

FOEPR086

PRESUPUESTO EJERCICIO 2023

Fecha Cierre: 29/12/2022

Estado de Resultados Integrales

Hora Cierre: 18.55.36

Ajustado - EN NUEVOS SOLES

FORMATO N.4P

(C36551812-202229)

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			
<b>INGRESOS POR INTERESES</b>	436,005,815	412,272,867	456,010,000	44,132,000	83,851,000	128,927,000	173,295,000	218,886,000	268,857,000	315,673,000	361,476,000	404,811,000	449,711,000	504,748,000	548,721,000	528,485,000	529,186,000	541,093,000
<b>Disponible</b>	16,959,217	15,850,973	3,450,000	225,000	519,000	904,000	1,633,000	2,506,000	3,518,000	4,814,000	5,037,000	5,246,000	5,465,000	5,699,000	5,965,000	4,009,000	4,223,000	3,945,000
<b>Fondos Interbancarios</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Inversiones a Valor Razonable con Cambios en Resultados</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Inversiones Disponibles para la Venta</b>	131,516,501	131,449,743	126,396,000	11,861,000	22,564,000	34,394,000	45,800,000	57,559,000	68,903,000	80,588,000	92,262,000	103,540,000	115,156,000	126,373,000	137,932,000	137,606,000	137,606,000	137,518,000
<b>Inversiones a Vencimiento</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Cartera de Créditos Directos</b>	287,146,621	258,069,398	314,784,000	31,055,000	58,880,000	90,747,000	122,017,000	153,980,000	190,629,000	223,465,000	256,371,000	288,219,000	320,281,000	362,896,000	394,038,000	375,082,000	376,366,000	390,117,000
<b>Resultados por Operaciones de Cobertura</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Cuentas por Cobrar</b>	3	6,664,194	11,380,000	991,000	1,888,000	2,882,000	3,845,000	4,841,000	5,807,000	6,806,000	7,806,000	7,806,000	8,809,000	9,780,000	10,786,000	11,788,000	10,991,000	9,513,000
<b>Otros Ingresos Financieros</b>	383,473	238,559	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>GASTOS POR INTERESES</b>	308,927,238	390,811,657	425,142,000	39,808,000	77,481,000	118,230,999	158,496,000	201,003,000	242,723,000	285,851,001	328,887,000	370,049,999	412,286,000	452,594,000	493,891,000	465,453,001	451,683,000	453,518,000
<b>Obligaciones con el Público</b>	39,680	157,386	2,857,000	366,000	709,000	1,076,000	1,430,000	1,797,000	2,151,000	2,518,000	2,884,000	3,239,000	3,605,000	3,960,000	4,326,000	4,524,000	4,524,000	4,524,000
<b>Fondos Interbancarios</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Depósitos de Emp. del Sist. Financ. y Organismos Financ. Internac.</b>	2,925,999	914,205	4,584,000	230,000	453,000	732,000	1,089,000	1,540,000	2,025,000	2,565,000	3,125,000	3,657,000	4,193,000	4,701,000	5,212,000	4,806,000	4,228,000	4,228,000
<b>Adeudos y Obligaciones Financieras</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Adeudos y Obligaciones con el Banco Central de Reserva del Perú</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Adeudos y Obligaciones del Sistema Financiero del país</b>	51,458,317	25,088,123	71,837,000	9,259,000	18,142,000	28,231,000	38,476,000	50,018,000	61,754,000	73,860,000	85,836,000	97,261,000	108,905,000	120,066,000	131,437,000	128,720,000	133,190,000	140,981,000
<b>Adeudos y Obligaciones con Instituciones Financ. del Exter. y Organ. Financ.</b>	21,746,880	18,300,395	23,157,827	2,363,296	4,571,248	6,985,241	9,420,684	11,932,173	14,283,769	16,711,412	19,165,703	21,270,310	23,458,114	25,278,683	27,131,751	22,664,499	21,094,818	20,036,665
<b>Otros Adeudos y Obligaciones del País y del Exterior</b>	2,887,372	4,223,587	6,230,647	635,848	1,229,901	1,879,389	2,534,649	3,210,368	3,843,069	4,496,230	5,156,561	5,722,808	6,311,440	6,801,267	7,299,838	6,097,917	5,675,592	5,390,894
<b>Comisiones y Otros Cargos por Obligaciones Financieras</b>	10,604,322	6,017,698	6,240,526	636,856	1,231,851	1,882,369	2,538,667	3,215,459	3,849,162	4,503,359	5,164,736	5,731,881	6,321,446	6,812,050	7,311,411	6,107,585	5,684,590	5,399,441
<b>Valores, Títulos y Obligaciones en Circulación</b>	207,987,580	320,669,786	296,843,000	24,371,000	47,271,000	71,632,000	95,262,000	119,623,000	143,253,000	167,729,000	192,183,000	215,903,000	240,346,000	263,976,000	288,337,000	281,621,000	266,941,000	262,613,000
<b>Cuentas por Pagar</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Intereses de Cuentas por Pagar</b>	7,265,525	7,975,463	3,260,000	213,000	407,000	614,000	814,000	1,003,000	1,168,000	1,339,000	1,510,000	1,670,000	1,818,000	1,938,000	2,043,000	567,000	0	0

Resultado por de Operaciones de Cobertura	1,476,069	1,423,855	1,298,000	126,000	252,000	378,000	504,000	630,000	755,000	881,000	1,007,000	1,133,000	1,259,000	1,385,000	1,511,000	1,511,000	1,511,000	1,511,000
Otros Gastos Financieros	2,535,494	6,041,159	8,834,000	1,607,000	3,214,000	4,821,000	6,427,000	8,034,000	9,641,000	11,248,000	12,855,000	14,462,000	16,069,000	17,676,000	19,282,000	8,834,000	8,834,000	8,834,000
<b>MARGEN FINANCIERO BRUTO</b>	<b>127,078,577</b>	<b>21,461,210</b>	<b>30,868,000</b>	<b>4,324,000</b>	<b>6,370,000</b>	<b>10,696,001</b>	<b>14,799,000</b>	<b>17,883,000</b>	<b>26,134,000</b>	<b>29,821,999</b>	<b>32,589,000</b>	<b>34,761,001</b>	<b>37,425,000</b>	<b>52,154,000</b>	<b>54,830,000</b>	<b>63,031,999</b>	<b>77,503,000</b>	<b>87,575,000</b>
Provisiones para Créditos Directos	-120,107,176	-356,434,100	7,453,000	2,893,000	2,377,000	3,902,000	1,667,000	2,285,000	3,388,000	1,864,000	1,132,000	4,267,000	5,485,000	-3,092,000	-1,707,000	-4,907,000	-4,811,000	-5,046,000
<b>MARGEN FINANCIERO NETO</b>	<b>6,971,401</b>	<b>-334,972,890</b>	<b>38,321,000</b>	<b>7,217,000</b>	<b>8,747,000</b>	<b>14,598,001</b>	<b>16,466,000</b>	<b>20,168,000</b>	<b>29,522,000</b>	<b>31,685,999</b>	<b>33,721,000</b>	<b>39,028,001</b>	<b>42,910,000</b>	<b>49,062,000</b>	<b>53,123,000</b>	<b>58,124,999</b>	<b>72,692,000</b>	<b>82,529,000</b>
<b>INGRESOS POR SERVICIOS FINANCIEROS</b>	<b>65,748,329</b>	<b>125,672,585</b>	<b>92,322,000</b>	<b>5,958,000</b>	<b>11,922,000</b>	<b>17,896,000</b>	<b>23,889,000</b>	<b>29,861,000</b>	<b>35,816,000</b>	<b>41,804,000</b>	<b>47,761,000</b>	<b>53,702,000</b>	<b>59,674,000</b>	<b>65,613,000</b>	<b>71,547,000</b>	<b>71,224,000</b>	<b>71,224,000</b>	<b>71,224,000</b>
Ingresos por Creditos Indirectos	3,055,708	1,570,371	1,155,000	121,000	227,000	343,000	454,000	568,000	677,000	789,000	899,000	1,005,000	1,114,000	1,218,000	1,324,000	876,000	876,000	876,000
Ingresos por Fideicomisos y Comisiones de Confianza	62,411,587	124,060,997	91,067,000	5,837,000	11,695,000	17,553,000	23,435,000	29,293,000	35,139,000	41,015,000	46,862,000	52,697,000	58,560,000	64,395,000	70,223,000	70,348,000	70,348,000	70,348,000
Ingresos por Emisión de Dinero Electrónico	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ingresos Diversos	281,034	41,217	100,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>GASTOS POR SERVICIOS FINANCIEROS</b>	<b>16,758,608</b>	<b>12,764,710</b>	<b>8,143,000</b>	<b>680,000</b>	<b>1,360,000</b>	<b>2,039,000</b>	<b>2,719,000</b>	<b>3,399,000</b>	<b>4,079,000</b>	<b>4,759,000</b>	<b>5,439,000</b>	<b>6,118,000</b>	<b>6,798,000</b>	<b>7,478,000</b>	<b>8,158,000</b>	<b>4,813,000</b>	<b>3,141,000</b>	<b>2,305,000</b>
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	80,240	0	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	16,678,368	12,764,710	8,143,000	680,000	1,360,000	2,039,000	2,719,000	3,399,000	4,079,000	4,759,000	5,439,000	6,118,000	6,798,000	7,478,000	8,158,000	4,813,000	3,141,000	2,305,000
<b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b>	<b>55,961,122</b>	<b>-222,065,015</b>	<b>122,500,000</b>	<b>12,495,000</b>	<b>19,309,000</b>	<b>30,455,001</b>	<b>37,636,000</b>	<b>46,630,000</b>	<b>61,259,000</b>	<b>68,730,999</b>	<b>76,043,000</b>	<b>86,612,001</b>	<b>95,786,000</b>	<b>107,197,000</b>	<b>116,512,000</b>	<b>124,535,999</b>	<b>140,775,000</b>	<b>151,448,000</b>
<b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>	<b>7,684,781</b>	<b>443,473,121</b>	<b>-6,975,000</b>	<b>-622,000</b>	<b>-1,243,000</b>	<b>-1,865,000</b>	<b>-2,487,000</b>	<b>-3,110,000</b>	<b>-3,731,000</b>	<b>-4,353,000</b>	<b>-4,975,000</b>	<b>-5,596,000</b>	<b>-6,218,000</b>	<b>-6,840,000</b>	<b>-7,461,000</b>	<b>0</b>	<b>0</b>	<b>0</b>
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	10,696,423	421,501,480	4,475,000	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Derivados de Negociación	20,490,661	6,357,027	2,005,763	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resultados por Operaciones de Cobertura	5,688,837	-735,389	-2,005,763	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	-30,631,727	13,897,420	-13,117,000	-762,000	-1,524,000	-2,286,000	-3,048,000	-3,811,000	-4,573,000	-5,335,000	-6,097,000	-6,859,000	-7,621,000	-8,383,000	-9,145,000	0	0	0
Otros	1,440,587	2,452,583	1,667,000	140,000	281,000	421,000	561,000	701,000	842,000	982,000	1,122,000	1,263,000	1,403,000	1,543,000	1,684,000	0	0	0
<b>MARGEN OPERACIONAL</b>	<b>63,645,903</b>	<b>221,408,106</b>	<b>115,525,000</b>	<b>11,873,000</b>	<b>18,066,000</b>	<b>28,590,001</b>	<b>35,149,000</b>	<b>43,520,000</b>	<b>57,528,000</b>	<b>64,377,999</b>	<b>71,068,000</b>	<b>81,016,001</b>	<b>89,568,000</b>	<b>100,357,000</b>	<b>109,051,000</b>	<b>124,535,999</b>	<b>140,775,000</b>	<b>151,448,000</b>
<b>GASTOS DE ADMINISTRACION</b>	<b>60,319,586</b>	<b>66,995,155</b>	<b>69,345,000</b>	<b>6,297,000</b>	<b>12,784,000</b>	<b>19,163,000</b>	<b>25,450,000</b>	<b>32,297,000</b>	<b>38,485,000</b>	<b>45,003,000</b>	<b>51,269,000</b>	<b>57,984,000</b>	<b>64,402,000</b>	<b>71,013,000</b>	<b>78,204,000</b>	<b>79,768,080</b>	<b>81,363,442</b>	<b>82,990,711</b>
Gasto de Personal y Directorio	34,375,733	37,254,164	38,529,000	3,252,000	6,505,000	10,067,000	13,548,000	16,927,000	20,385,000	23,948,000	27,365,000	30,996,000	34,583,000	38,415,000	43,045,000	43,905,900	44,784,018	45,679,698
Gastos por Servicios Recibidos de Terceros	21,558,929	25,213,211	15,308,219	2,669,620	5,528,240	7,969,860	10,400,480	13,493,100	15,847,720	18,427,340	20,900,960	23,609,580	26,065,200	28,468,820	30,654,439	31,267,528	31,892,879	32,530,737

Impuestos y Contribuciones	4,384,924	4,527,780	15,507,781	375,380	750,760	1,126,140	1,501,520	1,876,900	2,252,280	2,627,660	3,003,040	3,378,420	3,753,800	4,129,180	4,504,561	4,594,652	4,686,545	4,780,276	
DEPRECIACION Y AMORTIZACION	-2,021,226	-2,812,694	-2,572,000	-214,000	-429,000	-643,000	-857,000	-1,072,000	-1,286,000	-1,500,000	-1,715,000	-1,929,000	-2,143,000	-2,358,000	-2,572,000	-2,572,000	-2,572,000	-2,572,000	
MARGEN OPERACIONAL NETO	1,305,091	151,600,257	43,608,000	5,362,000	4,853,000	8,784,001	8,842,000	10,151,000	17,757,000	17,874,999	18,084,000	21,103,001	23,023,000	26,986,000	28,275,000	42,195,919	56,839,558	65,885,289	
VALUACION DE ACTIVOS Y PROVISIONES	-5,625,686	7,538,789	-1,963,001	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Provisiones para Créditos Indirectos	-12,505,299	-1,737,715	431,754	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Provisiones para Incobrabilidad de Cuentas por Cobrar	2,434,349	8,633,168	-2,145,005	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros	0	-78,039	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	689,686	-593,445	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Deterioro de Activo Fijo	201,602	309,633	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	1,082,458	565,400	-140,480	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Otras Provisiones	2,471,518	439,787	-109,270	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
RESULTADO DE OPERACIÓN	6,930,777	144,061,468	45,571,001	5,362,000	4,853,000	8,784,001	8,842,000	10,151,000	17,757,000	17,874,999	18,084,000	21,103,001	23,023,000	26,986,000	28,275,000	42,195,919	56,839,558	65,885,289	
OTROS INGRESOS Y GASTOS	1,318,558	-32,436,814	-9,959,000	81,000	163,000	244,000	326,000	407,000	489,000	570,000	651,000	733,000	814,000	896,000	977,000	0	0	0	
Otros Ingresos	1,318,558	0	-9,959,000	81,000	163,000	244,000	326,000	407,000	489,000	570,000	651,000	733,000	814,000	896,000	977,000	0	0	0	
Otros Gastos	0	32,436,814	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	8,249,335	111,624,654	35,612,001	5,443,000	5,016,000	9,028,001	9,168,000	10,558,000	18,246,000	18,444,999	18,735,000	21,836,001	23,837,000	27,882,000	29,252,000	42,195,919	56,839,558	65,885,289	
IMPUESTO A LA RENTA	-12,209,108	70,401,279	14,154,751	1,947,685	2,162,720	3,688,260	4,071,560	4,822,610	7,432,570	7,833,275	8,259,825	9,516,620	10,448,915	-4,288,810	-3,835,566	12,447,796	16,767,670	19,436,160	
RESULTADO NETO DEL EJERCICIO	20,458,443	41,223,375	21,457,250	3,495,315	2,853,280	5,339,741	5,096,440	5,735,390	10,813,430	10,611,724	10,475,175	12,319,381	13,388,085	32,170,810	33,087,566	29,748,123	40,071,888	46,449,129	
OTRO RESULTADO INTEGRAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	45,944,194	-165,475,831	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-221,633,892	-227,174,739	-231,718,234	-236,352,599
Coberturas de Flujo de efectivo	-5,184,010	-2,385,546	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,007,973	3,083,172	3,144,835	3,207,732	
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	-12,024,254	49,519,104	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	64,494,646	66,107,012	67,429,152	68,777,735	
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	28,735,930	-118,342,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-154,131,273	-157,984,555	-161,144,247	-164,367,132	
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	49,194,373	-77,118,898	-132,674,023	-150,635,958	-151,277,993	-148,791,532	-149,034,833	-148,395,883	-143,317,843	-143,519,549	-143,656,098	-141,811,892	-140,743,188	-121,960,463	-121,043,707	-128,236,432	-121,072,359	-117,918,003	

