

Otros Gastos Financieros																	
MARGEN FINANCIERO BRUTO	1,077,152,296	1,165,182,897	1,249,895,599	112,163,447	220,897,743	334,189,584	446,575,674	560,829,384	673,325,833	788,043,054	903,622,777	1,016,667,288	1,133,435,629	1,248,475,024	1,367,267,069	1,441,125,798	1,472,333,441
Provisiones para Créditos Directos	-24,538,842	-21,003,839	-36,486,967	-1,242,026	-4,037,904	-6,759,548	-8,788,509	-10,827,169	-12,268,751	-7,810,792	-8,881,232	-9,660,300	-11,122,936	-13,205,766	-14,799,185	-9,734,306	-8,757,589
MARGEN FINANCIERO NETO	1,052,613,454	1,144,179,058	1,213,408,632	110,921,421	216,859,839	327,430,036	437,787,165	550,002,215	661,057,082	780,232,262	894,741,545	1,007,006,988	1,122,312,693	1,235,269,258	1,352,467,884	1,431,391,492	1,463,575,852
INGRESOS POR SERVICIOS FINANCIEROS	627,258,220	658,700,271	650,716,896	60,282,147	114,096,973	174,432,434	233,352,153	288,842,240	345,635,401	402,457,217	460,827,701	517,247,233	571,339,005	630,684,509	691,338,891	726,409,856	769,699,623
Ingresos por Creditos Indirectos	4,595,566	7,670,153	6,827,182	426,228	871,243	1,298,253	1,819,307	2,362,801	2,915,596	3,443,435	3,842,336	4,300,800	4,692,677	5,099,196	5,544,372	5,629,571	5,921,087
Ingresos por Fideicomisos y Comisiones de Confianza	3,099,196	3,081,486	3,546,846	363,150	727,650	1,093,500	1,460,700	1,829,250	2,199,150	2,570,400	2,943,000	3,316,950	3,692,250	4,068,900	4,446,900	4,419,000	4,553,256
Ingresos Diversos	619,563,458	647,948,632	640,342,868	59,492,769	112,498,080	172,040,681	230,072,146	284,650,189	340,520,655	396,443,382	454,042,365	509,629,483	562,954,078	621,516,413	681,347,619	716,361,285	759,225,280
GASTOS POR SERVICIOS FINANCIEROS	82,283,608	100,849,992	107,831,324	9,276,696	18,599,340	28,041,431	37,606,471	47,206,228	56,887,464	66,653,337	76,485,768	86,399,455	96,404,896	106,490,203	116,661,924	135,245,822	147,840,033
Gastos por Creditos Indirectos	2,432	2,753	2,765	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastos por Fideicomisos y Comisiones de Confianza	5,602	9,288	7,375	920	1,682	2,468	3,264	4,052	4,859	5,669	6,460	7,256	8,054	8,852	9,652	9,579	9,576
Primas al Fondo Seguro de Deposito																	
Gastos Diversos	82,275,574	100,837,951	107,821,184	9,275,776	18,597,658	28,038,963	37,603,207	47,202,176	56,882,605	66,647,668	76,479,308	86,392,199	96,396,842	106,481,351	116,652,272	135,236,243	147,830,457
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,597,588,066	1,702,029,337	1,756,294,204	161,926,872	312,357,472	473,821,039	633,532,847	791,638,227	949,805,019	1,116,036,142	1,279,083,478	1,437,854,766	1,597,246,802	1,759,463,564	1,927,144,851	2,022,555,526	2,085,435,442
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	54,966,112	83,184,807	89,483,958	8,384,312	15,798,150	23,460,174	31,744,798	39,114,715	46,804,909	55,103,123	62,475,341	70,172,417	78,519,920	85,906,831	93,623,212	93,913,815	91,393,786
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	30,007,223	2,584,312	4,198,150	6,060,174	8,544,798	10,114,715	12,004,909	14,503,123	16,075,341	17,972,417	20,519,920	22,106,831	24,023,212	24,313,815	21,793,786
Derivados de Negociación																	
Resultados por Operaciones de Cobertura																	
Ganancia (Pérdida) en Participaciones																	
Utilidad-Pérdida en Diferencia de Cambio	49,427,488	62,111,859	59,466,559	5,800,000	11,600,000	17,400,000	23,200,000	29,000,000	34,800,000	40,600,000	46,400,000	52,200,000	58,000,000	63,800,000	69,600,000	69,600,000	69,600,000
Otros	5,476,952	40,086	10,176														
MARGEN OPERACIONAL	1,652,554,178	1,785,214,144	1,845,778,162	170,311,184	328,155,622	497,281,213	665,277,645	830,752,942	996,609,928	1,171,139,265	1,341,558,819	1,508,027,183	1,675,766,722	1,845,370,395	2,020,768,063	2,116,469,341	2,176,829,228
GASTOS DE ADMINISTRACION	846,738,131	868,767,716	985,256,336	78,491,291	161,907,475	243,567,806	323,382,954	402,195,833	488,207,316	569,335,900	650,115,101	729,588,892	811,602,806	893,751,042	1,042,519,415	1,035,122,324	1,039,173,797
Gasto de Personal y Directorio	536,013,915	547,702,886	585,343,808	47,478,385	101,166,989	147,908,194	195,521,602	243,933,176	295,673,884	343,095,735	391,258,651	438,324,761	485,998,481	533,703,436	585,396,523	580,830,244	583,975,741
Gastos por Servicios Recibidos de Terceros	242,869,578	255,450,525	338,791,070	26,749,538	52,319,438	82,063,408	110,335,721	136,957,370	166,280,523	196,183,841	224,924,842	252,452,278	283,011,259	313,564,769	386,468,883	383,496,760	384,261,148
Impuestos y Contribuciones	67,854,638	65,614,305	61,121,458	4,263,368	8,421,048	13,596,204	17,525,631	21,305,287	26,252,909	30,056,324	33,931,608	38,811,853	42,593,066	46,482,837	70,654,009	70,795,320	70,936,908
DEPRECIACION Y AMORTIZACION	-47,373,478	-52,588,864	-50,910,799	-4,631,667	-9,263,334	-13,895,001	-18,526,668	-23,158,335	-27,790,002	-32,421,669	-37,053,336	-41,685,003	-46,316,670	-50,948,337	-55,580,000	-55,691,160	-55,802,556
MARGEN OPERACIONAL NETO	758,442,569	863,857,564	809,611,027	87,188,226	156,984,813	239,818,406	323,368,023	405,398,774	480,612,610	569,381,696	654,390,382	736,753,288	817,847,246	900,671,016	922,668,648	1,025,655,857	1,081,852,875

VALUACION DE ACTIVOS Y PROVISIONES	41,461,357	31,294,313	80,622,529	10,290,000	20,590,000	32,150,000	42,470,000	42,790,000	54,651,000	54,971,000	55,291,000	66,956,000	67,276,000	67,596,000	79,261,000	49,287,528	49,386,120
Provisiones para Créditos Indirectos	6,401,591	6,199,054	-5,771,620														
Provisiones para Incobrabilidad de Cuentas por Cobrar	-9,148,346	10,726,522	7,709,169	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
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	2,612,807	190,000	390,000	610,000	830,000	1,050,000	1,270,000	1,490,000	1,710,000	1,930,000	2,150,000	2,370,000	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	75,161,598	10,000,000	20,000,000	29,010,000	39,010,000	39,010,000	48,020,000	48,020,000	48,020,000	57,030,000	57,030,000	57,030,000	66,040,000	36,040,080	36,112,164
Otras Provisiones	176,126	770,031	910,575	100,000	200,000	300,000	400,000	500,000	600,000	700,000	800,000	900,000	1,000,000	1,100,000	1,200,000	1,202,400	1,204,800
RESULTADO DE OPERACIÓN	716,981,212	832,563,251	728,988,498	76,898,226	136,394,813	207,668,406	280,898,023	362,608,774	425,961,610	514,410,696	599,099,382	669,797,288	750,571,246	833,075,016	843,407,648	976,368,329	1,032,466,755
OTROS INGRESOS Y GASTOS	8,045,838	51,280,053	148,694,901	-176,228	153,574,670	153,725,876	153,877,243	154,028,536	154,012,777	154,163,795	154,314,910	154,366,061	154,417,203	154,568,307	154,412,714	813,633	813,973
Otros Ingresos	21,624,675	57,344,308	166,048,766	150,439	153,901,337	154,052,543	154,203,910	154,355,203	154,506,111	154,657,129	154,808,244	154,959,395	155,110,537	155,261,641	155,412,714	1,813,629	1,813,969
Otros Gastos	13,578,837	6,064,255	17,353,865	326,667	326,667	326,667	326,667	326,667	493,334	493,334	493,334	593,334	693,334	693,334	1,000,000	999,996	999,996
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	725,027,050	883,843,304	877,683,399	76,721,998	289,969,483	361,394,282	434,775,266	516,637,310	579,974,387	668,574,491	753,414,292	824,163,349	904,988,449	987,643,323	997,820,362	977,181,962	1,033,280,728
IMPUESTO A LA RENTA	135,679,698	178,994,034	185,317,149	15,355,950	29,682,721	45,026,872	60,124,486	75,037,220	89,894,313	104,932,277	120,139,754	134,935,958	149,839,910	164,987,872	180,615,675	187,887,371	194,479,682
RESULTADO NETO DEL EJERCICIO	589,347,352	704,849,270	692,366,250	61,366,048	260,286,762	316,367,410	374,650,780	441,600,090	490,080,074	563,642,214	633,274,538	689,227,391	755,148,539	822,655,451	817,204,687	789,294,591	838,801,046
OTRO RESULTADO INTEGRAL																	
Diferencias de cambio al convertir negocios en el extranjero																	
Inversiones Disponibles para la venta	-215,979,827	73,585,054															
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															
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-183,923,484	60,160,693															
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	405,423,868	765,009,963	692,366,250	61,366,048	260,286,762	316,367,410	374,650,780	441,600,090	490,080,074	563,642,214	633,274,538	689,227,391	755,148,539	822,655,451	817,204,687	789,294,591	838,801,046

