



<b>Otros Gastos Financieros</b>																	
<b>MARGEN FINANCIERO BRUTO</b>	1,165,182,897	1,270,803,228	1,416,659,449	123,471,040	239,626,411	363,681,634	483,440,566	605,703,151	726,375,618	847,658,692	970,073,457	1,092,087,748	1,216,541,268	1,339,047,657	1,466,202,795	1,489,106,693	1,508,298,663
<b>Provisiones para Créditos Directos</b>	-21,003,839	-45,931,660	-20,693,153	660,698	-444,560	-3,002,315	-4,786,566	-6,194,538	-7,444,731	10,543,442	7,174,999	5,740,469	3,103,623	1,788,768	757,180	390,922	-12,886,884
<b>MARGEN FINANCIERO NETO</b>	1,144,179,058	1,224,871,568	1,395,966,296	124,131,738	239,181,851	360,679,319	478,654,000	599,508,613	718,930,887	858,202,134	977,248,456	1,097,828,217	1,219,644,891	1,340,836,425	1,466,959,975	1,489,497,615	1,495,411,779
<b>INGRESOS POR SERVICIOS FINANCIEROS</b>	658,700,271	666,993,831	700,170,701	63,019,922	120,039,564	184,469,666	249,323,567	308,152,133	369,223,183	428,291,446	489,453,682	551,456,975	613,073,164	674,885,906	743,221,645	781,278,336	815,997,955
<b>Ingresos por Creditos Indirectos</b>	7,670,153	6,915,057	7,798,609	620,342	1,249,214	1,904,758	2,651,329	3,401,116	4,166,919	4,857,230	5,533,189	6,221,244	6,924,574	7,647,797	8,347,860	8,821,200	8,725,369
<b>Ingresos por Fideicomisos y Comisiones de Confianza</b>	3,081,486	3,399,739	3,288,394	363,960	735,084	1,106,208	1,473,408	1,840,608	2,209,968	2,585,484	2,963,196	3,340,908	3,720,816	4,106,952	4,495,320	4,876,266	5,297,310
<b>Ingresos Diversos</b>	647,948,632	656,679,035	689,083,698	62,035,620	118,055,266	181,458,700	245,198,830	302,910,409	362,846,296	420,848,732	480,957,297	541,894,823	602,427,774	663,131,157	730,378,465	767,580,870	801,975,276
<b>GASTOS POR SERVICIOS FINANCIEROS</b>	100,849,992	121,070,303	170,775,192	11,591,044	23,213,485	34,873,727	46,525,948	58,183,578	69,827,067	81,516,825	93,199,350	104,897,921	116,598,586	128,310,164	140,043,576	145,702,282	150,249,258
<b>Gastos por Creditos Indirectos</b>	2,753	2,765	168	11	24	37	50	63	76	89	102	115	128	141	154	156	156
<b>Gastos por Fideicomisos y Comisiones de Confianza</b>	9,288	5,588	13,401	460	997	1,541	2,080	2,597	3,121	3,641	4,171	4,700	5,226	5,750	6,276	6,313	6,312
<b>Primas al Fondo Seguro de Deposito</b>																	
<b>Gastos Diversos</b>	100,837,951	121,061,950	170,761,623	11,590,573	23,212,464	34,872,149	46,523,818	58,180,918	69,823,870	81,513,095	93,195,077	104,893,106	116,593,232	128,304,273	140,037,146	145,695,813	150,242,790
<b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b>	1,702,029,337	1,770,795,096	1,925,361,805	175,560,616	336,007,930	510,275,258	681,451,619	849,477,168	1,018,327,003	1,204,976,755	1,373,502,788	1,544,387,271	1,716,119,469	1,887,412,167	2,070,138,044	2,125,073,669	2,161,160,476
<b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>	83,184,807	5,888,817	26,875,047	8,582,308	16,051,289	23,112,940	30,465,240	37,129,581	43,558,198	50,419,298	56,483,717	62,412,399	68,892,354	74,613,661	80,256,417	67,449,389	66,037,941
<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>	21,032,862	-55,839,044	-35,000,479	3,582,308	6,051,289	8,112,940	10,465,240	12,129,581	13,558,198	15,419,298	16,483,717	17,412,399	18,892,354	19,613,661	20,256,417	7,449,389	6,037,941
<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>	62,111,859	61,711,392	61,864,685	5,000,000	10,000,000	15,000,000	20,000,000	25,000,000	30,000,000	35,000,000	40,000,000	45,000,000	50,000,000	55,000,000	60,000,000	60,000,000	60,000,000
<b>Otros</b>	40,086	16,469	10,841	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>MARGEN OPERACIONAL</b>	1,785,214,144	1,776,683,913	1,952,236,852	184,142,924	352,059,219	533,388,198	711,916,859	886,606,749	1,061,885,201	1,255,396,053	1,429,986,505	1,606,799,670	1,785,011,823	1,962,025,828	2,150,394,461	2,192,523,058	2,227,198,417
<b>GASTOS DE ADMINISTRACION</b>	868,767,716	956,640,723	886,108,650	81,421,518	162,588,527	252,806,623	341,622,439	430,557,354	522,172,259	616,705,356	709,042,247	801,396,869	892,730,041	991,867,963	1,117,457,535	1,039,706,169	1,043,220,388
<b>Gasto de Personal y Directorio</b>	547,702,886	621,978,019	512,245,457	50,243,213	97,839,143	146,626,264	196,425,099	247,487,332	298,554,221	350,714,992	402,279,316	452,256,982	503,647,279	553,971,997	628,423,610	602,868,497	605,407,316
<b>Gastos por Servicios Recibidos de Terceros</b>	255,450,525	266,936,934	310,060,847	25,798,801	52,671,505	86,869,578	119,623,056	152,474,446	187,055,523	224,371,200	259,855,548	296,379,265	331,306,179	374,867,738	419,997,593	367,663,264	368,500,316
<b>Impuestos y Contribuciones</b>	65,614,305	67,725,770	63,802,346	5,379,504	12,077,879	19,310,781	25,574,284	30,595,576	36,562,515	41,619,164	46,907,383	52,760,622	57,776,583	63,028,228	69,036,332	69,174,408	69,312,756
<b>DEPRECIACION Y AMORTIZACION</b>	-52,588,864	-62,086,634	-71,957,206	-6,008,334	-12,016,668	-18,325,002	-24,633,336	-30,941,670	-37,450,004	-43,958,338	-50,466,672	-57,175,006	-63,883,340	-70,591,674	-77,300,000	-77,454,600	-77,609,532
<b>MARGEN OPERACIONAL NETO</b>	863,857,564	757,956,556	994,170,996	96,713,072	177,454,024	262,256,573	345,661,084	425,107,725	502,262,938	594,732,359	670,477,586	748,227,795	828,398,442	899,566,191	955,636,926	1,075,362,289	1,106,368,497

<b>VALUACION DE ACTIVOS Y PROVISIONES</b>	31,294,313	78,250,117	23,080,024	120,000	240,000	7,480,000	7,600,000	7,720,000	15,251,000	15,371,000	15,491,000	23,226,000	23,346,000	23,466,000	31,431,000	31,493,880	31,556,893
<b>Provisiones para Créditos Indirectos</b>	6,199,054	-6,851,688	-2,064,166														
<b>Provisiones para Incobrabilidad de Cuentas por Cobrar</b>	10,726,522	14,593,162	3,146,392	0	0	830,000	830,000	830,000	1,961,000	1,961,000	1,961,000	3,296,000	3,296,000	3,296,000	4,831,000	4,840,680	4,850,377
<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>	2,191,904	1,359,404															
<b>Deterioro de Activo Fijo</b>																	
<b>Deterioro de Activo Intangibles</b>																	
<b>Provisiones por Litigios y Demandas</b>	11,406,802	67,854,612	21,936,492	0	0	6,260,000	6,260,000	6,260,000	12,510,000	12,510,000	12,510,000	18,760,000	18,760,000	18,760,000	25,010,000	25,060,020	25,110,144
<b>Otras Provisiones</b>	770,031	1,294,627	61,306	120,000	240,000	390,000	510,000	630,000	780,000	900,000	1,020,000	1,170,000	1,290,000	1,410,000	1,590,000	1,593,180	1,596,372
<b>RESULTADO DE OPERACIÓN</b>	832,563,251	679,706,439	971,090,972	96,593,072	177,214,024	254,776,573	338,061,084	417,387,725	487,011,938	579,361,359	654,986,586	725,001,795	805,052,442	876,100,191	924,205,926	1,043,868,409	1,074,811,604
<b>OTROS INGRESOS Y GASTOS</b>	51,280,053	147,020,327	172,824,195	-747,533	-647,977	-548,582	-449,215	-349,713	-350,140	-250,681	-151,206	-51,744	-52,271	47,220	-993,898	-106,253	-106,242
<b>Otros Ingresos</b>	57,344,308	170,575,716	184,350,601	99,360	198,916	298,311	397,678	497,180	596,753	696,212	795,687	895,149	994,622	1,094,113	1,193,602	1,193,747	1,193,758
<b>Otros Gastos</b>	6,064,255	23,555,389	11,526,406	846,893	846,893	846,893	846,893	846,893	946,893	946,893	946,893	946,893	1,046,893	1,046,893	2,187,500	1,300,000	1,300,000
<b>RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA</b>	883,843,304	826,726,766	1,143,915,167	95,845,539	176,566,047	254,227,991	337,611,869	417,038,012	486,661,798	579,110,678	654,835,380	724,950,051	805,000,171	876,147,411	923,212,028	1,043,762,156	1,074,705,362
<b>IMPUESTO A LA RENTA</b>	178,994,034	142,061,225	208,848,164	14,980,470	28,732,209	43,749,736	58,461,512	72,834,181	87,231,232	101,561,267	116,085,099	130,628,265	145,517,705	160,158,145	175,737,417	202,650,241	208,510,163
<b>RESULTADO NETO DEL EJERCICIO</b>	704,849,270	684,665,541	935,067,003	80,865,069	147,833,838	210,478,255	279,150,357	344,203,831	399,430,566	477,549,411	538,750,281	594,321,786	659,482,466	715,989,266	747,474,611	841,111,915	866,195,199
<b>OTRO RESULTADO INTEGRAL</b>																	
<b>Diferencias de cambio al convertir negocios en el extranjero</b>																	
<b>Inversiones Disponibles para la venta</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<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>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS</b>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>RESULTADO INTEGRAL TOTAL DEL EJERCICIO</b>	704,849,270	684,665,541	935,067,003	80,865,069	147,833,838	210,478,255	279,150,357	344,203,831	399,430,566	477,549,411	538,750,281	594,321,786	659,482,466	715,989,266	747,474,611	841,111,915	866,195,199

