

FOEPR086

Fecha Cierre: 02/10/2026

Hora Cierre: 18.06.33

PRESUPUESTO EJERCICIO 2026

Estado de Resultados Integrales

Ajustado - EN NUEVOS SOLES

FORMATO N.4P

[illegible]

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	3,056,036,661	3,105,884,389	2,888,692,105	253,510,433	483,299,748	735,383,070	982,339,482	1,234,111,399	1,477,565,451	1,733,648,585	1,990,648,172	1,786,700,034	2,479,495,348	2,721,480,894	2,960,700,596	2,933,197,384	2,899,736,942	2,825,439,333
Provisiones para Créditos Directos	-181,240,766	-197,828,542	-174,219,889	-4,797,127	-4,655,760	4,212,227	13,406,137	30,034,687	42,009,657	50,045,956	61,647,375	74,651,875	84,384,168	91,983,306	162,466,811	112,026,118	34,649,585	40,861,779
MARGEN FINANCIERO NETO	2,874,795,895	2,908,055,847	2,714,472,216	248,713,306	478,643,988	739,595,297	995,745,619	1,264,146,086	1,519,575,108	1,783,694,541	2,052,295,547	1,861,351,909	2,563,879,516	2,813,464,200	3,123,167,407	3,045,223,502	2,934,386,527	2,866,301,112
INGRESOS POR SERVICIOS FINANCIEROS	781,302,279	815,871,679	887,672,816	80,413,774	152,059,859	234,286,427	332,493,579	410,675,828	490,436,663	569,898,645	648,404,032	722,355,780	792,297,623	862,678,708	928,238,961	929,189,104	956,320,749	983,919,279
Ingresos por Creditos Indirectos	14,001,035	21,146,380	17,931,758	380,689	655,484	973,144	1,242,561	1,512,544	1,837,247	2,179,250	2,525,300	2,786,110	3,046,021	3,315,126	3,518,598	3,339,814	3,388,477	3,467,107
Ingresos por Fideicomisos y Comisiones de Confianza	4,799,758	5,536,960	5,792,985	466,586	938,078	1,422,201	1,916,057	2,385,459	2,851,494	3,317,116	3,760,653	4,532,617	5,303,759	6,083,591	7,198,764	10,815,026	11,161,824	11,465,648
Ingresos por Emisión de Dinero Electrónico	97,820	38,865	368	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ingresos Diversos	762,403,666	789,149,474	863,947,705	79,566,499	150,466,297	231,891,082	329,334,961	406,777,825	485,747,922	564,402,279	642,118,079	715,037,053	783,947,843	853,279,991	917,521,599	915,034,264	941,770,448	968,986,524
GASTOS POR SERVICIOS FINANCIEROS	376,937,631	346,610,209	377,067,679	23,794,337	49,144,388	78,393,319	107,054,239	136,670,916	168,047,359	199,860,383	227,645,362	259,866,872	291,156,572	326,819,443	366,534,003	353,059,919	364,839,145	376,101,079
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	26,346	26,184	26,191	2,183	4,365	6,548	8,730	10,913	13,095	14,559	14,559	16,742	18,925	21,108	25,475	26,196	26,196	26,196
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	376,911,285	346,584,025	377,041,488	23,792,154	49,140,023	78,386,771	107,045,509	136,660,003	168,034,264	199,845,824	227,630,803	259,850,130	291,137,647	326,798,335	366,508,528	353,033,723	364,812,949	376,074,883
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	3,279,160,543	3,377,317,317	3,225,077,353	305,332,743	581,559,459	895,488,405	1,221,184,959	1,538,150,998	1,841,964,412	2,153,732,803	2,473,054,217	2,323,840,817	3,065,020,567	3,349,323,465	3,684,872,365	3,621,352,687	3,525,868,131	3,474,119,312
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	-59,082,631	10,397,912	77,244,311	7,147,570	8,632,835	12,941,847	12,524,283	23,576,983	29,457,154	36,022,002	46,999,433	52,781,826	57,498,384	62,239,091	58,930,847	57,814,962	53,275,916	52,591,957
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	-147,649,011	-80,870,744	-10,545,669	-2,128,872	-2,992,759	-5,070,545	-7,128,422	-8,266,593	-10,420,724	-11,662,839	-13,897,546	-15,115,153	-17,398,595	-19,657,888	-22,044,375	-26,185,038	-30,724,084	-31,408,043
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	88,144,818	90,130,169	87,782,322	9,274,729	11,623,881	18,010,679	19,650,992	31,841,863	39,876,165	47,683,128	60,761,937	67,761,937	74,761,937	81,761,937	80,973,509	84,000,000	84,000,000	84,000,000
Otros	421,562	1,138,487	7,658	1,713	1,713	1,713	1,713	1,713	1,713	1,713	135,042	135,042	135,042	135,042	1,713	0	0	0
MARGEN OPERACIONAL	3,220,077,912	3,387,715,229	3,302,321,664	312,480,313	590,192,294	908,430,252	1,233,709,242	1,561,727,981	1,871,421,566	2,189,754,805	2,520,053,650	2,376,622,643	3,122,518,951	3,411,562,556	3,743,803,212	3,679,167,649	3,579,144,047	3,526,711,269
GASTOS DE ADMINISTRACION	1,085,519,809	1,311,169,610	1,174,882,743	86,210,960	197,918,306	298,869,921	399,740,685	495,949,907	596,134,840	694,767,745	793,586,649	903,483,599	1,019,719,039	1,150,539,676	1,369,405,949	1,600,169,196	1,653,049,024	1,663,341,753
Gasto de Personal y Directorio	596,983,526	831,953,519	669,730,794	56,538,366	125,243,359	184,740,744	242,865,174	300,063,040	360,470,214	421,510,566	481,806,038	541,752,341	602,211,272	661,365,569	786,241,694	932,569,888	970,266,584	967,418,178
Gastos por Servicios Recibidos de Terceros	350,735,771	345,455,164	374,267,366	17,956,047	48,843,559	79,882,973	112,227,879	140,768,291	169,276,550	196,512,293	224,354,329	264,247,167	304,497,598	361,633,612	440,568,556	515,171,388	527,001,106	537,026,622

Impuestos y Contribuciones	137,800,512	133,760,927	130,884,583	11,716,547	23,831,388	34,246,204	44,647,632	55,118,576	66,388,076	76,744,886	87,426,282	97,484,091	113,010,169	127,540,495	142,595,699	152,427,920	155,781,334	158,896,953
DEPRECIACION Y AMORTIZACION	-73,313,083	-75,586,720	-81,567,594	7,107,975	14,173,078	21,537,427	28,519,766	34,288,395	40,053,451	45,263,873	50,648,494	57,284,202	63,940,926	70,618,617	78,547,262	80,353,846	82,121,635	83,764,067
MARGEN OPERACIONAL NETO	2,061,245,020	2,000,958,899	2,045,871,327	233,377,328	406,447,066	631,097,758	862,488,323	1,100,066,469	1,315,340,177	1,540,250,933	1,777,115,495	1,530,423,246	2,166,740,838	2,331,641,497	2,452,944,525	2,159,352,299	2,008,216,658	1,947,133,583
VALUACION DE ACTIVOS Y PROVISIONES	138,353,109	208,075,637	227,236,883	5,106,550	-3,492,017	-38,401,635	-26,833,235	-36,589,694	-57,181,259	-52,064,774	-45,981,443	-34,220,141	-18,524,815	12,741,106	46,757,911	62,827,077	63,220,459	63,251,438
Provisiones para Créditos Indirectos	1,191,271	10,213,692	-16,587,981	-190,531	122,283	204,461	5,117,928	6,705,528	8,811,262	10,001,627	11,208,015	12,832,733	14,500,955	15,877,394	17,399,338	17,803,065	18,162,890	18,162,896
Provisiones para Incobrabilidad de Cuentas por Cobrar	32,094,179	-45,644,181	-52,794,056	-7,329,990	-33,668,728	-73,792,449	-88,034,885	-89,650,567	-108,426,161	-106,358,516	-102,278,957	-102,238,384	-102,197,811	-93,369,231	-87,374,009	-70,678,093	-70,690,589	-70,702,199
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	0	0	0	0	0	0	0	0	0	0	0	0	10,749	11,010	11,232	11,232
Provisiones por Litigios y Demandas	105,010,952	218,362,754	202,256,568	3,878,391	8,771,266	12,796,171	19,214,724	21,882,121	26,568,298	32,765,770	34,908,654	44,798,654	58,458,654	75,258,654	95,474,122	95,706,544	95,729,128	95,750,111
Otras Provisiones	56,707	25,143,372	94,362,352	8,748,680	21,283,162	22,390,182	36,868,998	24,473,224	15,865,342	11,526,345	10,180,845	10,386,856	10,713,387	14,974,289	21,247,711	19,984,551	20,007,798	20,029,398
RESULTADO DE OPERACIÓN	1,922,891,911	1,792,883,262	1,818,634,444	228,270,778	409,939,083	669,499,393	889,321,558	1,136,656,163	1,372,521,436	1,592,315,707	1,823,096,938	1,564,643,387	2,185,265,653	2,318,900,391	2,406,186,614	2,096,525,222	1,944,996,199	1,883,882,145
OTROS INGRESOS Y GASTOS	15,724,720	-27,101,397	-15,995,272	-275,694	-10,599	-412,164	-951,727	-681,349	-980,697	-833,259	11,487,978	10,138,400	8,987,743	7,736,233	-7,455,405	-11,154,431	-12,065,351	-12,335,195
Otros Ingresos	34,434,052	18,670,586	10,682,187	953,072	1,756,132	2,449,840	3,361,611	4,011,215	5,064,919	5,880,714	27,354,088	27,657,647	27,960,127	28,261,754	7,394,254	3,438,771	3,441,405	3,444,295
Otros Gastos	18,709,332	45,771,983	26,677,459	1,228,766	1,766,731	2,862,004	4,313,338	4,692,564	6,045,616	6,713,973	15,866,110	17,519,247	18,972,384	20,525,521	14,849,659	14,593,202	15,506,756	15,779,490
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,938,616,631	1,765,781,865	1,802,639,172	227,995,084	409,928,484	669,087,229	888,369,831	1,135,974,814	1,371,540,739	1,591,482,448	1,834,584,916	1,574,781,787	2,194,253,396	2,326,636,624	2,398,731,209	2,085,370,791	1,932,930,848	1,871,546,950
IMPUESTO A LA RENTA	286,261,774	372,466,684	466,292,685	50,852,423	85,718,492	136,111,194	194,240,001	236,333,581	273,290,032	315,760,903	364,996,444	401,330,394	437,529,293	471,063,816	474,083,214	430,634,860	449,308,467	429,222,672
RESULTADO NETO DEL EJERCICIO	1,652,354,857	1,393,315,181	1,336,346,487	177,142,661	324,209,992	532,976,035	694,129,830	899,641,233	1,098,250,707	1,275,721,545	1,469,588,472	1,173,451,393	1,756,724,103	1,855,572,808	1,924,647,995	1,654,735,931	1,483,622,381	1,442,324,278
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	1,652,354,857	1,393,315,181	1,336,346,487	177,142,661	324,209,992	532,976,035	694,129,830	899,641,233	1,098,250,707	1,275,721,545	1,469,588,472	1,173,451,393	1,756,724,103	1,855,572,808	1,924,647,995	1,654,735,931	1,483,622,381	1,442,324,278

