

RUBROS	AL 31/12/2023 (REAL)	AL 31/12/2024 (REAL)	AL 31/12/2025 (ESTIMADO)	PRESUPUESTO AÑO 2026												31/12/2027 (PROYECTADO)	31/12/2028 (PROYECTADO)	31/12/2029 (PROYECTADO)
				ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SETIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE			
INGRESOS POR INTERESES	3,123,453,743	3,177,242,601	2,947,869,921	241,688,733	464,996,765	708,575,316	942,667,439	1,183,371,493	1,419,743,940	1,661,355,815	1,899,411,965	2,128,734,349	2,363,458,161	2,592,147,941	2,827,375,475	2,792,732,584	2,836,370,256	2,777,996,417
Disponible	1,183,706,442	854,757,317	449,260,260	33,939,568	70,701,710	107,586,024	141,445,963	175,011,659	210,662,745	244,506,827	279,350,614	314,996,953	349,984,296	384,441,908	419,353,362	433,759,483	443,833,101	598,178,989
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	265,659,854	201,772,036	184,923,858	13,851,960	27,197,762	40,944,898	54,135,739	67,484,633	80,699,758	94,073,818	107,378,944	120,084,093	132,945,065	145,674,166	158,559,952	152,656,791	145,384,591	135,504,204
Inversiones a Vencimiento	344,164,890	343,018,983	350,618,413	32,019,688	60,409,778	91,519,967	121,801,213	153,273,324	183,906,860	215,745,126	242,893,381	266,714,432	291,471,996	315,569,610	340,614,618	293,210,750	294,435,022	269,072,796
Cartera de Créditos Directos	1,329,922,557	1,777,694,265	1,963,067,390	161,877,517	306,687,515	468,524,427	625,284,524	787,601,877	944,474,577	1,107,030,044	1,269,789,026	1,426,938,871	1,589,056,804	1,746,462,257	1,908,847,543	1,913,105,560	1,952,717,542	1,775,240,428
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	67,417,082	71,358,212	70,967,603	8,635,290	16,261,131	24,536,805	32,440,009	40,576,730	48,527,849	57,133,119	65,321,222	73,165,675	81,208,044	89,065,160	97,122,527	98,271,500	101,768,780	105,156,204
Obligaciones con el Público	47,342,000	51,391,646	50,827,886	6,567,831	12,510,755	19,103,512	25,323,799	31,777,603	38,045,805	44,532,102	51,037,288	57,198,824	63,558,276	69,732,475	76,106,933	76,893,979	78,590,252	79,784,660
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.	275	872	684	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	186,472	400,792	417,042	433,292	449,542	465,792	482,042	934,348	950,598	966,848	983,098	999,348	1,015,594	1,377,521	3,178,528	5,371,544
Valores, Títulos y Obligaciones en Circulación	19,987,307	19,878,194	19,952,561	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	20,000,000
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	3,056,036,661	3,105,884,389	2,876,902,318	233,053,443	448,735,634	684,038,511	910,227,430	1,142,794,763	1,371,216,091	1,604,222,696	1,834,090,743	2,055,568,674	2,282,250,117	2,503,082,781	2,730,252,948	2,694,461,084	2,734,601,476	2,672,840,213
Provisiones para Créditos Directos	-181,240,766	-197,828,542	-166,402,081	-12,068,276	-18,394,823	-30,111,378	-39,283,917	-48,835,506	-58,503,196	-68,171,364	-109,462,405	-120,346,735	-128,304,116	-170,185,451	-181,044,466	-160,037,366	-95,916,700	-118,286,487
MARGEN FINANCIERO NETO	2,874,795,895	2,908,055,847	2,710,500,237	220,985,167	430,340,811	653,927,133	870,943,513	1,093,959,257	1,312,712,895	1,536,051,332	1,724,628,338	1,935,221,939	2,153,946,001	2,332,897,330	2,549,208,482	2,534,423,718	2,638,684,776	2,554,553,726
INGRESOS POR SERVICIOS FINANCIEROS	781,302,279	815,871,679	865,704,095	68,200,449	137,305,711	207,590,616	275,181,103	344,316,501	413,871,129	483,042,840	552,293,508	622,171,506	691,437,974	761,164,267	831,688,546	856,884,635	869,524,133	895,435,058
Ingresos por Creditos Indirectos	14,001,035	21,146,380	19,793,173	2,235,675	4,468,903	6,703,495	8,941,700	11,183,716	13,426,096	15,666,091	17,903,999	20,141,907	22,323,821	24,507,822	26,634,769	22,531,371	5,911,942	2,037,317
Ingresos por Fideicomisos y Comisiones de Confianza	4,799,758	5,536,960	5,660,987	381,493	762,986	1,144,479	1,525,972	1,907,465	2,288,958	2,670,451	3,051,944	3,433,437	3,814,930	4,196,423	4,577,916	4,553,148	4,727,548	4,824,138
Ingresos por Emisión de Dinero Electrónico	97,820	38,865	368	23	39	56	74	92	111	130	148	166	184	202	220	216	216	216
Ingresos Diversos	762,403,666	789,149,474	840,249,567	65,583,258	132,073,783	199,742,586	264,713,357	331,225,228	398,155,964	464,706,168	531,337,417	598,595,996	665,299,039	732,459,820	800,475,641	829,799,900	858,884,427	888,573,387
GASTOS POR SERVICIOS FINANCIEROS	376,937,631	346,610,209	368,023,613	32,332,907	62,120,407	92,720,810	124,771,015	157,139,506	190,148,792	223,575,419	258,031,402	293,184,159	329,173,604	362,790,714	401,232,237	413,802,049	437,880,125	461,687,058
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	26,193	2,183	4,366	6,549	8,732	10,915	13,098	15,281	17,464	19,647	21,830	24,013	26,196	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	367,997,420	32,330,724	62,116,041	92,714,261	124,762,283	157,128,591	190,135,694	223,560,138	258,013,938	293,164,512	329,151,774	362,766,701	401,206,041	413,775,853	437,853,929	461,660,862
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	3,279,160,543	3,377,317,317	3,208,180,719	256,852,709	505,526,115	768,796,939	1,021,353,601	1,281,136,252	1,536,435,232	1,795,518,753	2,018,890,444	2,264,209,286	2,516,210,371	2,731,270,883	2,979,664,791	2,977,506,304	3,070,328,784	2,988,301,726
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	-59,082,631	10,397,912	80,640,873	-8,702,942	-7,451,392	-7,973,266	-8,387,661	-8,132,961	-8,823,114	-8,857,152	-6,197,826	-328,147	4,362,538	9,080,363	13,672,515	58,157,016	53,950,899	53,217,000
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	-7,839,626	-15,702,942	-21,451,392	-28,973,266	-36,387,661	-43,132,961	-50,823,114	-57,857,152	-62,197,826	-63,328,147	-65,637,462	-67,919,637	-70,327,485	-25,842,984	-30,049,101	-30,783,000
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	88,472,841	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	421,562	1,138,487	7,658	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN OPERACIONAL	3,220,077,912	3,387,715,229	3,288,821,592	248,149,767	498,074,723	760,823,673	1,012,965,940	1,273,003,291	1,527,612,118	1,786,661,601	2,012,692,618	2,263,881,139	2,520,572,909	2,740,351,246	2,993,337,306	3,035,663,320	3,124,279,683	3,041,518,726
GASTOS DE ADMINISTRACION	1,085,519,809	1,311,169,610	1,204,143,642	104,962,083	216,798,954	321,477,762	426,718,647	535,532,890	649,828,121	754,485,504	859,811,408	966,373,017	1,077,087,967	1,207,530,355	1,373,678,974	1,427,702,792	1,502,067,335	1,499,430,458
Gasto de Personal y Directorio	596,983,526	831,953,519	673,370,285	63,155,092	124,449,820	180,287,803	236,195,330	295,516,959	361,936,114	420,758,257	478,637,911	537,711,709	597,428,877	656,020,167	762,145,053	801,275,455	861,705,298	859,068,421
Gastos por Servicios Recibidos de Terceros	350,735,771	345,455,164	387,530,866	30,988,615	65,413,761	100,104,782	135,462,621	169,405,361	206,304,611	242,595,842	280,595,072	318,425,459	360,575,071	423,274,436	473,261,283	484,799,407	495,869,665	495,869,665

Impuestos y Contribuciones	137,800,512	133,760,927	143,242,491	10,818,376	26,935,373	41,085,177	55,060,696	70,610,570	81,587,396	91,131,405	100,578,425	110,235,849	119,084,019	128,235,752	138,272,638	141,627,930	144,492,372	144,492,372
DEPRECIACION Y AMORTIZACION	-73,313,083	-75,586,720	-80,634,702	-6,471,289	-12,962,130	-19,476,908	-26,013,058	-32,568,295	-39,143,014	-45,736,147	-52,350,429	-58,986,137	-65,642,861	-72,320,552	-79,855,705	-81,793,469	-83,447,746	-83,447,746
MARGEN OPERACIONAL NETO	2,061,245,020	2,000,958,899	2,004,043,248	136,716,395	268,313,639	419,869,003	560,234,235	704,902,106	838,640,983	986,439,950	1,100,530,781	1,238,521,985	1,377,842,081	1,460,500,339	1,539,802,627	1,526,167,059	1,538,764,602	1,458,640,522
VALUACION DE ACTIVOS Y PROVISIONES	138,353,109	208,075,637	286,895,320	17,062,425	26,693,626	44,819,257	67,728,958	91,139,347	114,750,310	140,276,471	163,860,419	190,386,859	215,672,956	245,141,631	265,523,184	283,340,238	288,918,770	288,918,776
Provisiones para Créditos Indirectos	1,191,271	10,213,692	1,012,744	1,051,483	2,361,605	3,804,202	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	-33,542,616	-1,141,821	-12,720,920	-17,440,611	-18,464,741	-21,412,025	-25,202,100	-26,225,980	-27,249,860	-26,078,430	-27,102,310	-22,831,586	-23,855,465	7,543,352	7,544,112	7,544,112
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	198,804,383	11,500,000	25,700,000	41,350,000	58,210,000	77,188,002	96,653,708	116,153,708	133,753,708	151,643,708	170,303,708	187,103,708	199,862,060	204,711,864	208,852,180	208,852,180
Otras Provisiones	56,707	25,143,372	120,620,809	5,652,763	11,352,941	17,105,666	22,865,771	28,657,842	34,487,440	40,347,116	46,148,556	51,988,848	57,970,603	64,992,115	72,106,502	53,270,947	54,348,356	54,348,356
RESULTADO DE OPERACIÓN	1,922,891,911	1,792,883,262	1,717,147,928	119,653,970	241,620,013	375,049,746	492,505,277	613,762,759	723,890,673	846,163,479	936,670,362	1,048,135,126	1,162,169,125	1,215,358,708	1,274,279,443	1,242,826,821	1,249,845,832	1,169,721,746
OTROS INGRESOS Y GASTOS	15,724,720	-27,101,397	-10,794,893	-757,609	-2,315,455	-3,073,415	-3,831,577	-4,589,782	-5,547,953	-6,306,125	-7,064,390	-8,022,726	-8,781,124	-9,638,253	-11,684,759	-12,017,252	-12,300,803	-12,300,803
Otros Ingresos	34,434,052	18,670,586	16,495,025	310,435	620,685	930,869	1,240,902	1,550,943	1,861,070	2,171,248	2,481,384	2,791,500	3,101,606	3,411,723	9,870,826	9,870,455	9,870,449	9,870,449
Otros Gastos	18,709,332	45,771,983	27,289,918	1,068,044	2,936,140	4,004,284	5,072,479	6,140,725	7,409,023	8,477,373	9,545,774	10,814,226	11,882,730	13,049,976	21,555,585	21,887,707	22,171,252	22,171,252
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,938,616,631	1,765,781,865	1,706,353,035	118,896,361	239,304,558	371,976,331	488,673,700	609,172,977	718,342,720	839,857,354	929,605,972	1,040,112,400	1,153,388,001	1,205,720,455	1,262,594,684	1,230,809,569	1,237,545,029	1,157,420,943
IMPUESTO A LA RENTA	286,261,774	372,466,684	449,185,991	30,720,569	63,089,472	96,224,575	128,001,734	160,319,935	187,514,253	221,230,263	245,769,020	274,202,714	305,899,790	326,681,977	343,425,754	295,549,820	296,741,646	277,610,574
RESULTADO NETO DEL EJERCICIO	1,652,354,857	1,393,315,181	1,257,167,044	88,175,792	176,215,086	275,751,756	360,671,966	448,853,042	530,828,467	618,627,091	683,836,952	765,909,686	847,488,211	879,038,478	919,168,930	935,259,749	940,803,383	879,810,369
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
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	1,257,167,044	88,175,792	176,215,086	275,751,756	360,671,966	448,853,042	530,828,467	618,627,091	683,836,952	765,909,686	847,488,211	879,038,478	919,168,930	935,259,749	940,803,383	879,810,369

