

Otros Gastos Financieros																	
MARGEN FINANCIERO BRUTO	1,015,400,631	1,077,152,296	1,165,182,897	103,446,821	196,827,687	297,515,076	395,836,930	501,044,265	605,826,413	711,105,834	815,473,041	917,505,953	1,021,327,425	1,122,601,639	1,225,724,733	1,361,406,163	1,407,974,886
Provisiones para Créditos Directos	-16,583,759	-24,538,842	-21,003,839	-977,421	-1,181,939	-2,718,678	-10,378,149	-16,340,896	-20,371,059	-16,408,653	-17,884,174	-19,376,798	-20,822,564	-21,624,751	-21,307,666	-18,415,325	-9,959,315
MARGEN FINANCIERO NETO	998,816,872	1,052,613,454	1,144,179,058	102,469,400	195,645,748	294,796,398	385,458,781	484,703,369	585,455,354	694,697,181	797,588,867	898,129,155	1,000,504,861	1,100,976,888	1,204,417,067	1,342,990,838	1,398,015,571
INGRESOS POR SERVICIOS FINANCIEROS	598,102,944	627,258,220	658,700,271	53,912,387	102,262,424	160,591,203	215,976,864	267,272,951	320,188,091	368,979,667	423,478,045	473,194,990	524,498,815	575,929,680	632,252,823	749,097,998	766,831,817
Ingresos por Creditos Indirectos	3,479,520	4,595,566	7,670,153	446,851	1,176,533	1,795,397	2,339,896	3,012,292	3,509,758	4,036,092	4,572,537	5,119,294	5,676,569	6,244,574	6,823,522	10,193,345	12,860,564
Ingresos por Fideicomisos y Comisiones de Confianza	2,849,054	3,099,196	3,081,486	269,042	533,200	807,284	1,091,296	1,372,262	1,651,913	2,083,913	2,515,913	2,947,913	3,379,913	3,811,913	4,243,913	5,220,000	5,220,000
Ingresos Diversos	591,774,370	619,563,458	647,948,632	53,196,494	100,552,691	157,988,522	212,545,672	262,888,397	315,026,420	362,859,662	416,389,595	465,127,783	515,442,333	565,873,193	621,185,388	733,684,653	748,751,253
GASTOS POR SERVICIOS FINANCIEROS	69,732,863	82,283,608	100,849,992	6,408,327	11,100,395	17,964,793	27,879,606	35,679,101	44,666,240	52,549,357	60,583,265	69,126,316	77,049,959	85,320,908	99,368,046	103,890,532	108,550,611
Gastos por Creditos Indirectos	2,667	2,432	2,753	2,765	2,765	2,765	2,765	2,765	2,765	2,765	2,765	2,765	2,765	2,765	2,765	2,765	2,765
Gastos por Fideicomisos y Comisiones de Confianza	7,451	5,602	9,288				1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855	1,855
Primas al Fondo Seguro de Deposito																	
Gastos Diversos	69,722,745	82,275,574	100,837,951	6,405,562	11,097,630	17,962,028	27,874,986	35,674,481	44,661,620	52,544,737	60,578,645	69,121,696	77,045,339	85,316,288	99,363,426	103,890,532	108,550,611
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,527,186,953	1,597,588,066	1,702,029,337	149,973,460	286,807,777	437,422,808	573,556,039	716,297,219	860,977,205	1,011,127,491	1,160,483,647	1,302,197,829	1,447,953,717	1,591,585,660	1,737,301,844	1,988,198,304	2,056,296,777
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	86,143,315	54,966,112	83,184,807	8,749,126	15,321,087	27,422,116	40,605,160	42,257,952	44,138,251	69,061,259	73,787,341	78,513,423	84,064,045	89,064,561	120,592,829	70,335,640	61,294,104
Inversiones al Valor Razonable con Cambios en Resultados																	
Inversiones al Valor Razonable con Cambios en Resultados																	
Inversiones en Commodities																	
Inversiones Disponibles para la Venta	31,077,803	61,672	21,032,862	5,839,514	8,896,555	11,405,364	18,987,443	17,722,639	13,090,671	32,459,329	33,185,411	33,911,493	35,462,115	36,462,631	37,463,198	10,335,640	1,294,104
Derivados de Negociación																	
Resultados por Operaciones de Cobertura																	
Ganancia (Pérdida) en Participaciones																	
Utilidad-Pérdida en Diferencia de Cambio	55,055,718	49,427,488	62,111,859	2,907,394	6,420,544	16,011,692	21,611,160	24,527,262	31,038,326	36,592,676	40,592,676	44,592,676	48,592,676	52,592,676	83,120,377	60,000,000	60,000,000
Otros	9,794	5,476,952	40,086	2,218	3,988	5,060	6,557	8,051	9,254	9,254	9,254	9,254	9,254	9,254	9,254	9,254	9,254
MARGEN OPERACIONAL	1,613,330,268	1,652,554,178	1,785,214,144	158,722,586	302,128,864	464,844,924	614,161,199	758,555,171	905,115,456	1,080,188,750	1,234,270,988	1,380,711,252	1,532,017,762	1,680,650,221	1,857,894,673	2,058,533,944	2,117,590,881
GASTOS DE ADMINISTRACION	782,852,006	846,738,131	868,767,716	50,194,335	114,037,826	188,725,317	255,760,962	323,737,362	397,800,372	490,723,902	583,891,750	677,077,984	768,890,498	863,438,339	960,183,398	969,803,636	973,170,656
Gasto de Personal y Directorio	532,955,071	536,013,915	547,702,886	40,630,117	80,149,012	129,534,612	173,423,998	216,033,434	261,416,588	309,744,030	358,204,397	406,711,336	455,637,608	505,081,001	555,254,354	563,382,944	565,937,156
Gastos por Servicios Recibidos de Terceros	208,680,051	242,869,578	255,450,525	9,013,762	29,757,947	50,223,425	68,183,501	88,645,545	108,125,959	143,859,805	183,173,799	221,433,020	258,944,793	298,705,213	339,031,069	340,390,920	341,071,668
Impuestos y Contribuciones	41,216,884	67,854,638	65,614,305	550,456	4,130,867	8,967,280	14,153,463	19,058,383	28,257,825	37,120,067	42,513,554	48,933,628	54,308,097	59,652,125	65,897,975	66,029,772	66,161,832
DEPRECIACION Y AMORTIZACION	-47,746,080	-47,373,478	-52,588,864	-4,326,402	-8,639,113	-13,059,901	-17,494,891	-22,128,969	-26,977,613	-30,842,111	-34,706,609	-38,571,107	-42,435,605	-46,300,103	-50,164,606	-48,507,696	-48,604,716
MARGEN OPERACIONAL NETO	782,732,182	758,442,569	863,857,564	104,201,849	179,451,925	263,059,706	340,905,346	412,688,840	480,337,471	558,622,737	615,672,629	665,062,161	720,691,659	770,911,779	847,546,669	1,040,222,612	1,095,815,509

VALUACION DE ACTIVOS Y PROVISIONES	32,975,384	41,461,357	31,294,313	415,926	515,901	2,492,888	3,271,837	6,670,922	13,465,109	15,048,118	16,883,207	23,347,321	25,134,580	26,701,989	28,575,731	30,925,956	30,987,816
Provisiones para Créditos Indirectos	3,278,814	6,401,591	6,199,054	-368,220	-404,977	-3,507,091	-3,927,772	-4,210,223	-5,230,502	-4,376,527	-3,520,472	-2,657,814	-1,799,589	-941,214	-76,905	6,881,964	6,895,740
Provisiones para Incobrabilidad de Cuentas por Cobrar	11,305,185	-9,148,346	10,726,522	781,783	781,784	1,037,541	1,037,541	4,242,716	5,131,643	5,573,074	6,264,505	6,377,005	7,018,436	7,439,867	8,151,296	5,130,240	5,140,500
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros	122																
Provisiones para Activos no Corrientes Mantenidos para la Venta																	
Deterioro de Inversiones	426,498	716,198	2,191,904	2,363	2,362	536,220	1,091,553	1,336,226	1,336,226	1,589,782	1,843,338	2,096,894	2,350,450	2,604,006	2,857,561	3,126,240	3,132,492
Deterioro de Activo Fijo		-500,517															
Deterioro de Activo Intangibles																	
Provisiones por Litigios y Demandas	17,843,089	43,816,305	11,406,802	0	0	4,021,702	4,622,893	4,826,247	11,487,405	11,487,405	11,487,405	16,688,758	16,688,758	16,688,758	16,699,158	15,066,072	15,096,204
Otras Provisiones	121,676	176,126	770,031	0	136,732	404,516	447,622	475,956	740,337	774,384	808,431	842,478	876,525	910,572	944,621	721,440	722,880
RESULTADO DE OPERACIÓN	749,756,798	716,981,212	832,563,251	103,785,923	178,936,024	260,566,818	337,633,509	406,017,918	466,872,362	543,574,619	598,789,422	641,714,840	695,557,079	744,209,790	818,970,938	1,009,296,656	1,064,827,693
OTROS INGRESOS Y GASTOS	83,363,645	8,045,838	51,280,053	57,679	692,330	87,980,159	86,839,896	87,504,906	163,552,706	163,503,812	163,458,918	162,641,829	161,823,768	161,776,603	160,961,014	-429,416	-430,748
Otros Ingresos	89,837,448	21,624,675	57,344,308	946,669	1,589,027	88,965,220	89,665,404	90,502,298	171,431,728	171,556,207	171,684,686	171,811,719	171,937,780	172,063,988	172,223,474	2,516,464	2,521,024
Otros Gastos	6,473,803	13,578,837	6,064,255	888,990	896,697	985,061	2,825,508	2,997,392	7,879,022	8,052,395	8,225,768	9,169,890	10,114,012	10,287,385	11,262,460	2,945,880	2,951,772
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	833,120,443	725,027,050	883,843,304	103,843,602	179,628,354	348,546,977	424,473,405	493,522,824	630,425,068	707,078,431	762,248,340	804,356,669	857,380,847	905,986,393	979,931,952	1,008,867,240	1,064,396,945
IMPUESTO A LA RENTA	166,300,006	135,679,698	178,994,034	0	0	53,136,461	67,894,854	81,064,179	109,130,736	122,132,251	136,997,496	151,298,573	168,424,984	183,469,043	200,316,786	266,781,248	287,530,886
RESULTADO NETO DEL EJERCICIO	666,820,437	589,347,352	704,849,270	103,843,602	179,628,354	295,410,516	356,578,551	412,458,645	521,294,332	584,946,180	625,250,844	653,058,096	688,955,863	722,517,350	779,615,166	742,085,992	776,866,059
OTRO RESULTADO INTEGRAL																	
Diferencias de cambio al convertir negocios en el extranjero																	
Inversiones Disponibles para la venta	56,793,715	-215,979,827															
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	-18,174,662	32,056,343															
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	38,619,053	-183,923,484															
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	705,439,490	405,423,868	704,849,270	103,843,602	179,628,354	295,410,516	356,578,551	412,458,645	521,294,332	584,946,180	625,250,844	653,058,096	688,955,863	722,517,350	779,615,166	742,085,992	776,866,059

