

Otros Gastos Financieros																		
MARGEN FINANCIERO BRUTO	1,077,152,296	1,165,182,897	1,270,803,228	120,697,166	233,618,923	355,443,810	471,796,699	590,037,994	706,009,062	832,606,543	950,185,065	1,066,788,172	1,188,322,404	1,307,392,313	1,431,121,897	1,489,767,917	1,520,316,134	
Provisiones para Créditos Directos	-24,538,842	-21,003,839	-45,931,660	413,223	-3,209,164	-3,882,039	-6,849,228	-10,882,729	-14,651,923	-1,537,414	-3,296,571	-3,532,240	-7,680,072	-9,503,534	-10,924,678	-1,008,970	-15,608,310	
MARGEN FINANCIERO NETO	1,052,613,454	1,144,179,058	1,224,871,568	121,110,389	230,409,759	351,561,771	464,947,471	579,155,265	691,357,139	831,069,129	946,888,494	1,063,255,932	1,180,642,332	1,297,888,779	1,420,197,219	1,488,758,947	1,504,707,824	
INGRESOS POR SERVICIOS FINANCIEROS	627,258,220	658,700,271	666,993,831	53,954,077	104,560,425	168,360,619	230,260,878	292,008,744	346,159,951	403,286,345	459,813,318	517,394,237	574,487,735	633,044,930	695,927,453	726,481,522	760,429,470	
Ingresos por Creditos Indirectos	4,595,566	7,670,153	6,915,057	295,296	566,639	1,746,796	2,768,593	3,733,660	4,479,909	5,007,781	5,406,721	5,865,230	6,257,127	6,663,669	7,108,872	5,629,917	5,921,424	
Ingresos por Fideicomisos y Comisiones de Confianza	3,099,196	3,081,486	3,399,739	281,988	559,600	833,868	1,102,377	1,375,096	1,631,145	2,004,825	2,378,505	2,752,185	3,125,865	3,499,545	3,873,225	4,587,840	4,998,240	
Ingresos Diversos	619,563,458	647,948,632	656,679,035	53,376,793	103,434,186	165,779,955	226,389,908	286,899,988	340,048,897	396,273,739	452,028,092	508,776,822	565,104,743	622,881,716	684,945,356	716,263,765	749,509,806	
GASTOS POR SERVICIOS FINANCIEROS	82,283,608	100,849,992	121,070,303	6,390,868	13,080,233	20,436,768	32,405,344	46,297,371	56,981,546	67,460,197	78,113,892	88,962,482	99,994,234	111,105,049	127,062,276	147,042,638	161,907,672	
Gastos por Creditos Indirectos	2,432	2,753	2,765	0	0	57	57	57	88	103	120	140	154	170	189	204	204	
Gastos por Fideicomisos y Comisiones de Confianza	5,602	9,288	5,588	1,877	1,877	1,876	3,744	3,744	4,834	5,640	6,267	6,999	7,853	8,538	9,337	9,063	9,073	
Primas al Fondo Seguro de Deposito																		
Gastos Diversos	82,275,574	100,837,951	121,061,950	6,388,991	13,078,356	20,434,835	32,401,543	46,293,570	56,976,624	67,454,454	78,107,505	88,955,343	99,986,227	111,096,341	127,052,750	147,033,371	161,898,395	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,597,588,066	1,702,029,337	1,770,795,096	168,673,598	321,889,951	499,485,622	662,803,005	824,866,638	980,535,544	1,166,895,277	1,328,587,920	1,491,687,687	1,655,135,833	1,819,828,660	1,989,062,396	2,068,197,831	2,103,229,622	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	54,966,112	83,184,807	5,888,817	-12,798,673	-10,330,997	-2,987,403	3,112,676	11,557,123	11,151,187	20,054,529	28,358,329	36,618,764	45,477,041	53,650,737	63,491,970	97,085,684	90,849,034	
Inversiones al Valor Razonable con Cambios en Resultados																		
Inversiones al Valor Razonable con Cambios en Resultados																		
Inversiones en Commodities																		
Inversiones Disponibles para la Venta	61,672	21,032,862	-55,839,044	-15,719,474	-17,333,075	-18,865,077	-17,892,357	-13,315,300	-20,307,622	-17,204,280	-14,700,480	-12,240,045	-9,181,768	-6,808,072	-4,477,750	27,485,684	21,249,034	
Derivados de Negociación																		
Resultados por Operaciones de Cobertura																		
Ganancia (Pérdida) en Participaciones																		
Utilidad-Pérdida en Diferencia de Cambio	49,427,488	62,111,859	61,711,392	2,919,414	7,000,094	15,874,969	21,001,660	24,868,530	31,454,152	37,254,152	43,054,152	48,854,152	54,654,152	60,454,152	67,965,063	69,600,000	69,600,000	
Otros	5,476,952	40,086	16,469	1,387	1,984	2,705	3,373	3,893	4,657	4,657	4,657	4,657	4,657	4,657	4,657	0	0	
MARGEN OPERACIONAL	1,652,554,178	1,785,214,144	1,776,683,913	155,874,925	311,558,954	496,498,219	665,915,681	836,423,761	991,686,731	1,186,949,806	1,356,946,249	1,528,306,451	1,700,612,874	1,873,479,397	2,052,554,366	2,165,283,515	2,194,078,656	
GASTOS DE ADMINISTRACION	846,738,131	868,767,716	956,640,723	51,914,727	115,606,156	203,792,980	278,040,787	358,062,386	435,652,642	525,090,477	617,830,389	710,396,159	800,478,526	894,677,738	1,030,742,636	1,026,378,128	1,030,412,117	
Gasto de Personal y Directorio	536,013,915	547,702,886	621,978,019	38,799,183	80,745,021	136,141,406	186,639,232	233,609,155	283,745,504	332,912,793	382,919,452	432,965,605	482,598,125	532,242,904	587,297,094	582,734,644	585,883,933	
Gastos por Servicios Recibidos de Terceros	242,869,578	255,450,525	266,936,934	11,600,002	28,423,953	50,808,555	76,587,562	100,549,644	123,405,236	160,234,700	199,455,002	237,456,707	274,487,674	315,514,669	372,791,533	372,848,164	373,591,276	
Impuestos y Contribuciones	67,854,638	65,614,305	67,725,770	1,515,542	6,437,182	16,843,019	14,813,993	23,903,587	28,501,902	31,942,984	35,455,935	39,973,847	43,392,727	46,920,165	70,654,009	70,795,320	70,936,908	
DEPRECIACION Y AMORTIZACION	-47,373,478	-52,588,864	-62,086,634	-5,287,984	-10,657,130	-16,252,312	-21,944,929	-27,535,016	-33,789,059	-37,461,507	-41,133,955	-44,806,403	-48,478,851	-52,151,299	-55,580,000	-55,691,160	-55,802,556	
MARGEN OPERACIONAL NETO	758,442,569	863,857,564	757,956,556	98,672,214	185,295,668	276,452,927	365,929,965	450,826,359	522,245,030	624,397,822	697,981,905	773,103,889	851,655,497	926,650,360	966,231,730	1,083,214,227	1,107,863,983	

VALUACION DE ACTIVOS Y PROVISIONES	41,461,357	31,294,313	78,250,117	6,004,010	5,805,705	-3,759,662	-1,773,246	10,808,168	15,579,429	16,154,999	16,730,569	47,151,344	47,726,914	48,302,484	78,723,265	49,781,676	49,881,264
Provisiones para Créditos Indirectos	6,401,591	6,199,054	-6,851,688	291,024	-252,927	-348,774	312,765	124,078	-462,397	-462,397	-462,397	-462,397	-462,397	-462,397	-462,397	555,276	556,392
Provisiones para Incobrabilidad de Cuentas por Cobrar	-9,148,346	10,726,522	14,593,162	0	0	-10,224,968	-10,235,829	1,254,527	1,917,138	1,917,138	1,917,138	5,636,400	5,636,400	5,636,400	9,355,662	9,388,740	9,407,532
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros																	
Provisiones para Activos no Corrientes Mantenidos para la Venta																	
Deterioro de Inversiones	716,198	2,191,904	1,359,404	13,306	13,306	31,890	44,272	44,079	69,387	489,489	909,591	1,329,693	1,749,795	2,169,897	2,590,000	2,595,180	2,600,376
Deterioro de Activo Fijo	-500,517	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones por Litigios y Demandas	43,816,305	11,406,802	67,854,612	5,586,409	5,929,870	6,756,793	8,090,438	9,375,492	13,788,114	13,788,114	13,788,114	39,914,057	39,914,057	39,914,057	66,040,000	36,040,080	36,112,164
Otras Provisiones	176,126	770,031	1,294,627	113,271	115,456	25,397	15,108	9,992	267,187	422,655	578,123	733,591	889,059	1,044,527	1,200,000	1,202,400	1,204,800
RESULTADO DE OPERACIÓN	716,981,212	832,563,251	679,706,439	92,668,204	179,489,963	280,212,589	367,703,211	440,018,191	506,665,601	608,242,823	681,251,336	725,952,545	803,928,583	878,347,876	887,508,465	1,033,432,551	1,057,982,719
OTROS INGRESOS Y GASTOS	8,045,838	51,280,053	147,020,327	65,106,814	65,162,424	68,461,476	69,774,754	100,795,303	99,875,836	99,993,842	100,111,534	100,128,351	100,144,267	100,260,822	253,813,242	-2,492,235	-2,496,172
Otros Ingresos	21,624,675	57,344,308	170,575,716	65,822,672	66,039,409	69,462,808	71,058,390	103,412,964	103,436,393	103,554,399	103,672,091	103,788,908	103,904,824	104,021,379	257,739,255	1,381,089	1,381,484
Otros Gastos	13,578,837	6,064,255	23,555,389	715,858	876,985	1,001,332	1,283,636	2,617,661	3,560,557	3,560,557	3,560,557	3,660,557	3,760,557	3,760,557	3,926,013	3,873,324	3,877,656
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	725,027,050	883,843,304	826,726,766	157,775,018	244,652,387	348,674,065	437,477,965	540,813,494	606,541,437	708,236,665	781,362,870	826,080,896	904,072,850	978,608,698	1,141,321,707	1,030,940,316	1,055,486,547
IMPUESTO A LA RENTA	135,679,698	178,994,034	142,061,225	0	0	56,863,070	76,497,342	97,332,497	111,909,371	126,183,429	139,901,647	153,556,410	167,488,868	181,300,189	195,837,506	186,699,369	191,914,190
RESULTADO NETO DEL EJERCICIO	589,347,352	704,849,270	684,665,541	157,775,018	244,652,387	291,810,995	360,980,623	443,480,997	494,632,066	582,053,236	641,461,223	672,524,486	736,583,982	797,308,509	945,484,201	844,240,947	863,572,357
OTRO RESULTADO INTEGRAL																	
Diferencias de cambio al convertir negocios en el extranjero																	
Inversiones Disponibles para la venta	-215,979,827	73,585,054	-189,456,507	-15,252,283	24,703,074	123,807,643	201,073,198	181,933,141	239,186,866	264,403,509							
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	32,056,343	-13,424,361	27,115,627			-9,940,738	-15,958,560	-15,747,297	-20,261,408	-24,907,437							
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-183,923,484	60,160,693	-162,340,880	-15,252,283	24,703,074	113,866,905	185,114,638	166,185,844	218,925,458	239,496,072							
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	405,423,868	765,009,963	522,324,661	142,522,735	269,355,461	405,677,900	546,095,261	609,666,841	713,557,524	821,549,308	641,461,223	672,524,486	736,583,982	797,308,509	945,484,201	844,240,947	863,572,357

