

FOEPR086

PRESUPUESTO EJERCICIO 2020

Fecha Impr : 06/01/2020

Fecha Cierre: 03/01/2020

Estado de Resultados Integrales

Hora Impr : 18.28.32

Hora Cierre: 10.11.58

Ajustado - EN NUEVOS SOLES

FORMATO N.4P

(C58111001-202003)

RUBROS	AL 31/12/2017 (REAL)	AL 31/12/2018 (REAL)	AL 31/12/2019 (ESTIMADO)	PRESUPUESTO AÑO 2020												31/12/2021 (PROYECTADO)	31/12/2022 (PROYECTADO)	31/12/2023 (PROYECTADO)
				ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SEPTIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE			
INGRESOS POR INTERESES	545,898,635	483,567,599	478,724,000	31,162,000	60,923,000	92,882,000	125,591,000	159,531,000	194,279,000	229,281,000	264,420,000	298,520,000	333,711,000	367,582,000	403,685,000	411,558,000	426,667,000	434,088,000
Disponible	21,808,093	49,769,667	30,016,000	3,000,000	6,129,000	8,969,000	11,452,000	14,171,000	16,787,000	18,834,000	20,649,000	22,272,000	23,738,000	25,069,000	26,572,000	13,907,000	14,571,000	10,012,000
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	124,934,836	121,800,593	152,297,000	11,391,000	22,045,000	33,569,000	44,848,000	56,504,000	67,915,000	79,843,000	91,772,000	103,438,000	115,623,000	127,414,000	139,735,000	151,554,000	157,529,000	160,575,000
Inversiones a Vencimiento	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cartera de Créditos Directos	399,155,706	311,997,339	296,411,000	16,771,000	32,749,000	50,344,000	69,291,000	88,856,000	109,577,000	130,604,000	151,999,000	172,810,000	194,350,000	215,099,000	237,378,000	246,097,000	254,567,000	263,501,000
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	461,896,894	426,682,697	394,534,000	29,137,999	56,875,000	86,512,000	115,542,001	145,705,000	174,886,001	205,239,000	235,839,000	265,495,000	296,005,000	325,491,000	356,029,001	348,797,000	351,802,000	351,989,000
Obligaciones con el Público	563,580	592,527	392,000	39,000	74,000	113,000	148,000	187,000	222,000	260,000	299,000	334,000	373,000	408,000	447,000	461,000	461,000	461,000
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.	4,379,262	6,206,100	6,166,000	332,000	667,000	1,026,000	1,398,000	1,809,000	2,207,000	2,601,000	2,977,000	3,341,000	3,708,000	4,055,000	4,414,000	3,629,000	3,728,000	3,899,000
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	56,074,483	36,086,713	27,156,000	3,143,000	6,302,000	9,678,000	13,173,000	17,019,000	20,739,000	24,386,000	27,800,000	31,103,000	34,437,000	37,586,000	40,839,000	32,961,000	33,852,000	35,391,000
Adeudos y Obligaciones con Instituciones Financ. del Exter. y Organ. Financ.	17,457,940	16,245,240	15,209,816	1,524,969	2,734,606	4,057,969	5,419,734	6,809,561	8,172,064	9,561,152	10,950,240	12,312,743	13,702,570	15,065,073	16,454,162	10,243,511	10,243,511	6,955,781
Otros Adeudos y Obligaciones del País y del Exterior	4,126,586	1,215,072	1,430,193	143,394	257,138	381,575	509,623	640,309	768,427	899,044	1,029,661	1,157,779	1,288,465	1,416,583	1,547,200	963,207	963,207	654,058
Comisiones y Otros Cargos por Obligaciones Financieras	5,913,687	8,354,189	3,955,991	396,636	711,256	1,055,456	1,409,644	1,771,130	2,125,510	2,486,804	2,848,099	3,202,478	3,563,965	3,918,344	4,279,639	2,664,282	2,664,282	1,809,161
Valores, Títulos y Obligaciones en Circulación	344,203,050	346,636,282	339,057,000	23,217,000	45,459,000	69,188,000	92,171,000	115,901,000	138,884,000	163,133,000	187,904,000	211,894,000	236,664,000	260,655,000	285,425,000	296,311,000	298,326,000	301,255,000
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	18,578,421	7,289,777	1,167,000	223,000	432,000	655,000	837,000	973,000	1,054,000	1,078,000	1,078,000	1,078,000	1,078,000	1,078,000	1,078,000	0	0	0

Resultado por de Operaciones de Cobertura	10,599,885	4,056,797	0	119,000	238,000	357,000	476,000	595,000	714,000	834,000	953,000	1,072,000	1,190,000	1,309,000	1,545,000	1,564,000	1,564,000	1,564,000
Otros Gastos Financieros	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN FINANCIERO BRUTO	84,001,741	56,884,902	84,190,000	2,024,001	4,048,000	6,370,000	10,048,999	13,826,000	19,392,999	24,042,000	28,581,000	33,025,000	37,706,000	42,091,000	47,655,999	62,761,000	74,865,000	82,099,000
Provisiones para Créditos Directos	-45,512,743	-38,027,346	-25,104,000	3,448,000	4,788,000	6,822,000	6,580,000	6,393,000	5,181,000	4,337,000	3,555,000	3,001,000	3,038,000	2,148,000	19,978,000	-6,210,000	-6,375,000	-6,440,000
MARGEN FINANCIERO NETO	38,488,998	18,857,556	59,086,000	5,472,001	8,836,000	13,192,000	16,628,999	20,219,000	24,573,999	28,379,000	32,136,000	36,026,000	40,744,000	44,239,000	67,633,999	56,551,000	68,490,000	75,659,000
INGRESOS POR SERVICIOS FINANCIEROS	34,888,456	32,863,902	44,969,000	3,295,000	6,631,000	9,946,000	13,291,000	16,854,000	19,696,000	23,004,000	26,311,000	29,655,000	32,889,000	36,060,000	39,244,000	39,191,000	39,827,000	40,477,000
Ingresos por Creditos Indirectos	7,775,219	6,087,389	14,851,000	365,000	727,000	1,195,000	1,635,000	2,373,000	2,304,000	2,730,000	3,156,000	3,562,000	3,915,000	4,205,000	4,496,000	3,598,000	3,598,000	3,598,000
Ingresos por Fideicomisos y Comisiones de Confianza	26,894,526	26,499,304	28,923,000	2,930,000	5,904,000	8,751,000	11,656,000	14,481,000	17,392,000	20,274,000	23,155,000	26,093,000	28,974,000	31,855,000	34,748,000	35,593,000	36,229,000	36,879,000
Ingresos Diversos	218,711	277,209	1,195,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
GASTOS POR SERVICIOS FINANCIEROS	5,026,951	4,090,476	2,429,000	264,000	532,000	732,000	933,000	1,160,000	1,368,000	1,572,000	1,777,000	1,982,000	2,186,000	2,391,000	2,596,000	2,612,000	2,612,000	2,612,000
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	249,345	68,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	4,777,606	4,022,476	2,429,000	264,000	532,000	732,000	933,000	1,160,000	1,368,000	1,572,000	1,777,000	1,982,000	2,186,000	2,391,000	2,596,000	2,612,000	2,612,000	2,612,000
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	68,350,503	47,630,982	101,626,000	8,503,001	14,935,000	22,406,000	28,986,999	35,913,000	42,901,999	49,811,000	56,670,000	63,699,000	71,447,000	77,908,000	104,281,999	93,130,000	105,705,000	113,524,000
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	26,447,491	38,580,814	-3,665,000	53,000	106,000	159,000	212,000	265,000	320,000	370,000	423,000	476,000	529,000	582,000	635,000	460,000	460,000	460,000
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	22,161,672	8,245,133	80,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Derivados de Negociación	-720,500	-1,350,667	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resultados por Operaciones de Cobertura	20,987,371	64,630,940	12,383,000	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	-16,571,332	-33,941,563	-16,128,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros	590,280	996,971	0	53,000	106,000	159,000	212,000	265,000	320,000	370,000	423,000	476,000	529,000	582,000	635,000	460,000	460,000	460,000
MARGEN OPERACIONAL	94,797,994	86,211,796	97,961,000	8,556,001	15,041,000	22,565,000	29,198,999	36,178,000	43,221,999	50,181,000	57,093,000	64,175,000	71,976,000	78,490,000	104,916,999	93,590,000	106,165,000	113,984,000
GASTOS DE ADMINISTRACION	69,534,279	64,502,060	75,465,690	5,837,522	11,806,196	18,370,819	24,251,605	30,109,209	36,063,727	41,974,492	47,841,046	54,014,250	59,889,486	65,766,352	71,618,152	73,050,515	74,511,525	76,001,755
Gasto de Personal y Directorio	37,501,768	33,154,991	39,386,401	3,196,744	6,358,950	9,755,472	12,921,759	16,127,390	19,330,362	22,561,087	25,788,271	29,039,205	32,351,229	35,757,813	39,175,697	39,959,211	40,758,395	41,573,563
Gastos por Servicios Recibidos de Terceros	26,504,446	26,297,887	30,032,725	2,220,074	4,605,838	7,353,235	9,647,030	11,878,299	14,209,141	16,468,477	18,687,143	21,188,709	23,331,217	25,380,795	27,394,002	27,941,882	28,500,720	29,070,734
Impuestos y Contribuciones	5,528,065	5,049,182	6,046,564	420,704	841,408	1,262,112	1,682,816	2,103,520	2,524,224	2,944,928	3,365,632	3,786,336	4,207,040	4,627,744	5,048,453	5,149,422	5,252,410	5,357,458

DEPRECIACION Y AMORTIZACION	-5,764,847	-4,086,257	-4,154,252	-346,027	-691,087	-1,037,113	-1,383,140	-1,729,166	-2,074,226	-2,420,253	-2,766,280	-3,112,306	-3,457,366	-3,803,393	-3,900,048	-3,900,048	-3,900,048	-3,900,048
MARGEN OPERACIONAL NETO	19,498,868	17,623,479	18,341,058	2,372,452	2,543,717	3,157,068	3,564,254	4,339,625	5,084,046	5,786,255	6,485,674	7,048,444	8,629,148	8,920,255	29,398,799	16,639,437	27,753,427	34,082,197
VALUACION DE ACTIVOS Y PROVISIONES	13,537,849	-3,642,889	1,346,058	11,974	23,913	35,887	47,860	59,834	71,774	13,747	125,720	137,694	310,634	322,607	-7,048	134,952	134,952	134,952
Provisiones para Créditos Indirectos	16,356,647	-9,327,352	1,461,433	0	0	0	0	0	0	0	-56,425	24,182	24,182	153,959	153,959	-114,462	0	0
Provisiones para Incobrabilidad de Cuentas por Cobrar	-4,488,704	254,724	-401,057	0	0	0	0	0	0	0	118	-51	-51	-322	-322	239	0	0
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros	0	-48,166	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	3,001,944	143,748	11,973	23,913	35,887	47,860	59,834	71,774	83,747	95,720	107,694	119,634	131,607	134,952	134,952	134,952	134,952
Deterioro de Activo Fijo	73,639	122,089	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	0	0	0	0
Provisiones por Litigios y Demandas	578,500	1,749,227	51,688	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otras Provisiones	1,017,767	604,645	90,246	1	0	0	0	0	0	-13,693	5,869	5,869	37,363	37,363	-27,777	0	0	0
RESULTADO DE OPERACIÓN	5,961,019	21,266,368	16,995,000	2,360,478	2,519,804	3,121,181	3,516,394	4,279,791	5,012,272	5,772,508	6,359,954	6,910,750	8,318,514	8,597,648	29,405,847	16,504,485	27,618,475	33,947,245
OTROS INGRESOS Y GASTOS	10,162,921	3,983,358	12,388,000	0	0	0	0	0	0	0	0	0	0	0	0	2,900,000	0	0
Otros Ingresos	10,162,921	3,983,358	12,388,000	0	0	0	0	0	0	0	0	0	0	0	0	2,900,000	0	0
Otros Gastos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	16,123,940	25,249,726	29,383,000	2,360,478	2,519,804	3,121,181	3,516,394	4,279,791	5,012,272	5,772,508	6,359,954	6,910,750	8,318,514	8,597,648	29,405,847	19,404,485	27,618,475	33,947,245
IMPUESTO A LA RENTA	11,647,268	8,241,960	8,667,985	696,341	743,342	920,748	1,037,337	1,262,538	1,478,621	1,702,890	1,876,186	2,038,671	2,453,962	2,536,306	20,579,650	8,746,598	11,218,400	13,104,562
RESULTADO NETO DEL EJERCICIO	4,476,672	17,007,766	20,715,015	1,664,137	1,776,462	2,200,433	2,479,057	3,017,253	3,533,651	4,069,618	4,483,768	4,872,079	5,864,552	6,061,342	8,826,197	10,657,887	16,400,075	20,842,683
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	12,491,553	-51,747,966	-23,228,101	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	132,083,955	135,386,054	138,093,775	140,855,651
Coberturas de Flujo de efectivo	2,282,175	-48,115,902	-47,342,942	-805,350	-805,350	-805,350	-805,350	-805,350	-805,350	-805,350	-805,350	-805,350	-805,350	-805,350	-805,350	-825,484	-841,994	-858,834
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	-4,358,249	29,459,841	20,818,458	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-38,727,189	-39,695,369	-40,489,276	-41,299,062
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	10,415,479	-70,404,027	-49,752,585	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	92,551,416	94,865,201	96,762,505	98,697,755
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	14,892,151	-53,396,261	-29,037,570	94,215,553	94,327,878	94,751,849	95,030,473	95,568,669	96,085,067	96,621,034	97,035,184	97,423,495	98,415,968	98,612,758	101,377,613	105,523,088	113,162,580	119,540,438

