

Otros Gastos Financieros																	
MARGEN FINANCIERO BRUTO	1,015,400,631	1,077,152,296	1,136,676,395	92,195,881	180,417,850	277,520,332	374,172,445	470,880,739	567,524,640	668,075,883	771,543,365	875,378,451	981,678,378	1,087,259,370	1,196,567,746	1,361,406,163	1,407,974,886
Provisiones para Créditos Directos	-16,583,759	-24,538,842	-25,106,882	-4,714,462	-9,375,761	-14,293,428	-19,915,538	-21,037,847	-25,892,931	-29,390,980	-34,355,157	-39,554,907	-57,800,399	-61,296,663	-68,327,703	-18,415,325	-9,959,315
MARGEN FINANCIERO NETO	998,816,872	1,052,613,454	1,111,569,513	87,481,419	171,042,089	263,226,904	354,256,907	449,842,892	541,631,709	638,684,903	737,188,208	835,823,544	923,877,979	1,025,962,707	1,128,240,043	1,342,990,838	1,398,015,571
INGRESOS POR SERVICIOS FINANCIEROS	598,102,944	627,258,220	647,761,137	57,826,939	111,119,852	168,236,345	231,138,481	287,990,991	341,562,294	398,035,092	458,773,784	517,129,834	577,904,359	636,098,279	700,596,767	749,097,998	766,831,817
Ingresos por Creditos Indirectos	3,479,520	4,595,566	7,982,104	605,400	1,222,491	1,851,507	2,492,687	3,146,274	3,812,517	4,491,667	5,183,984	5,889,731	6,609,175	7,342,591	8,090,259	10,193,345	12,860,564
Ingresos por Fideicomisos y Comisiones de Confianza	2,849,054	3,099,196	2,699,926	391,500	783,000	1,174,500	1,566,000	1,957,500	2,349,000	2,740,500	3,132,000	3,523,500	3,915,000	4,306,500	4,698,000	5,220,000	5,220,000
Ingresos Diversos	591,774,370	619,563,458	637,079,107	56,830,039	109,114,361	165,210,338	227,079,794	282,887,217	335,400,777	390,802,925	450,457,800	507,716,603	567,380,184	624,449,188	687,808,508	733,684,653	748,751,253
GASTOS POR SERVICIOS FINANCIEROS	69,732,863	82,283,608	81,761,092	7,080,884	14,343,123	21,873,749	30,020,854	37,438,285	45,280,704	52,985,145	60,877,177	68,443,552	76,203,230	84,491,966	94,936,579	103,890,532	108,550,611
Gastos por Creditos Indirectos	2,667	2,432	2,639														
Gastos por Fideicomisos y Comisiones de Confianza	7,451	5,602	5,580														
Primas al Fondo Seguro de Deposito																	
Gastos Diversos	69,722,745	82,275,574	81,752,873	7,080,884	14,343,123	21,873,749	30,020,854	37,438,285	45,280,704	52,985,145	60,877,177	68,443,552	76,203,230	84,491,966	94,936,579	103,890,532	108,550,611
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,527,186,953	1,597,588,066	1,677,569,558	138,227,474	267,818,818	409,589,500	555,374,534	700,395,598	837,913,299	983,734,850	1,135,084,815	1,284,509,826	1,425,579,108	1,577,569,020	1,733,900,231	1,988,198,304	2,056,296,777
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	86,143,315	54,966,112	97,147,931	31,658,718	39,902,776	48,146,834	56,649,894	65,794,952	74,940,010	82,656,191	91,801,249	100,946,307	110,350,367	119,495,425	128,640,483	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	28,163,948	3,458,690	6,702,748	9,946,806	13,449,866	17,594,924	21,739,982	24,456,163	28,601,221	32,746,279	37,150,339	41,295,397	45,440,455	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	68,954,500	28,200,028	33,200,028	38,200,028	43,200,028	48,200,028	53,200,028	58,200,028	63,200,028	68,200,028	73,200,028	78,200,028	83,200,028	60,000,000	60,000,000
Otros	9,794	5,476,952	29,483														
MARGEN OPERACIONAL	1,613,330,268	1,652,554,178	1,774,717,489	169,886,192	307,721,594	457,736,334	612,024,428	766,190,550	912,853,309	1,066,391,041	1,226,886,064	1,385,456,133	1,535,929,475	1,697,064,445	1,862,540,714	2,058,533,944	2,117,590,881
GASTOS DE ADMINISTRACION	782,852,006	846,738,131	904,526,173	77,685,801	156,356,963	235,126,645	312,122,071	391,560,728	473,993,110	554,746,690	635,689,514	716,726,976	796,369,540	878,747,431	962,946,129	969,803,636	973,170,656
Gasto de Personal y Directorio	532,955,071	536,013,915	563,048,806	45,598,631	93,822,868	139,792,623	185,803,387	232,662,383	279,182,006	325,102,932	371,156,783	417,257,206	463,776,962	510,813,839	557,336,653	563,382,944	565,937,156
Gastos por Servicios Recibidos de Terceros	208,680,051	242,869,578	278,120,464	26,871,855	52,172,043	79,066,531	105,271,205	133,084,531	163,139,103	189,685,604	219,757,179	248,829,055	277,153,483	307,726,558	339,711,501	340,390,920	341,071,668
Impuestos y Contribuciones	41,216,884	67,854,638	63,356,903	5,215,315	10,362,052	16,267,491	21,047,479	25,813,814	31,672,001	39,958,154	44,775,552	50,640,715	55,439,095	60,207,034	65,897,975	66,029,772	66,161,832
DEPRECIACION Y AMORTIZACION	-47,746,080	-47,373,478	-50,437,405	-4,034,240	-8,068,480	-12,102,720	-16,136,960	-20,171,200	-24,205,440	-28,239,680	-32,273,920	-36,308,160	-40,342,400	-44,376,640	-48,410,880	-48,507,696	-48,604,716
MARGEN OPERACIONAL NETO	782,732,182	758,442,569	819,753,911	88,166,151	143,296,151	210,506,969	283,765,397	354,458,622	414,654,759	483,404,671	558,922,630	632,420,997	699,217,535	773,940,374	851,183,705	1,040,222,612	1,095,815,509

VALUACION DE ACTIVOS Y PROVISIONES	32,975,384	41,461,357	29,446,938	1,595,100	2,531,250	9,134,500	10,070,600	11,710,350	17,796,250	19,066,400	20,588,630	26,576,130	28,050,530	29,305,080	30,864,230	30,925,956	30,987,816
Provisiones para Créditos Indirectos	3,278,814	6,401,591	4,740,081	565,100	1,131,250	1,705,500	2,271,600	2,841,350	3,418,250	3,988,400	4,560,630	5,139,130	5,713,530	6,288,080	6,868,230	6,881,964	6,895,740
Provisiones para Incobrabilidad de Cuentas por Cobrar	11,305,185	-9,148,346	6,923,977	710,000	760,000	1,460,000	1,510,000	2,260,000	2,440,000	2,820,000	3,450,000	3,530,000	4,110,000	4,470,000	5,120,000	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	1,882,915	260,000	520,000	780,000	1,040,000	1,300,000	1,560,000	1,820,000	2,080,000	2,340,000	2,600,000	2,860,000	3,120,000	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	15,506,723			5,009,000	5,009,000	5,009,000	10,018,000	10,018,000	10,018,000	15,027,000	15,027,000	15,027,000	15,036,000	15,066,072	15,096,204
Otras Provisiones	121,676	176,126	393,242	60,000	120,000	180,000	240,000	300,000	360,000	420,000	480,000	540,000	600,000	660,000	720,000	721,440	722,880
RESULTADO DE OPERACIÓN	749,756,798	716,981,212	790,306,973	86,571,051	140,764,901	201,372,469	273,694,797	342,748,272	396,858,509	464,338,271	538,334,000	605,844,867	671,167,005	744,635,294	820,319,475	1,009,296,656	1,064,827,693
OTROS INGRESOS Y GASTOS	83,363,645	8,045,838	13,265,079	-2,405,721	-2,185,863	-2,075,375	-1,813,820	-1,680,469	-1,298,667	-1,153,361	-1,010,036	-890,178	-819,690	-558,135	-555,738	-429,416	-430,748
Otros Ingresos	89,837,448	21,624,675	17,167,644	143,325	363,183	533,671	795,226	928,577	1,310,379	1,455,685	1,599,010	1,818,868	1,989,356	2,250,911	2,384,262	2,516,464	2,521,024
Otros Gastos	6,473,803	13,578,837	3,902,565	2,549,046	2,549,046	2,609,046	2,609,046	2,609,046	2,609,046	2,609,046	2,609,046	2,709,046	2,809,046	2,809,046	2,940,000	2,945,880	2,951,772
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	833,120,443	725,027,050	803,572,052	84,165,330	138,579,038	199,297,094	271,880,977	341,067,803	395,559,842	463,184,910	537,323,964	604,954,689	670,347,315	744,077,159	819,763,737	1,008,867,240	1,064,396,945
IMPUESTO A LA RENTA	166,300,006	135,679,698	161,890,942	17,915,862	26,933,583	39,483,477	53,877,819	67,543,648	78,445,646	91,447,161	106,312,406	120,613,483	137,739,894	152,783,953	169,631,696	266,781,248	287,530,886
RESULTADO NETO DEL EJERCICIO	666,820,437	589,347,352	641,681,110	66,249,468	111,645,455	159,813,617	218,003,158	273,524,155	317,114,196	371,737,749	431,011,558	484,341,206	532,607,421	591,293,206	650,132,041	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	641,681,110	66,249,468	111,645,455	159,813,617	218,003,158	273,524,155	317,114,196	371,737,749	431,011,558	484,341,206	532,607,421	591,293,206	650,132,041	742,085,992	776,866,059

