

Otros Gastos Financieros

MARGEN FINANCIERO BRUTO	1,077,152,296	1,165,182,897	1,270,803,228	120,897,166	233,618,923	355,443,810	471,796,899	590,037,994	706,009,062	820,959,557	939,854,275	1,057,302,214	1,178,830,942	1,297,743,584	1,431,121,897	1,463,166,527	1,478,173,110
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	-14,879,031	-12,775,855	-14,244,040	-17,789,939	-20,261,772	-10,924,678	-753,963	382,234
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	806,080,526	926,878,420	1,043,058,174	1,161,041,003	1,277,481,812	1,420,197,219	1,452,412,564	1,478,555,344
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	402,646,896	461,369,285	520,001,224	575,726,680	637,094,568	695,927,453	746,800,831	783,743,431
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	4,966,639	5,425,735	5,877,802	6,323,236	7,038,582	7,108,872	8,347,631	8,820,972
Ingresos por Fidelcomisos y Comisiones de Confianza	3,099,196	3,081,486	3,399,739	281,988	569,600	833,868	1,102,377	1,375,096	1,631,145	1,893,767	2,127,381	2,390,542	2,660,163	3,184,975	3,873,225	4,514,358	4,829,666
Ingresos Diversos	619,563,458	647,948,632	656,679,035	53,376,793	103,434,186	165,779,955	226,389,908	285,899,988	340,048,897	395,786,490	453,816,169	511,732,880	566,743,281	626,871,011	684,945,356	732,938,842	770,092,793
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	66,928,320	78,317,866	90,881,932	104,834,381	114,424,481	127,062,276	143,933,140	149,349,103
Gastos por Creditos Indirectos	2,432	2,753	2,765	0	0	57	57	57	88	88	88	107	107	131	189	91	96
Gastos por Fidelcomisos y Comisiones de Confianza	5,602	9,288	5,588	1,877	1,877	1,876	3,744	3,744	4,834	4,834	4,834	4,834	9,834	8,674	9,337	18,173	18,399
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	66,923,398	78,312,944	90,876,991	104,824,440	114,415,676	127,052,750	143,914,876	149,330,608
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	980,536,544	1,141,799,102	1,309,929,839	1,472,177,466	1,631,933,302	1,800,151,899	1,989,052,396	2,054,280,255	2,112,949,672
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	7,988,112	3,903,235	7,787,943	14,949,955	29,240,666	63,491,970	80,269,355	67,426,971
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	-27,696,088	-34,551,367	-34,199,026	-34,680,626	-27,916,724	-4,477,750	20,269,355	7,426,971
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	16,874,969	21,001,660	24,868,530	31,454,152	36,678,783	38,447,999	41,979,944	49,623,087	57,150,935	67,965,063	60,000,000	60,000,000
Otros	5,476,952	40,066	16,469	1,387	1,984	2,705	3,373	3,893	4,657	5,417	6,603	7,025	7,494	6,455	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	666,915,681	836,423,761	991,686,731	1,149,787,214	1,313,833,074	1,479,965,409	1,646,863,257	1,829,392,565	2,052,554,366	2,134,549,610	2,180,376,643
GASTOS DE ADMINISTRACION	846,738,131	868,767,716	956,640,723	51,914,727	115,606,166	203,792,980	278,040,787	358,062,386	435,652,642	511,581,154	591,038,791	672,155,960	753,154,049	875,174,551	1,030,742,636	1,111,116,114	1,108,779,196
Gasto de Personal y Directorio	536,013,815	547,702,886	621,978,019	38,799,183	80,746,021	136,141,406	186,639,232	233,609,155	283,745,504	333,972,024	382,239,949	432,104,922	484,828,845	536,454,948	592,418,534	633,720,371	630,322,515
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	145,214,648	173,008,293	197,714,006	221,806,040	290,251,053	367,670,093	408,359,411	409,282,273
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	32,394,482	35,790,549	42,337,032	46,519,164	48,468,550	70,654,009	69,036,332	69,174,408
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	-39,505,308	-45,628,891	-50,904,258	-56,699,729	-56,139,866	-55,580,000	-77,300,000	-77,454,600
MARGEN OPERACIONAL NETO	758,442,569	863,857,664	757,956,556	98,672,214	185,295,668	276,452,927	365,929,965	450,826,359	522,245,030	598,700,752	677,165,392	756,905,191	837,029,479	898,078,148	969,231,730	946,133,496	994,142,847