

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	714,914,101	824,336,657	930,729,862	1,043,432,987	1,148,443,287	1,257,043,774	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	-23,964,199	-29,539,918	-31,283,774	-40,387,845	-37,549,958	-37,741,064	-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	690,949,902	794,796,739	899,446,088	1,003,045,142	1,110,893,329	1,219,302,710	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	376,200,031	434,058,526	489,754,975	546,356,394	602,833,333	660,701,784	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	4,159,773	4,852,012	5,265,466	5,792,373	6,340,473	6,779,542	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	1,941,490	2,224,957	2,491,099	2,773,278	3,096,954	3,422,574	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	370,098,768	426,981,557	481,998,410	537,790,743	593,395,906	650,499,668	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	54,149,820	64,613,848	76,531,032	88,860,167	99,657,532	97,528,032	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	3,722	3,722	3,722	5,588	6,210	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	54,143,333	64,607,361	76,524,545	88,851,814	99,648,557	97,523,412	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	1,013,000,113	1,164,241,417	1,312,670,031	1,460,541,369	1,614,069,130	1,782,476,462	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	46,531,486	41,746,193	39,733,226	45,703,419	51,007,474	123,942,158	70,335,640	61,294,104
Inversiones al Valor Razonable con Cambios en Resultados																	
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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	11,975,100	4,110,314	-3,912,371	-4,605,320	-4,301,265	33,135,141	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	34,546,210	37,624,496	43,633,169	50,295,000	55,295,000	90,793,278	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	10,176	11,383	12,428	13,739	13,739	13,739		
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	1,059,531,599	1,205,987,610	1,352,403,257	1,506,244,788	1,665,076,604	1,906,418,620	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	471,946,107	549,738,257	627,811,605	701,940,934	850,371,701	1,003,478,617	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	307,095,666	360,116,852	411,364,581	459,995,252	527,662,570	598,838,390	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	132,506,891	152,493,740	173,847,644	194,515,296	266,495,862	338,749,497	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	32,343,550	37,127,665	42,599,380	47,430,386	56,213,269	65,890,730	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	-31,588,304	-36,488,468	-41,160,697	-45,878,728	-48,021,664	-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	555,997,188	619,760,885	683,430,955	758,425,126	766,683,239	852,775,397	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	21,394,538	21,123,883	32,408,455	36,660,285	51,245,866	66,131,846	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	-5,771,620	-6,406,019	-6,580,244	-7,389,910	-7,389,910	-7,389,910	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	5,130,947	5,000,739	5,184,924	4,847,176	6,352,956	8,148,735	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	1,345,028	1,345,028	1,346,343	1,359,200	2,108,381	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	19,949,845	19,946,103	31,219,400	36,549,486	49,054,962	61,570,839	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	740,338	1,238,032	1,238,032	1,294,333	1,119,477	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	534,602,650	598,637,002	651,022,500	721,764,841	715,437,373	786,643,551	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	151,221,546	150,743,931	144,147,310	138,505,523	138,328,807	150,303,635	-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	165,365,346	164,871,228	160,310,538	159,474,371	159,608,833	159,739,125	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	14,143,800	14,127,297	16,163,228	20,968,848	21,280,026	9,435,490	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	685,824,196	749,380,933	795,169,810	860,270,364	853,766,180	936,947,186	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	119,422,132	132,017,435	140,499,690	152,704,717	170,579,338	183,480,023	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	566,402,064	617,363,498	654,670,120	707,565,647	683,186,842	753,467,163	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	566,402,064	617,363,498	654,670,120	707,565,647	683,186,842	753,467,163	742,085,992	776,866,059

