

RUBROS	AL 31/12/2021 (REAL)	AL 31/12/2022 (REAL)	AL 31/12/2023 (ESTIMADO)	PRESUPUESTO AÑO 2024												31/12/2025 (PROYECTADO)	31/12/2026 (PROYECTADO)	31/12/2027 (PROYECTADO)
				ENERO	FEBRERO	MARZO	ABRIL	MAYO	JUNIO	JULIO	AGOSTO	SETIEMBRE	OCTUBRE	NOVIEMBRE	DICIEMBRE			
INGRESOS POR INTERESES	412,272,867	466,138,691	562,851,161	46,130,579	88,879,133	132,031,971	174,108,243	221,686,726	278,104,993	325,308,502	372,135,576	416,320,175	462,367,146	506,856,903	562,415,471	605,227,572	623,925,334	645,589,103
Disponible	15,850,973	5,884,299	14,766,606	1,416,435	2,583,760	3,767,353	5,175,788	7,593,091	10,281,419	12,613,009	15,323,084	16,057,693	16,410,097	16,726,086	17,004,793	9,640,822	7,786,393	5,727,582
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	131,449,743	125,361,305	133,471,883	11,335,694	22,363,978	34,467,601	46,582,311	59,061,909	71,170,514	83,762,821	95,560,617	110,011,178	122,395,639	134,485,357	146,994,670	150,212,514	160,933,089	163,079,268
Inversiones a Vencimiento	0	0	27,120	211,180	411,297	630,162	909,129	1,213,336	1,503,027	1,797,445	2,123,612	0	0	0	0	0	0	0
Cartera de Créditos Directos	258,069,398	323,612,719	402,661,766	33,167,270	61,643,793	90,338,352	117,682,671	149,036,033	189,411,197	220,571,804	251,733,201	281,994,692	314,465,268	345,735,842	387,664,738	436,248,122	446,079,738	467,656,139
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	6,664,194	11,280,368	11,144,051	0	1,876,305	2,828,503	3,758,344	4,718,083	5,561,840	6,386,427	7,218,066	8,079,616	8,919,146	9,732,622	10,574,274	9,126,114	9,126,114	9,126,114
Otros Ingresos Financieros	238,559	0	779,735	0	0	0	0	64,274	176,996	176,996	176,996	176,996	176,996	176,996	176,996	0	0	0
GASTOS POR INTERESES	390,811,657	426,360,419	474,703,931	38,595,258	73,787,546	111,685,458	149,283,935	191,680,962	232,935,713	275,776,946	316,624,903	356,362,417	397,582,844	437,024,942	477,959,389	496,977,600	502,693,173	528,792,712
Obligaciones con el Público	157,386	3,213,224	5,137,818	128,598	236,090	269,009	298,306	327,187	353,941	381,665	409,471	410,715	410,715	410,715	410,715	329,200	0	0
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.	914,205	230,846	15,120	0	0	89,942	297,904	513,846	646,121	655,745	720,614	976,415	1,240,715	1,496,515	1,760,815	4,540,448	6,283,700	6,487,000
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	25,088,123	72,092,604	96,131,432	8,512,171	15,931,348	23,603,661	31,447,798	40,703,558	49,696,925	59,185,100	69,671,301	79,227,772	89,900,472	99,945,672	110,210,372	125,656,918	142,223,300	155,003,000
Adeudos y Obligaciones con Instituciones Financ. del Exter. y Organismos. Financ.	18,300,395	17,991,021	13,782,169	429,333	687,037	1,098,862	1,408,976	1,745,773	2,076,975	2,415,556	2,765,239	8,968,666	9,830,550	10,697,365	11,580,612	10,336,483	10,296,731	9,995,218
Otros Adeudos y Obligaciones del País y del Exterior	4,223,587	14,459,546	40,777,835	3,742,371	7,332,127	11,028,264	14,624,343	18,299,725	21,870,336	25,529,875	29,170,081	26,535,936	29,086,027	31,650,705	34,264,001	30,582,954	30,465,337	29,573,240
Comisiones y Otros Cargos por Obligaciones Financieras	6,017,698	4,820,659	8,679,034	364,889	908,771	1,339,541	1,293,660	2,131,189	2,532,176	4,780,452	5,103,190	5,647,830	6,190,584	6,736,442	7,292,648	6,509,186	6,484,153	6,294,282
Valores, Títulos y Obligaciones en Circulación	320,669,786	300,352,922	303,108,292	24,812,054	47,953,399	72,723,782	97,045,862	125,009,266	152,729,808	179,567,178	205,150,108	231,055,421	257,384,119	282,547,866	308,900,564	311,928,470	300,020,240	314,520,260
Cuentas por Pagar	0	0	0															
Intereses de Cuentas por Pagar	7,975,463	2,815,583	1,025,936	37,127	75,159	112,613	136,467	154,437	169,237	184,076	199,025	99,975	99,975	99,975	99,975	99,975	0	0

Resultado por de Operaciones de Cobertura	1,423,855	1,226,083	991,348	74,254	145,634	219,616	288,446	353,808	418,021	484,035	549,098	552,911	552,911	552,911	552,911	74,254	0	0
Otros Gastos Financieros	6,041,159	9,157,931	5,054,947	494,461	517,981	1,200,168	2,442,173	2,442,173	2,442,173	2,593,264	2,886,776	2,886,776	2,886,776	2,886,776	2,886,776	6,919,712	6,919,712	6,919,712
MARGEN FINANCIERO BRUTO	21,461,210	39,778,272	88,147,230	7,535,321	15,091,587	20,346,513	24,824,308	30,005,764	45,169,280	49,531,556	55,510,673	59,957,758	64,784,302	69,831,961	84,456,082	108,249,972	121,232,161	116,796,391
Provisiones para Créditos Directos	-356,434,100	-15,954,722	-19,885,820	8,437,918	-680,044	-690,380	-707,190	1,370,419	-18,389,688	-18,389,504	-16,394,589	-16,381,593	-14,605,361	-14,133,685	-13,509,526	-10,477,953	-12,708,178	-14,264,949
MARGEN FINANCIERO NETO	-334,972,890	23,823,550	68,261,410	15,973,239	14,411,543	19,656,133	24,117,118	31,376,183	26,779,592	31,142,052	39,116,084	43,576,165	50,178,941	55,698,276	70,946,556	97,772,019	108,523,983	102,531,442
INGRESOS POR SERVICIOS FINANCIEROS	125,672,585	103,584,136	71,601,525	7,576,645	11,630,504	16,829,944	24,586,535	29,003,473	34,200,329	42,091,111	47,026,440	52,237,240	58,737,090	63,377,486	68,339,162	78,459,381	81,063,997	82,376,824
Ingresos por Creditos Indirectos	1,570,371	1,554,610	1,605,510	285,899	469,118	662,404	850,646	1,044,728	1,241,682	1,441,517	1,642,434	1,977,509	2,048,897	2,117,980	2,446,214	3,650,380	4,011,699	5,324,526
Ingresos por Fideicomisos y Comisiones de Confianza	124,060,997	101,985,038	69,879,946	7,290,746	11,144,386	16,135,121	23,703,470	27,926,326	32,899,728	40,587,756	45,322,169	50,197,893	56,626,355	61,197,668	65,831,110	74,776,582	77,019,879	77,019,879
Ingresos por Emisión de Dinero Electrónico	0	11	0															
Ingresos Diversos	41,217	44,477	116,069	0	17,000	32,419	32,419	32,419	58,919	61,838	61,837	61,838	61,838	61,838	61,838	32,419	32,419	32,419
GASTOS POR SERVICIOS FINANCIEROS	12,764,710	7,917,856	4,496,126	280,893	537,778	1,162,144	1,517,934	2,608,137	5,298,503	6,550,991	7,298,054	8,064,232	8,822,840	9,581,448	10,340,056	4,583,454	4,583,454	4,583,454
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	0	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	12,764,710	7,917,856	4,496,126	280,893	537,778	1,162,144	1,517,934	2,608,137	5,298,503	6,550,991	7,298,054	8,064,232	8,822,840	9,581,448	10,340,056	4,583,454	4,583,454	4,583,454
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	-222,065,015	119,489,830	135,366,809	23,268,991	25,504,269	35,323,933	47,185,719	57,771,519	55,681,418	66,682,172	78,844,470	87,749,173	100,093,191	109,494,314	128,945,662	171,647,946	185,004,526	180,324,812
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	443,473,121	-9,613,549	39,678,291	-3,424,212	-4,169,540	-1,038,057	180,268	4,334,233	34,084,041	38,791,312	29,676,782	27,314,874	25,429,874	23,544,874	21,659,874	-21,808,297	-8,200,297	-8,200,297
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	421,501,480	4,379,562	-715,928	-81,090	-150,285	-183,755	-311,393	-378,725	-406,605	-682,821	67,705	68,811	68,811	68,811	68,811	-397,034	-397,034	-397,034
Derivados de Negociación	6,357,027	-24,480,216	-37,194,251	19,523,086	14,680,889	5,054,259	12,579,792	1,588,749	43,021,558	11,746,365	9,573,244	0	0	0	0	0	0	0
Resultados por Operaciones de Cobertura	-735,389	-5,030,558	-1,213,168	-274,228	-781,585	-1,248,551	-999,640	-1,002,740	-972,979	-472,001	283,807	-14,180,950	-14,180,950	-14,180,950	-14,180,950	-7,803,263	-7,803,263	-7,803,263
Ganancia (Pérdida) en Participaciones	0	0	0															
Utilidad-Pérdida en Diferencia de Cambio	13,897,420	12,079,727	22,651,371	-22,591,980	-17,918,559	-4,660,079	-11,088,560	-10,618,983	-41,127,819	-5,370,117	-13,817,860	7,754,725	5,869,725	3,984,725	2,099,725	-13,608,000	0	0
Otros	2,452,583	3,437,936	56,150,267	0	0	69	69	14,745,932	33,569,886	33,569,886	33,569,886	33,672,288	33,672,288	33,672,288	33,672,288	0	0	0
MARGEN OPERACIONAL	221,408,106	109,876,281	175,045,100	19,844,779	21,334,729	34,285,876	47,365,987	62,105,752	89,765,459	105,473,484	108,521,252	115,064,047	125,523,065	133,039,188	150,605,536	149,839,649	176,804,229	172,124,515
GASTOS DE ADMINISTRACION	66,995,155	65,592,389	75,959,982	7,401,567	13,143,887	19,929,650	26,735,148	34,050,790	39,694,986	46,676,217	52,101,632	60,061,849	68,263,337	74,957,019	84,388,056	90,817,578	91,209,088	91,209,088
Gasto de Personal y Directorio	37,254,164	35,390,715	42,970,455	3,052,286	6,119,154	9,761,266	13,366,887	17,308,434	21,459,310	25,291,506	28,226,040	32,246,779	36,253,970	40,386,093	44,769,466	51,355,309	51,746,819	51,746,819
Gastos por Servicios Recibidos de Terceros	25,213,211	25,787,095	28,726,650	4,031,909	6,362,280	9,174,919	12,055,778	15,110,438	16,276,982	19,084,653	21,234,756	24,829,759	28,679,582	30,896,667	35,599,857	39,137,826	39,131,337	39,124,718

Impuestos y Contribuciones	4,527,780	4,414,579	4,262,877	317,372	662,453	993,465	1,312,483	1,631,918	1,958,694	2,300,058	2,640,836	2,985,311	3,329,785	3,674,259	4,018,733	324,443	330,932	337,551
DEPRECIACION Y AMORTIZACION	-2,812,694	-2,341,589	-2,442,154	-302,801	-634,407	-1,011,154	-1,368,055	-1,754,494	-2,016,599	-2,353,491	-2,684,015	-3,014,540	-3,345,065	-3,675,589	-4,006,114	-2,761,146	-2,761,146	-2,761,146
MARGEN OPERACIONAL NETO	151,600,257	41,942,303	96,642,964	12,140,411	7,556,435	13,345,072	19,262,784	26,300,468	48,053,874	56,443,776	53,735,605	51,987,658	53,914,663	54,406,580	62,211,366	56,260,925	82,833,995	78,154,281
VALUACION DE ACTIVOS Y PROVISIONES	7,538,789	4,058,674	39,083,926	1,203,750	-2,463,595	-1,594,193	-804,512	-755,960	1,023,370	6,473,582	6,682,679	6,733,979	6,733,954	6,733,929	6,733,904	-1,104,358	-52	-72
Provisiones para Créditos Indirectos	-1,737,715	-244,842	20,333,491	0	0	0	0	0	0	0	0	3,528,479	3,528,466	3,528,453	3,528,440	-578,662	-13	-18
Provisiones para Incobrabilidad de Cuentas por Cobrar	8,633,168	3,335,239	17,222,597	1,158,273	-2,102,308	-1,832,092	-1,940,257	-1,929,444	-2,030,555	-1,680,162	-1,613,912	2,988,644	2,988,633	2,988,622	2,988,611	-490,131	-13	-18
Provisiones para Bienes Realizables,Recibidos en pago, Recueprados y Adjudicados y Otros	-78,039	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	-593,445	0	0	0	0	0	0	0	1,635,946	6,858,104	6,858,104	0	0	0	0	0	0	0
Deterioro de Activo Fijo	309,633	0	278,169	0	0	0	750,797	750,797	750,797	750,797	750,797	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	565,400	719,299	825,819	0	-431,461	60,159	84,242	192,648	410,584	412,129	435,384	143,305	143,304	143,304	143,303	-23,502	-13	-18
Otras Provisiones	439,787	248,978	423,850	45,477	70,174	177,740	300,706	230,039	256,598	132,714	252,306	73,551	73,551	73,550	73,550	-12,063	-13	-18
RESULTADO DE OPERACIÓN	144,061,468	37,883,629	57,559,038	10,936,661	10,020,030	14,939,265	20,067,296	27,056,428	47,030,504	49,970,194	47,052,926	45,253,679	47,180,709	47,672,651	55,477,462	57,365,283	82,834,047	78,154,353
OTROS INGRESOS Y GASTOS	-32,436,814	-2,505,519	-31,398,682	126,873	990,495	1,546,868	3,522,584	3,778,709	3,749,393	3,845,345	3,768,601	3,788,825	3,788,825	3,788,825	3,788,825	3,810,887	914,791	914,791
Otros Ingresos	0	-2,505,519	-31,398,682	126,873	990,495	1,546,868	3,522,584	3,778,709	3,749,393	3,845,345	3,768,601	3,788,825	3,788,825	3,788,825	3,788,825	3,810,887	914,791	914,791
Otros Gastos	32,436,814	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	111,624,654	35,378,110	26,160,356	11,063,534	11,010,525	16,486,133	23,589,880	30,835,137	50,779,897	53,815,539	50,821,527	49,042,504	50,969,534	51,461,476	59,266,287	61,176,170	83,748,838	79,069,144
IMPUESTO A LA RENTA	70,401,279	1,684,999	-45,701,352	9,366,863	7,093,820	3,593,524	5,351,183	5,900,771	9,860,320	4,505,403	5,501,175	6,916,458	7,484,932	7,630,054	9,932,474	18,046,970	24,705,899	23,325,386
RESULTADO NETO DEL EJERCICIO	41,223,375	33,693,111	71,861,708	1,696,671	3,916,705	12,892,609	18,238,697	24,934,366	40,919,577	49,310,136	45,320,352	42,126,046	43,484,602	43,831,422	49,333,813	43,129,200	59,042,939	55,743,758
OTRO RESULTADO INTEGRAL	0	0	0															
Diferencias de cambio al convertir negocios en el extranjero	0	0	0	3,032,485	-10,951,016	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Disponibles para la venta	-165,475,831	-194,736,368	65,760,802	-611,423	-333,608	-12,170,877	-12,653,722	-33,867,702	-27,191,324	7,414,952	43,103,157	65,760,802	65,760,802	65,760,802	65,760,802	65,760,802	67,076,018	68,417,538
Coberturas de Flujo de efectivo	-2,385,546	4,532,943	387,849	0	0	4,091	-58,583	-120,405	-666,764	-245,954	-477,170	387,849	387,849	387,849	387,849	387,849	395,606	403,518
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	49,519,104	56,110,011	-19,513,854	-828,629	3,214,549	3,589,204	3,750,132	10,026,493	8,218,139	-2,114,852	-12,574,664	-19,513,854	-19,513,854	-19,513,854	-19,513,854	-19,513,854	-19,904,131	-20,302,214
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-118,342,273	-134,093,414	46,634,797	1,592,433	-8,070,075	-8,577,582	-8,962,173	-23,961,614	-19,639,949	5,054,146	30,051,323	46,634,797	46,634,797	46,634,797	46,634,797	46,634,797	47,567,493	48,518,842
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	-77,118,898	-100,400,303	118,496,505	3,289,104	-4,153,370	4,315,027	9,276,524	972,752	21,279,628	54,364,282	75,371,675	88,760,843	90,119,399	90,466,219	95,968,610	89,763,997	106,610,432	104,262,600

