

FOEPR086

Fecha Cierre: 30/12/2024

Hora Cierre: 10.23.25

PRESUPUESTO EJERCICIO 2025

Estado de Resultados Integrales

Ajustado - EN NUEVOS SOLES

FORMATO N.4P

RUBROS	AL 31/12/2022 (REAL)	AL 31/12/2023 (REAL)	AL 31/12/2024 (ESTIMADO)	PRESUPUESTO AÑO 2025												31/12/2026 (PROYECTADO)	31/12/2027 (PROYECTADO)	31/12/2028 (PROYECTADO)
				ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SETIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE			
INGRESOS POR INTERESES	2,163,048,209	3,123,453,743	3,251,852,340	252,441,306	481,799,877	726,169,186	961,406,424	1,201,019,546	1,438,449,808	1,680,545,626	1,922,250,624	2,157,430,887	2,397,281,806	2,633,201,033	2,876,770,013	2,899,859,143	2,975,140,880	2,980,431,269
Disponible	699,219,608	1,183,706,442	850,897,165	39,829,272	81,096,028	122,609,661	160,451,599	196,133,191	232,827,964	267,508,914	300,267,157	331,422,756	362,770,548	394,178,667	426,601,424	347,095,957	324,618,160	231,320,488
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	221,935,362	265,659,854	209,448,942	15,991,988	31,743,123	47,108,451	61,409,997	75,590,397	89,770,797	103,951,197	118,010,396	131,802,766	144,890,425	157,856,399	170,822,373	153,570,550	153,253,968	141,569,968
Inversiones a Vencimiento	231,528,224	344,164,890	414,339,447	35,744,713	71,489,426	107,234,139	142,978,852	178,723,565	214,468,278	250,212,991	285,957,704	321,702,417	357,447,130	393,191,843	428,936,556	428,936,556	428,936,556	428,936,556
Cartera de Créditos Directos	1,010,365,015	1,329,922,557	1,777,166,786	160,875,333	297,471,300	449,216,935	596,565,976	750,572,393	901,382,769	1,058,872,524	1,218,015,367	1,372,502,948	1,532,173,703	1,687,974,124	1,850,409,660	1,970,256,080	2,068,332,196	2,178,604,257
Resultado 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	63,938,713	67,417,082	101,512,618	6,063,571	11,674,278	17,650,140	23,513,261	29,569,536	35,549,683	41,651,686	47,928,756	54,098,480	60,411,205	66,525,743	72,730,136	74,262,041	76,067,416	78,163,511
Obligaciones con el Público	43,862,592	47,342,000	81,376,831	4,391,904	8,330,944	12,635,139	16,826,593	21,211,201	25,519,681	29,950,017	34,555,420	39,053,477	43,694,535	48,137,406	52,642,636	54,174,541	55,979,916	58,076,055
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. Internac.	357	275	682	0	0	0	0	0	0	0	0	0	0	0	0	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	87,500	153,750	5,000	10,000	15,000	20,000	25,000	30,000	35,000	40,000	45,000	50,000	55,000	87,500	87,500	87,500	87,500
Valores, Títulos y Obligaciones en Circulación	19,988,264	19,987,307	19,981,355	1,666,667	3,333,334	5,000,001	6,666,668	8,333,335	10,000,002	11,666,669	13,333,336	15,000,003	16,666,670	18,333,337	20,000,000	20,000,000	20,000,000	19,999,956
Cuentas por Pagar	0	0	0															
Intereses de Cuentas por Pagar	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Resultado por 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	2,099,109,496	3,056,036,661	3,150,339,722	246,377,735	470,125,599	708,519,046	937,893,163	1,171,450,010	1,402,900,125	1,638,893,940	1,874,321,868	2,103,332,407	2,336,870,601	2,566,675,290	2,804,039,877	2,825,597,102	2,899,073,464	2,902,267,758
Provisiones para Créditos Directos	-84,585,676	-181,240,766	-255,884,461	12,750,521	-4,611,768	-20,950,138	-37,598,841	-56,080,866	-75,045,230	-92,327,593	-110,753,433	-126,910,362	-141,916,788	-159,336,280	-171,140,429	-218,869,327	-305,507,446	-318,416,226
MARGEN FINANCIERO NETO	2,014,523,820	2,874,795,895	2,894,455,261	259,128,256	465,513,831	687,568,908	900,294,322	1,115,369,144	1,327,854,895	1,546,566,347	1,763,568,435	1,976,422,045	2,194,953,813	2,407,339,010	2,632,899,448	2,606,727,775	2,593,566,018	2,583,851,532
INGRESOS POR SERVICIOS FINANCIEROS	779,720,649	781,302,279	824,760,539	69,857,782	138,120,807	207,560,165	275,155,197	344,231,611	413,578,083	482,919,523	552,603,703	622,745,161	692,515,304	762,638,667	833,136,754	877,180,842	926,883,458	964,287,664
Ingresos por Creditos Indirectos	3,951,966	14,001,035	20,015,972	1,671,393	3,342,288	5,021,547	6,709,167	8,404,780	10,091,759	11,770,107	13,448,455	15,126,803	16,813,782	18,500,761	20,187,740	20,264,703	20,340,095	20,415,491
Ingresos por Fideicomisos y Comisiones de Confianza	5,086,380	4,799,758	5,060,626	359,429	718,858	1,078,287	1,437,716	1,797,145	2,164,074	2,531,003	2,897,932	3,264,861	3,631,790	3,998,719	4,373,148	4,433,148	4,553,148	4,727,548
Ingresos por Emisión de Dinero Electrónico	126,941	97,820	55,429	7,439	14,801	22,163	29,529	36,921	44,352	51,744	59,128	66,516	73,908	81,305	88,702	88,718	88,716	88,716
Ingresos Diversos	770,555,362	762,403,666	799,628,512	67,819,521	134,044,860	201,438,168	266,978,785	333,992,765	401,277,898	468,566,669	536,198,188	604,286,981	671,995,824	740,057,882	808,487,164	852,394,273	901,901,499	939,055,909
GASTOS POR SERVICIOS FINANCIEROS	392,952,933	376,937,631	382,890,590	34,327,592	68,664,006	103,336,923	139,901,033	174,525,862	208,809,565	249,142,119	284,132,959	319,087,908	356,304,041	391,323,883	431,699,822	435,798,951	439,004,849	445,905,818
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	26,125	26,346	26,181	2,182	4,364	6,546	8,728	10,910	13,092	15,274	17,456	19,638	21,820	24,002	26,184	26,184	26,184	26,184
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	392,926,808	376,911,285	382,864,409	34,325,410	68,659,642	103,330,377	139,892,305	174,514,952	208,796,473	249,126,845	284,115,503	319,068,270	356,282,221	391,299,881	431,673,638	435,772,767	438,978,665	445,879,634
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	2,401,291,536	3,279,160,543	3,336,325,210	294,658,446	534,970,632	791,792,150	1,035,548,486	1,285,074,893	1,532,623,413	1,780,343,751	2,032,039,179	2,280,079,298	2,531,165,076	2,778,653,794	3,034,336,380	3,048,109,666	3,081,444,627	3,102,233,378
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	66,850,893	-59,082,631	-153,729	-62,582	-14,038	-679,197	-560,155	-1,540,526	-2,419,137	-3,028,404	-4,221,045	-5,146,552	-6,343,252	-7,584,967	-9,268,140	-3,170,504	38,391,675	38,611,067
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	-37,554,614	-147,649,011	-80,875,292	-7,062,582	-14,014,038	-21,679,197	-28,560,155	-36,540,526	-44,419,137	-52,028,404	-60,221,045	-68,146,552	-76,343,252	-84,584,967	-93,268,140	-87,170,504	-45,608,325	-45,388,933
Derivados de Negociación	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resultado 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	104,405,202	88,144,818	79,585,108	7,000,000	14,000,000	21,000,000	28,000,000	35,000,000	42,000,000	49,000,000	56,000,000	63,000,000	70,000,000	77,000,000	84,000,000	84,000,000	84,000,000	84,000,000
Otros	305	421,562	1,136,455	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN OPERACIONAL	2,468,142,429	3,220,077,912	3,336,171,481	294,595,864	534,956,594	791,112,953	1,034,988,331	1,283,534,367	1,530,204,276	1,777,315,347	2,027,818,134	2,274,932,746	2,524,821,824	2,771,068,827	3,025,068,240	3,044,939,162	3,119,836,302	3,140,844,445
GASTOS DE ADMINISTRACION	1,117,491,406	1,085,519,809	1,245,826,384	102,856,026	201,758,189	302,489,483	413,078,051	512,641,176	615,699,169	715,198,703	842,440,022	939,691,316	1,040,753,794	1,142,063,357	1,344,507,913	1,373,024,880	1,384,887,929	1,394,404,764
Gasto de Personal y Directorio	611,063,770	596,983,526	704,772,352	53,418,234	105,347,083	157,812,649	210,597,126	264,380,757	318,124,280	374,377,729	460,475,858	516,618,860	573,528,739	630,081,951	777,877,476	794,354,526	795,051,077	793,178,103
Gastos por Servicios Recibidos de Terceros	368,005,402	350,735,771	388,875,248	32,924,969	60,590,498	98,470,621	141,373,813	172,772,067	211,180,465	242,628,650	274,511,967	305,959,042	338,847,421	374,470,362	415,831,193	424,855,125	432,945,317	441,197,298

Impuestos y Contribuciones	138,422,234	137,800,512	152,178,784	16,512,823	35,820,608	46,206,213	61,107,112	75,488,352	86,394,424	98,192,324	107,452,197	117,113,414	128,377,634	137,511,044	150,799,244	153,815,229	156,891,535	160,029,363
DEPRECIACION Y AMORTIZACION	-74,792,202	-73,313,083	-79,620,496	-6,384,451	-12,624,236	-19,003,580	-25,433,024	-31,801,299	-38,141,354	-44,549,242	-51,004,051	-57,436,676	-63,869,855	-70,178,831	-76,238,706	-77,763,485	-79,318,757	-80,905,128
MARGEN OPERACIONAL NETO	1,275,858,821	2,061,245,020	2,010,724,601	185,355,387	320,574,169	469,619,890	596,477,256	739,091,892	876,363,753	1,017,567,402	1,134,374,061	1,277,804,754	1,420,198,175	1,558,826,639	1,604,321,621	1,594,150,797	1,655,629,616	1,665,534,553
VALUACION DE ACTIVOS Y PROVISIONES	211,947,622	138,353,109	183,390,231	7,142,600	13,639,010	33,529,933	45,996,781	59,933,034	81,285,800	89,358,638	105,577,895	121,072,408	129,201,080	149,480,731	171,321,399	172,266,867	175,382,015	178,547,453
Provisiones para Créditos Indirectos	6,719,342	1,191,271	15,292,721	623,355	1,302,233	2,173,436	3,118,577	4,235,536	5,569,420	6,822,089	8,145,710	9,620,580	10,927,622	12,256,644	13,663,081	14,245,725	14,542,800	14,833,799
Provisiones para Incobrabilidad de Cuentas por Cobrar	16,292,847	32,094,179	-2,124,598	-688,399	-1,376,811	-2,065,235	-2,753,672	-3,442,123	-4,130,586	-4,819,062	2,066,929	1,378,427	689,912	8,132,596	8,855,782	8,690,553	8,522,017	8,350,113
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	0	17,545	1,498	2,996	4,494	5,992	7,491	8,990	10,489	11,988	13,487	14,986	16,485	17,984	18,345	18,711	19,085
Provisiones por Litigios y Demandas	188,791,776	105,010,952	148,018,238	5,500,646	10,301,292	28,301,938	38,802,584	50,603,230	69,603,876	75,404,522	81,705,168	94,705,814	100,506,460	110,307,106	128,307,752	130,873,908	133,491,384	136,161,210
Otras Provisiones	143,657	56,707	22,186,325	1,705,500	3,409,300	5,115,300	6,823,300	8,528,900	10,234,100	11,940,600	13,648,100	15,354,100	17,062,100	18,767,900	20,476,800	18,438,336	18,807,103	19,183,246
RESULTADO DE OPERACIÓN	1,063,911,199	1,922,891,911	1,827,334,370	178,212,787	306,935,159	436,089,957	550,480,475	679,158,858	795,077,953	928,208,764	1,028,796,166	1,156,732,346	1,290,997,095	1,409,345,908	1,433,000,222	1,421,883,930	1,480,247,601	1,486,987,100
OTROS INGRESOS Y GASTOS	26,656,566	15,724,720	-8,560,563	-1,787,924	-2,777,264	-3,816,155	-4,804,667	-5,793,057	-6,831,507	-7,820,323	-8,859,289	-9,848,190	-10,837,094	-11,876,066	-12,714,819	-12,807,495	-13,004,553	-13,205,578
Otros Ingresos	53,950,362	34,434,052	13,821,039	329,218	657,087	985,469	1,314,295	1,643,308	1,972,327	2,301,048	2,629,686	2,958,453	3,287,284	3,616,115	10,093,889	10,217,400	10,342,870	10,470,819
Otros Gastos	27,293,796	18,709,332	22,381,602	2,117,142	3,434,351	4,801,624	6,118,962	7,436,365	8,803,834	10,121,371	11,488,975	12,806,643	14,124,378	15,492,181	22,808,708	23,024,895	23,347,423	23,676,397
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,090,567,765	1,938,616,631	1,818,773,807	176,424,863	304,157,895	432,273,802	545,675,808	673,365,801	788,246,446	920,388,441	1,019,936,877	1,146,884,156	1,280,160,001	1,397,469,842	1,420,285,403	1,409,076,435	1,467,243,048	1,473,781,522
IMPUESTO A LA RENTA	203,982,382	286,261,774	354,148,396	32,885,874	56,617,684	80,703,475	102,023,052	126,028,771	147,626,332	172,469,027	191,184,133	215,050,221	240,106,080	262,160,330	266,292,765	264,342,737	275,254,796	276,481,415
RESULTADO NETO DEL EJERCICIO	886,585,383	1,652,354,857	1,464,625,411	143,538,989	247,540,211	351,570,327	443,652,756	547,337,030	640,620,114	747,919,414	828,752,744	931,833,935	1,040,053,921	1,135,309,512	1,153,992,638	1,144,733,698	1,191,988,252	1,197,300,107
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	886,585,383	1,652,354,857	1,464,625,411	143,538,989	247,540,211	351,570,327	443,652,756	547,337,030	640,620,114	747,919,414	828,752,744	931,833,935	1,040,053,921	1,135,309,512	1,153,992,638	1,144,733,698	1,191,988,252	1,197,300,107

