

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	382,585,326	481,343,719	576,477,203	675,341,217	773,749,527	868,287,308	963,658,607	1,054,943,415	1,147,066,563	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	-8,138,807	-8,099,780	-13,062,383	-13,001,129	-11,677,874	-17,577,468	-20,073,345	-22,794,217	-23,818,665	-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	374,446,519	473,243,939	563,414,820	662,340,088	762,071,653	850,709,840	943,585,262	1,032,149,198	1,123,247,898	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	219,673,355	267,935,900	316,272,779	367,535,125	424,542,153	478,298,072	534,564,538	588,275,567	647,761,137	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	3,149,788	3,761,244	4,376,154	5,027,006	5,672,902	6,233,784	6,805,467	7,388,167	7,982,104	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	781,247	979,351	1,175,328	1,372,574	1,575,926	1,856,926	2,137,926	2,418,926	2,699,926	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	215,742,320	263,195,305	310,721,297	361,135,545	417,293,325	470,207,362	525,621,145	578,468,474	637,079,107	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	23,931,825	29,529,559	36,047,833	44,504,442	50,578,224	57,211,427	63,705,686	71,012,296	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	2,582	2,582	2,582	2,583	2,639	1,979	1,319	659	0			
Gastos por Fideicomisos y Comisiones de Confianza	5,594	7,451	5,602	1,876	1,876	1,876	3,730	3,730	3,730	5,580	5,580	4,184	2,788	1,392				
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	23,925,513	29,523,247	36,041,521	44,496,279	50,570,005	57,205,264	63,701,579	71,010,245	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	570,188,049	711,650,280	843,639,766	985,370,771	1,136,035,582	1,271,796,485	1,414,444,114	1,549,412,469	1,691,168,251	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	16,874,876	35,186,969	38,779,462	50,890,291	43,279,237	96,667,687	128,879,934	160,841,217	202,586,955	63,444,076	60,193,747	
Inversiones al Valor Razonable con Cambios en Resultados																		
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Inversiones en Commodities																		
Inversiones Disponibles para la Venta	19,926,466	31,077,803	61,672	-74,465	-5,447,156	-3,731,718	-2,327,673	10,380,299	11,206,132	15,395,521	3,809,923	42,666,431	69,861,405	96,805,415	133,533,880	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	19,190,081	24,787,291	27,549,000	35,467,925	39,439,831	53,954,617	58,954,734	63,954,851	68,954,967	60,000,000	60,000,000	
Otros	30,589	9,794	5,476,952	3,086	9,353	9,353	12,468	19,379	24,330	26,845	29,483	46,639	63,795	80,951	98,108			
MARGEN OPERACIONAL	1,502,206,374	1,613,330,268	1,652,554,178	153,390,443	289,993,452	437,405,965	587,062,925	746,837,249	882,419,228	1,036,261,062	1,179,314,819	1,368,464,172	1,543,324,048	1,710,253,686	1,893,755,206	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	233,321,424	294,428,345	352,070,323	409,141,448	469,369,457	566,596,496	669,027,296	772,834,063	876,670,327	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	161,419,660	195,931,640	230,552,661	264,136,044	299,165,652	339,253,641	385,110,022	430,847,672	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	59,924,008	79,958,900	99,095,723	118,732,201	137,865,218	187,249,689	236,069,529	286,384,067	335,335,482	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	11,977,756	18,537,805	22,421,939	26,273,203	32,338,587	40,093,166	47,847,745	55,602,324	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	-17,231,144	-21,222,349	-25,898,264	-30,224,520	-34,746,108	-38,160,728	-41,584,292	-45,003,856	-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	336,510,357	431,186,555	504,450,641	596,895,094	675,199,254	763,706,948	832,712,460	892,415,767	968,655,213	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	21,673,023	30,291,465	49,600,025	58,179,129	67,179,258	79,520,189	91,861,120	104,202,051	116,542,977	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	4,711,055	4,598,890	4,215,009	4,159,244	4,740,081	5,640,193	6,540,305	7,440,417	8,340,519	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	2,493,234	2,486,730	5,098,555	6,186,960	6,923,977	6,545,168	6,166,359	5,787,550	5,408,743	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		126,983	1,242,645	1,787,709	1,787,709	1,882,915	1,560,936	1,238,957	916,978	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	15,506,723	15,506,723	15,506,723	18,813,481	22,120,239	25,426,997	28,733,753	28,832,550	28,890,216
Otras Provisiones	5,503	121,676	176,126	1,021	141	67,082	7,557,998	15,179,447	22,992,029	30,538,493	38,125,562	46,960,411	55,795,260	64,630,109	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	314,837,334	400,895,090	454,850,616	538,715,965	608,019,996	684,186,759	740,851,340	788,213,716	852,112,236	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	12,613,144	13,506,733	13,816,319	14,037,809	14,327,625	14,098,947	13,742,065	13,633,634	13,288,703	-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	13,803,897	14,851,276	15,247,563	15,846,337	16,219,630	16,487,685	16,627,536	17,015,838	17,167,644	1,736,532	1,646,307
Otros Gastos		1,826,564	13,578,837	1,146,403	1,522,746	1,910,733	1,190,753	1,344,543	1,431,244	1,808,528	1,892,005	2,388,738	2,885,471	3,382,204	3,878,941	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	327,450,478	414,401,823	468,666,935	552,753,774	622,347,621	698,285,706	754,593,405	801,847,350	865,400,939	702,493,684	837,661,304
IMPUESTO A LA RENTA	72,914,980	166,300,006	135,679,698	0	0	53,371,050	70,450,288	87,552,903	98,042,779	118,160,454	135,681,106	145,371,964	153,955,637	160,576,502	169,244,979	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	257,000,190	326,848,920	370,624,156	434,593,320	486,666,515	552,913,742	600,637,768	641,270,848	696,155,960	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	257,000,190	326,848,920	370,624,156	434,593,320	486,666,515	552,913,742	600,637,768	641,270,848	696,155,960	562,309,198	671,345,469

