



<b>Otros Gastos Financieros</b>																	
<b>MARGEN FINANCIERO BRUTO</b>	1,077,152,296	1,165,182,897	1,270,803,228	120,697,166	233,618,923	341,506,784	451,445,801	563,342,977	674,451,967	788,545,914	902,920,929	1,015,323,962	1,132,480,991	1,247,782,450	1,374,616,922	1,441,125,798	1,472,333,441
<b>Provisiones para Créditos Directos</b>	-24,538,842	-21,003,839	-45,931,660	413,223	-3,209,164	-2,063,327	-3,709,089	-7,311,998	-9,373,113	-4,874,437	-6,745,687	-7,596,110	-11,710,588	-13,378,459	-14,799,185	-9,734,306	-8,757,589
<b>MARGEN FINANCIERO NETO</b>	1,052,613,454	1,144,179,058	1,224,871,568	121,110,389	230,409,759	339,443,457	447,736,712	556,030,979	665,078,854	783,671,477	896,175,242	1,007,727,852	1,120,770,403	1,234,403,991	1,359,817,737	1,431,391,492	1,463,575,852
<b>INGRESOS POR SERVICIOS FINANCIEROS</b>	627,258,220	658,700,271	666,993,831	53,954,077	104,560,425	170,838,918	230,015,227	285,773,603	342,763,902	399,643,246	455,944,297	513,334,224	570,091,472	628,347,576	691,338,891	726,409,856	769,699,623
<b>Ingresos por Creditos Indirectos</b>	4,595,566	7,670,153	6,915,057	295,296	566,639	1,127,147	1,667,213	2,229,719	2,801,526	3,348,377	3,766,290	4,243,766	4,654,655	5,080,186	5,544,372	5,629,571	5,921,087
<b>Ingresos por Fideicomisos y Comisiones de Confianza</b>	3,099,196	3,081,486	3,399,739	281,988	559,600	1,033,290	1,411,980	1,790,670	2,169,360	2,553,450	2,932,140	3,310,830	3,689,520	4,068,210	4,446,900	4,419,000	4,553,256
<b>Ingresos Diversos</b>	619,563,458	647,948,632	656,679,035	53,376,793	103,434,186	168,678,481	226,936,034	281,753,214	337,793,016	393,741,419	449,245,867	505,779,628	561,747,297	619,199,180	681,347,619	716,361,285	759,225,280
<b>GASTOS POR SERVICIOS FINANCIEROS</b>	82,283,608	100,849,992	121,070,303	6,390,868	13,080,233	23,079,717	33,280,462	43,429,248	53,624,548	63,695,063	73,906,708	84,255,857	94,639,700	105,054,694	116,661,924	135,245,822	147,840,033
<b>Gastos por Creditos Indirectos</b>	2,432	2,753	2,765	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Gastos por Fideicomisos y Comisiones de Confianza</b>	5,602	9,288	5,588	1,877	1,877	2,648	3,523	4,208	4,983	5,862	6,550	7,329	8,109	8,873	9,652	9,579	9,576
<b>Primas al Fondo Seguro de Deposito</b>																	
<b>Gastos Diversos</b>	82,275,574	100,837,951	121,061,950	6,388,991	13,078,356	23,077,069	33,276,939	43,425,040	53,619,565	63,689,201	73,900,158	84,248,528	94,631,591	105,045,821	116,652,272	135,236,243	147,830,457
<b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b>	1,597,588,066	1,702,029,337	1,770,795,096	168,673,598	321,889,951	487,202,658	644,471,477	798,375,334	954,218,208	1,119,619,660	1,278,212,831	1,436,806,219	1,596,222,175	1,757,696,873	1,934,494,704	2,022,555,526	2,085,435,442
<b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>	54,966,112	83,184,807	5,888,817	-12,798,673	-10,330,997	-2,170,661	8,732,469	18,963,152	29,129,975	39,834,084	49,860,740	59,823,530	70,359,479	80,194,525	93,623,212	93,913,815	91,393,786
<b>Inversiones al Valor Razonable con Cambios en Resultados</b>																	
<b>Inversiones al Valor Razonable con Cambios en Resultados</b>																	
<b>Inversiones en Commodities</b>																	
<b>Inversiones Disponibles para la Venta</b>	61,672	21,032,862	-55,839,044	-15,719,474	-17,333,075	-15,185,074	-10,294,279	-6,075,931	-1,921,443	2,770,331	6,784,652	10,735,107	15,258,721	19,081,432	24,023,212	24,313,815	21,793,786
<b>Derivados de Negociación</b>																	
<b>Resultados por Operaciones de Cobertura</b>																	
<b>Ganancia (Pérdida) en Participaciones</b>																	
<b>Utilidad-Pérdida en Diferencia de Cambio</b>	49,427,488	62,111,859	61,711,392	2,919,414	7,000,094	13,012,627	19,025,160	25,037,693	31,050,226	37,062,759	43,075,292	49,087,825	55,100,358	61,112,891	69,600,000	69,600,000	69,600,000
<b>Otros</b>	5,476,952	40,086	16,469	1,387	1,984	1,786	1,588	1,390	1,192	994	796	598	400	202	0	0	0
<b>MARGEN OPERACIONAL</b>	1,652,554,178	1,785,214,144	1,776,683,913	155,874,925	311,558,954	485,031,997	653,203,946	817,338,486	983,348,183	1,159,453,744	1,328,073,571	1,496,629,749	1,666,581,654	1,837,891,398	2,028,117,916	2,116,469,341	2,176,829,228
<b>GASTOS DE ADMINISTRACION</b>	846,738,131	868,767,716	956,640,723	51,914,727	115,606,156	206,218,742	294,978,708	383,893,214	486,410,665	577,839,929	669,165,883	758,728,437	850,905,138	943,355,756	1,041,819,415	1,035,122,324	1,039,173,797
<b>Gasto de Personal y Directorio</b>	536,013,915	547,702,886	621,978,019	38,799,183	80,745,021	129,152,568	178,458,690	228,519,581	288,225,403	337,442,757	387,192,932	435,892,126	485,304,988	534,755,789	584,696,523	580,830,244	583,975,741
<b>Gastos por Servicios Recibidos de Terceros</b>	242,869,578	255,450,525	266,936,934	11,600,002	28,423,953	63,351,058	96,772,697	129,743,878	165,505,107	201,810,824	237,408,541	271,288,878	308,168,726	345,175,994	386,468,883	383,496,760	384,261,148
<b>Impuestos y Contribuciones</b>	67,854,638	65,614,305	67,725,770	1,515,542	6,437,182	13,715,116	19,747,321	25,629,755	32,680,155	38,586,348	44,564,410	51,547,433	57,431,424	63,423,973	70,654,009	70,795,320	70,936,908
<b>DEPRECIACION Y AMORTIZACION</b>	-47,373,478	-52,588,864	-62,086,634	-5,287,984	-10,657,130	-15,149,417	-19,641,704	-24,133,991	-28,626,278	-33,118,565	-37,610,852	-42,103,139	-46,595,426	-51,087,713	-55,580,000	-55,691,160	-55,802,556
<b>MARGEN OPERACIONAL NETO</b>	758,442,569	863,857,564	757,956,556	98,672,214	185,295,668	263,663,838	338,583,534	409,311,281	468,311,240	548,495,250	621,296,836	695,798,173	769,081,090	843,447,929	930,718,501	1,025,655,857	1,081,852,875

<b>VALUACION DE ACTIVOS Y PROVISIONES</b>	41,461,357	31,294,313	78,250,117	6,004,010	5,805,705	20,384,775	33,723,845	34,248,889	49,128,959	49,654,003	50,179,047	64,863,117	65,388,161	65,913,205	79,261,000	49,287,528	49,386,120
<b>Provisiones para Créditos Indirectos</b>	6,401,591	6,199,054	-6,851,688	291,024	-252,927	-94,615	63,697	222,009	380,321	538,633	696,945	855,257	1,013,569	1,171,881	0		
<b>Provisiones para Incobrabilidad de Cuentas por Cobrar</b>	-9,148,346	10,726,522	14,593,162	0	0	2,230,000	2,230,000	2,230,000	4,761,000	4,761,000	4,761,000	7,096,000	7,096,000	7,096,000	9,431,000	9,449,868	9,468,780
<b>Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros</b>																	
<b>Provisiones para Activos no Corrientes Mantenidos para la Venta</b>																	
<b>Deterioro de Inversiones</b>	716,198	2,191,904	1,359,404	13,306	13,306	270,975	528,644	786,313	1,043,982	1,301,651	1,559,320	1,816,989	2,074,658	2,332,327	2,590,000	2,595,180	2,600,376
<b>Deterioro de Activo Fijo</b>	-500,517	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Deterioro de Activo Intangibles</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Provisiones por Litigios y Demandas</b>	43,816,305	11,406,802	67,854,612	5,586,409	5,929,870	17,753,896	30,567,922	30,567,922	42,391,948	42,391,948	42,391,948	54,215,974	54,215,974	54,215,974	66,040,000	36,040,080	36,112,164
<b>Otras Provisiones</b>	176,126	770,031	1,294,627	113,271	115,456	224,519	333,582	442,645	551,708	660,771	769,834	878,897	987,960	1,097,023	1,200,000	1,202,400	1,204,800
<b>RESULTADO DE OPERACIÓN</b>	716,981,212	832,563,251	679,706,439	92,668,204	179,489,963	243,279,063	304,859,689	375,062,392	419,182,281	498,841,247	571,117,789	630,935,056	703,692,929	777,534,724	851,457,501	976,368,329	1,032,466,755
<b>OTROS INGRESOS Y GASTOS</b>	8,045,838	51,280,053	147,020,327	65,106,814	65,162,424	65,321,215	65,477,867	65,632,003	219,385,799	219,539,930	219,694,886	219,750,297	219,805,144	219,959,690	218,791,388	813,633	813,973
<b>Otros Ingresos</b>	21,624,675	57,344,308	170,575,716	65,822,672	66,039,409	66,198,200	66,354,852	66,508,988	220,262,784	220,416,915	220,571,871	220,727,282	220,882,129	221,036,675	220,491,388	1,813,629	1,813,969
<b>Otros Gastos</b>	13,578,837	6,064,255	23,555,389	715,858	876,985	876,985	876,985	876,985	876,985	876,985	876,985	976,985	1,076,985	1,076,985	1,700,000	999,996	999,996
<b>RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA</b>	725,027,050	883,843,304	826,726,766	157,775,018	244,652,387	308,600,278	370,337,556	440,694,395	638,568,080	718,381,177	790,812,675	850,685,353	923,498,073	997,494,414	1,070,248,889	977,181,962	1,033,280,728
<b>IMPUESTO A LA RENTA</b>	135,679,698	178,994,034	142,061,225	0	0	17,973,588	35,392,808	52,633,261	69,893,812	87,373,952	104,766,192	122,067,612	139,698,471	157,220,956	175,274,779	187,887,371	194,479,682
<b>RESULTADO NETO DEL EJERCICIO</b>	589,347,352	704,849,270	684,665,541	157,775,018	244,652,387	290,626,690	334,944,748	388,061,134	568,674,268	631,007,225	686,046,483	728,617,741	783,799,602	840,273,458	894,974,110	789,294,591	838,801,046
<b>OTRO RESULTADO INTEGRAL</b>																	
<b>Diferencias de cambio al convertir negocios en el extranjero</b>																	
<b>Inversiones Disponibles para la venta</b>	-215,979,827	73,585,054	-189,456,507														
<b>Coberturas de Flujo de efectivo</b>																	
<b>Coberturas de inversiones netas en negocios en el extranjero</b>																	
<b>Participación en Otro Resultado Integral de subsidiarias, asociadas y negocios conjuntos</b>																	
<b>Otros ajustes</b>																	
<b>Impuesto a las Ganancias relacionados con los componentes de Otro Resultado Integral</b>	32,056,343	-13,424,361	27,115,627														
<b>OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS</b>	-183,923,484	60,160,693	-162,340,880														
<b>RESULTADO INTEGRAL TOTAL DEL EJERCICIO</b>	405,423,868	765,009,963	522,324,661	157,775,018	244,652,387	290,626,690	334,944,748	388,061,134	568,674,268	631,007,225	686,046,483	728,617,741	783,799,602	840,273,458	894,974,110	789,294,591	838,801,046

