	1,897,015	6,719,342	493,354	-124,604	299,959	799,503	2,109,672	2,028,754	276,703	1,455,620	2,151,450	2,737,356	3,314,810	3,929,893	6,414,444	6,416,250	6,518,739
Provisiones para Incobrabilidad de Cuentas por Cobrar	12,617,358	20,943,320	16,292,847	793,431	792,425	2,500,828	2,499,425	3,535,776	14,182,073	14,226,539	17,725,148	17,725,148	17,725,148	29,109,560	29,109,560	18,154,017	18,154,017	18,154,017
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 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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Fijo	-3,016,259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	32,756	0	0	0	0	0	0	0	0	0	4,648	9,296	13,944	18,590	19,140	19,668	20,052
Provisiones por Litigios y Demandas	31,554,431	46,833,708	188,791,776	5,408,318	6,861,376	28,510,303	33,696,287	48,868,944	58,826,624	65,706,369	71,499,998	101,533,405	121,506,229	149,302,620	175,172,838	193,689,284	199,044,204	202,989,060
Otras Provisiones	60,823	130,280	143,657	0	0	0	79	78	79	79	392	392	392	392	10,236	52,052	53,496	54,552
RESULTADO DE OPERACIÓN	693,085,667	432,323,822	1,063,911,199	187,129,442	343,812,931	492,485,008	682,115,657	839,897,469	920,570,719	1,109,821,387	1,296,176,038	1,407,368,396	1,525,327,135	1,621,086,404	1,658,752,090	1,628,797,426	1,488,062,876	1,470,936,981
OTROS INGRESOS Y GASTOS	84,028,924	14,856,290	26,656,566	-199,032	522	15,976,890	16,416,003	15,952,292	17,040,110	19,075,469	20,891,965	20,096,554	19,300,514	18,260,521	17,488,377	-9,391,314	-9,664,111	-9,923,900
Otros Ingresos	90,029,256	34,749,574	53,950,362	621,891	1,214,287	19,308,103	19,985,716	20,478,815	24,808,871	27,243,962	29,285,223	29,638,165	29,990,478	30,342,238	36,812,682	10,374,791	10,375,518	10,376,153
Otros Gastos	6,000,332	19,893,284	27,293,796	820,923	1,213,765	3,331,213	3,569,713	4,526,523	7,768,761	8,168,493	8,393,258	9,541,611	10,689,964	12,081,717	19,324,305	19,766,105	20,039,629	20,300,053
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	777,114,591	447,180,112	1,090,567,765	186,930,410	343,813,453	508,461,898	698,531,660	855,849,761	937,610,829	1,128,896,856	1,317,068,003	1,427,464,950	1,544,627,649	1,639,346,925	1,676,240,467	1,619,406,112	1,478,398,765	1,461,013,081
IMPUESTO A LA RENTA	118,822,388	92,710,259	203,982,382	24,989,603	48,305,144	81,844,797	122,666,140	129,443,027	150,936,922	174,640,502	199,688,188	243,956,816	289,717,206	330,543,066	368,863,057	356,972,881	327,578,267	323,703,152
RESULTADO NETO DEL EJERCICIO	658,292,203	354,469,853	886,585,383	161,940,807	295,508,309	426,617,101	575,865,520	726,406,734	786,673,907	954,256,354	1,117,379,815	1,183,508,134	1,254,910,443	1,308,803,859	1,307,377,410	1,262,433,231	1,150,820,498	1,137,309,929
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	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	658,292,203	354,469,853	886,585,383	161,940,807	295,508,309	426,617,101	575,865,520	726,406,734	786,673,907	954,256,354	1,117,379,815	1,183,508,134	1,254,910,443	1,308,803,859	1,307,377,410	1,262,433,231	1,150,820,498	1,137,309,929

