

Otros Gastos Financieros																	
MARGEN FINANCIERO BRUTO	925,321,623	1,015,400,631	1,077,152,296	99,646,959	192,316,346	286,229,212	364,941,132	446,294,735	525,825,905	607,829,044	690,436,752	771,300,378	855,099,946	935,522,294	1,018,881,192	1,082,043,235	1,181,637,735
Provisiones para Créditos Directos	-22,997,375	-16,583,759	-24,538,842	-417,119	-1,474,387	-3,053,274	-4,895,222	-8,739,235	-10,696,817	-12,969,096	-15,404,970	-18,051,674	-20,581,223	-24,953,292	-28,229,700	-34,104,165	-31,556,734
MARGEN FINANCIERO NETO	902,324,248	998,816,872	1,052,613,454	99,229,840	190,841,959	283,175,938	360,045,910	437,555,500	515,129,088	594,859,948	675,031,782	753,248,704	834,518,723	910,569,002	990,651,492	1,047,939,070	1,150,081,001
INGRESOS POR SERVICIOS FINANCIEROS	554,470,529	598,102,944	627,258,220	54,854,551	105,175,195	161,681,108	218,220,899	271,588,901	321,231,781	378,149,397	431,570,836	486,661,166	541,480,931	594,675,513	652,828,577	707,602,134	763,961,359
Ingresos por Creditos Indirectos	4,407,020	3,479,520	4,595,566	1,409,693	2,181,533	2,699,301	2,714,702	2,744,137	2,787,859	2,834,794	2,881,710	2,938,646	2,955,832	2,978,018	3,013,456	941,473	1,221,744
Ingresos por Fideicomisos y Comisiones de Confianza	2,949,190	2,849,054	3,099,196	195,227	381,766	583,029	880,916	1,178,803	1,476,690	1,774,577	2,072,464	2,370,351	2,668,238	2,966,125	3,264,000	4,374,000	4,860,000
Ingresos Diversos	547,114,319	591,774,370	619,563,458	53,249,631	102,611,896	158,398,778	214,625,281	267,665,961	316,967,232	373,540,026	426,616,662	481,352,169	535,856,861	588,731,370	646,551,121	702,286,661	757,879,615
GASTOS POR SERVICIOS FINANCIEROS	53,630,215	69,732,863	82,283,608	5,090,511	9,993,839	16,534,736	22,952,005	29,903,084	35,711,159	42,089,653	48,645,452	55,709,810	63,100,030	71,112,851	79,840,784	85,005,252	91,745,908
Gastos por Creditos Indirectos	2,647	2,667	2,432	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	2,583	0	0
Gastos por Fideicomisos y Comisiones de Confianza	5,594	7,451	5,602	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	1,876	0	0
Primas al Fondo Seguro de Deposito																	
Gastos Diversos	53,621,974	69,722,745	82,275,574	5,086,052	9,989,380	16,530,277	22,947,546	29,898,625	35,706,700	42,085,194	48,640,993	55,705,351	63,095,571	71,108,392	79,840,784	85,005,252	91,745,908
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,403,164,562	1,527,186,953	1,597,588,066	148,993,880	286,023,315	428,322,310	555,314,804	679,241,317	800,649,710	930,919,692	1,057,957,166	1,184,200,060	1,312,899,624	1,434,131,664	1,563,639,285	1,670,535,952	1,822,296,452
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	99,041,812	86,143,315	54,966,112	4,396,563	3,970,137	9,083,655	18,378,140	28,014,470	37,649,310	47,461,179	57,092,955	66,723,154	77,367,722	87,833,742	108,344,041	63,444,076	60,193,747
Inversiones al Valor Razonable con Cambios en Resultados																	
Inversiones al Valor Razonable con Cambios en Resultados																	
Inversiones en Commodities																	
Inversiones Disponibles para la Venta	19,926,466	31,077,803	61,672	-74,465	-5,447,156	-3,731,718	340,184	4,753,931	9,166,188	13,755,474	18,164,667	22,572,283	27,994,268	33,237,705	48,265,596	3,444,076	193,747
Derivados de Negociación																	
Resultados por Operaciones de Cobertura																	
Ganancia (Pérdida) en Participaciones																	
Utilidad-Pérdida en Diferencia de Cambio	79,084,757	55,055,718	49,427,488	4,467,942	9,407,940	12,806,020	18,028,603	23,251,186	28,473,769	33,696,352	38,918,935	44,141,518	49,364,101	54,586,684	60,000,467	60,000,000	60,000,000
Otros	30,589	9,794	5,476,952	3,086	9,353	9,353	9,353	9,353	9,353	9,353	9,353	9,353	9,353	9,353	77,978		
MARGEN OPERACIONAL	1,502,206,374	1,613,330,268	1,652,554,178	153,390,443	289,993,452	437,405,965	573,692,944	707,255,787	838,299,020	978,380,871	1,115,050,121	1,250,923,214	1,390,267,346	1,521,965,406	1,671,983,326	1,733,980,028	1,882,490,199
GASTOS DE ADMINISTRACION	808,827,944	729,842,856	846,738,131	50,007,602	106,479,898	173,943,634	246,386,921	321,132,343	395,393,689	474,631,025	549,698,082	632,840,120	711,190,097	790,828,350	875,874,690	845,130,864	858,007,011
Gasto de Personal y Directorio	576,721,879	536,077,618	536,013,915	39,822,806	81,125,717	126,131,637	161,001,074	196,825,630	232,764,346	273,769,011	312,438,746	355,461,784	394,302,002	433,023,489	477,977,942	437,268,336	449,328,779
Gastos por Servicios Recibidos de Terceros	192,700,236	210,204,743	242,869,578	9,167,483	20,959,189	39,501,935	70,999,079	103,835,153	136,013,491	168,155,011	198,490,831	232,453,468	265,897,473	300,761,176	334,539,845	344,378,280	345,067,011
Impuestos y Contribuciones	39,405,829	-16,439,505	67,854,638	1,017,313	4,394,992	8,310,062	14,386,768	20,471,560	26,615,852	32,707,003	38,768,505	44,924,868	50,990,622	57,043,685	63,356,903	63,484,248	63,611,221
DEPRECIACION Y AMORTIZACION	-49,620,478	-47,746,080	-47,373,478	-3,908,586	-8,307,232	-13,207,289	-17,107,275	-21,006,261	-24,915,433	-28,829,401	-32,738,369	-36,654,926	-40,580,427	-44,501,928	-48,429,666	-46,984,505	-47,078,475
MARGEN OPERACIONAL NETO	643,757,952	835,741,332	758,442,569	99,474,255	175,206,322	250,255,042	310,198,748	365,117,183	417,989,898	474,920,445	532,613,670	581,428,168	638,496,822	686,635,128	747,678,970	841,864,659	977,404,713

VALUACION DE ACTIVOS Y PROVISIONES	85,181,945	32,975,384	41,461,357	5,640,967	6,853,571	13,495,066	22,191,146	31,694,256	47,404,836	56,362,436	65,650,506	81,868,546	91,019,146	100,054,656	116,797,766	137,720,747	137,996,182
Provisiones para Créditos Indirectos	780,586	3,278,814	6,401,591	2,664,110	3,910,251	4,166,677	4,614,287	5,171,927	5,627,087	6,082,217	6,619,817	7,102,437	7,567,567	8,132,707	8,585,347	5,748,034	5,759,532
Provisiones para Incobrabilidad de Cuentas por Cobrar	10,657,596	11,305,185	-9,148,346	2,474,711	2,473,977	2,477,554	2,477,704	3,177,854	3,277,954	3,578,104	4,128,254	4,128,354	4,608,504	4,868,554	5,418,704	4,199,833	4,208,232
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros	1,467	122															
Provisiones para Activos no Corrientes Mantenidos para la Venta																	
Deterioro de Inversiones	814	426,498	716,198	501,125	469,202		93,000	183,000	283,000	330,000	375,000	430,000	480,000	535,000	595,000	880,758	882,516
Deterioro de Activo Fijo			-500,517														
Deterioro de Activo Intangibles																	
Provisiones por Litigios y Demandas	73,735,979	17,843,089	43,816,305	0	0	6,783,753	6,783,753	6,783,753	13,683,753	13,683,753	13,683,753	21,208,753	21,208,753	21,208,753	28,733,753	28,832,550	28,890,216
Otras Provisiones	5,503	121,676	176,126	1,021	141	67,082	8,222,402	16,377,722	24,533,042	32,688,362	40,843,682	48,999,002	57,154,322	65,309,642	73,464,962	98,059,572	98,255,686
RESULTADO DE OPERACIÓN	558,576,007	802,765,948	716,981,212	93,833,288	168,352,751	236,759,976	288,007,602	333,422,927	370,585,062	418,558,009	466,963,164	499,559,622	547,477,676	586,580,472	630,881,204	704,143,912	839,408,531
OTROS INGRESOS Y GASTOS	1,054,424	30,354,495	8,045,838	-889,929	273,142	11,452,413	11,564,282	11,676,151	11,788,020	11,453,156	11,127,229	10,781,232	10,346,368	10,011,504	9,793,191	-1,650,228	-1,747,227
Otros Ingresos	1,054,424	32,181,059	21,624,675	256,474	1,795,888	13,363,146	13,475,015	13,586,884	13,698,753	13,810,622	13,931,428	14,132,164	14,244,033	14,355,902	14,467,769	1,736,532	1,646,307
Otros Gastos		1,826,564	13,578,837	1,146,403	1,522,746	1,910,733	1,910,733	1,910,733	1,910,733	2,357,466	2,804,199	3,350,932	3,897,665	4,344,398	4,674,578	3,386,760	3,393,534
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	559,630,431	833,120,443	725,027,050	92,943,359	168,625,893	248,212,389	299,571,884	345,099,078	382,373,082	430,011,165	478,090,393	510,340,854	557,824,044	596,591,976	640,674,395	702,493,684	837,661,304
IMPUESTO A LA RENTA	72,914,980	166,300,006	135,679,698	0	0	53,371,050	61,511,333	69,609,426	77,322,037	85,722,062	93,902,951	102,078,034	110,432,579	118,427,694	125,297,075	140,184,486	166,315,835
RESULTADO NETO DEL EJERCICIO	486,715,451	666,820,437	589,347,352	92,943,359	168,625,893	194,841,339	238,060,551	275,489,652	305,051,045	344,289,103	384,187,442	408,262,820	447,391,465	478,164,282	515,377,320	562,309,198	671,345,469
OTRO RESULTADO INTEGRAL																	
Diferencias de cambio al convertir negocios en el extranjero																	
Inversiones Disponibles para la venta																	
Coberturas de Flujo de efectivo																	
Coberturas de inversiones netas en negocios en el extranjero																	
Participación en Otro Resultado Integral de subsidiarias, asociadas y negocios conjuntos																	
Otros ajustes																	
Impuesto a las Ganancias relacionados con los componentes de Otro Resultado Integral																	
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS																	
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	486,715,451	666,820,437	589,347,352	92,943,359	168,625,893	194,841,339	238,060,551	275,489,652	305,051,045	344,289,103	384,187,442	408,262,820	447,391,465	478,164,282	515,377,320	562,309,198	671,345,469

