

Otros Gastos Financieros																	
MARGEN FINANCIERO BRUTO	1,165,182,897	1,270,803,228	1,416,659,449	123,613,845	235,334,472	360,063,367	479,752,071	602,014,656	722,687,123	843,970,197	966,384,962	1,088,399,253	1,212,852,773	1,335,359,162	1,466,202,795	1,489,106,693	1,508,298,663
Provisiones para Créditos Directos	-21,003,839	-45,931,660	-20,693,153	-911,179	-4,418,001	-5,669,134	-6,415,054	-7,823,026	-9,073,219	8,914,954	5,546,511	4,111,981	1,475,135	160,280	757,180	390,922	-12,886,884
MARGEN FINANCIERO NETO	1,144,179,058	1,224,871,568	1,395,966,296	122,702,666	230,916,471	354,394,233	473,337,017	594,191,630	713,613,904	852,885,151	971,931,473	1,092,511,234	1,214,327,908	1,335,519,442	1,466,959,975	1,489,497,615	1,495,411,779
INGRESOS POR SERVICIOS FINANCIEROS	658,700,271	666,993,831	700,170,701	60,811,432	115,890,682	179,943,594	238,571,895	297,400,461	358,471,511	417,539,774	478,702,010	540,705,303	602,321,492	664,134,234	743,221,645	781,278,336	815,997,955
Ingresos por Creditos Indirectos	7,670,153	6,915,057	7,798,609	545,182	806,269	1,684,101	2,134,478	2,884,265	3,650,068	4,340,379	5,016,338	5,704,393	6,407,723	7,130,946	8,347,860	8,821,200	8,725,369
Ingresos por Fideicomisos y Comisiones de Confianza	3,081,486	3,399,739	3,288,394	270,599	531,631	810,429	1,086,059	1,453,259	1,822,619	2,198,135	2,575,847	2,953,559	3,333,467	3,719,603	4,495,320	4,876,266	5,297,310
Ingresos Diversos	647,948,632	656,679,035	689,083,698	59,995,651	114,552,782	177,449,064	235,351,358	293,062,937	352,998,824	411,001,260	471,109,825	532,047,351	592,580,302	653,283,685	730,378,465	767,580,870	801,975,276
GASTOS POR SERVICIOS FINANCIEROS	100,849,992	121,070,303	170,775,192	8,099,324	19,603,608	31,238,227	45,035,249	56,692,879	68,336,368	80,026,126	91,708,651	103,407,222	115,107,887	126,819,465	140,043,576	145,702,282	150,249,258
Gastos por Creditos Indirectos	2,753	2,765	168	0				13	26	39	52	65	78	91	154	156	156
Gastos por Fideicomisos y Comisiones de Confianza	9,288	5,588	13,401	2,034	4,148	6,235	8,607	9,124	9,648	10,168	10,698	11,227	11,753	12,277	6,276	6,313	6,312
Primas al Fondo Seguro de Deposito																	
Gastos Diversos	100,837,951	121,061,950	170,761,623	8,097,290	19,599,460	31,231,992	45,026,642	56,683,742	68,326,694	80,015,919	91,697,901	103,395,930	115,096,056	126,807,097	140,037,146	145,695,813	150,242,790
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,702,029,337	1,770,795,096	1,925,361,805	175,414,774	327,203,545	503,099,600	666,873,663	834,899,212	1,003,749,047	1,190,398,799	1,358,924,832	1,529,809,315	1,701,541,513	1,872,834,211	2,070,138,044	2,125,073,669	2,161,160,476
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	83,184,807	5,888,817	26,875,047	18,266,937	24,337,903	32,599,863	36,777,811	43,442,152	49,870,769	56,731,869	62,796,288	68,724,970	75,204,925	80,926,232	80,256,417	67,449,389	66,037,941
Inversiones al Valor Razonable con Cambios en Resultados																	
Inversiones al Valor Razonable con Cambios en Resultados																	
Inversiones en Commodities																	
Inversiones Disponibles para la Venta	21,032,862	-55,839,044	-35,000,479	11,993,573	12,880,713	13,223,086	13,277,850	14,942,191	16,370,808	18,231,908	19,296,327	20,225,009	21,704,964	22,426,271	20,256,417	7,449,389	6,037,941
Derivados de Negociación																	
Resultados por Operaciones de Cobertura																	
Ganancia (Pérdida) en Participaciones																	
Utilidad-Pérdida en Diferencia de Cambio	62,111,859	61,711,392	61,864,685	6,273,080	11,456,646	19,377,334	23,500,264	28,500,264	33,500,264	38,500,264	43,500,264	48,500,264	53,500,264	58,500,264	60,000,000	60,000,000	60,000,000
Otros	40,086	16,469	10,841	284	544	-557	-303	-303	-303	-303	-303	-303	-303	-303	0	0	0
MARGEN OPERACIONAL	1,785,214,144	1,776,683,913	1,952,236,852	193,681,711	351,541,448	535,699,463	703,651,474	878,341,364	1,053,619,816	1,247,130,668	1,421,721,120	1,598,534,285	1,776,746,438	1,953,760,443	2,150,394,461	2,192,523,058	2,227,198,417
GASTOS DE ADMINISTRACION	868,767,716	956,640,723	886,108,650	56,257,393	126,100,948	219,014,734	292,331,254	381,266,169	492,104,951	586,664,934	679,028,711	771,410,219	862,770,277	961,935,085	1,117,457,535	1,133,971,517	1,137,618,686
Gasto de Personal y Directorio	547,702,886	621,978,019	512,245,457	44,272,009	87,002,483	141,172,875	187,960,691	239,022,924	309,313,690	361,501,347	413,092,557	463,097,109	514,514,292	564,865,896	628,413,610	644,440,873	647,008,925
Gastos por Servicios Recibidos de Terceros	255,450,525	266,936,934	310,060,847	9,536,510	30,482,243	60,767,685	82,274,674	115,126,064	149,707,141	187,022,818	222,507,166	259,030,883	293,957,797	337,519,356	420,007,593	420,356,224	421,296,993
Impuestos y Contribuciones	65,614,305	67,725,770	63,802,346	2,448,874	8,616,222	17,074,174	22,095,889	27,117,181	33,084,120	38,140,769	43,428,988	49,282,227	54,298,188	59,549,833	69,036,332	69,174,420	69,312,768
DEPRECIACION Y AMORTIZACION	-52,588,864	-62,086,634	-71,957,206	-6,115,746	-12,252,659	-23,793,736	-38,784,981	-45,093,315	-51,601,649	-58,109,983	-64,618,317	-71,326,651	-78,034,985	-84,743,319	-77,300,000	-77,454,600	-77,609,532
MARGEN OPERACIONAL NETO	863,857,564	757,956,556	994,170,996	131,308,572	213,187,841	292,890,993	372,535,239	451,981,880	509,913,216	602,355,751	678,074,092	755,797,415	835,941,176	907,082,039	955,636,926	981,096,941	1,011,970,199

VALUACION DE ACTIVOS Y PROVISIONES	31,294,313	78,250,117	23,080,024	2,283,416	4,021,462	8,274,710	9,755,199	9,875,199	17,406,199	17,526,199	17,646,199	25,381,199	25,501,199	25,621,199	31,431,000	31,493,880	31,556,893
Provisiones para Créditos Indirectos	6,199,054	-6,851,688	-2,064,166	-1,635,710	-2,268,178	-1,092,814	-1,345,404	-1,345,404	-1,345,404	-1,345,404	-1,345,404	-1,345,404	-1,345,404	-1,345,404			
Provisiones para Incobrabilidad de Cuentas por Cobrar	10,726,522	14,593,162	3,146,392	3,274,611	3,567,093	3,670,049	3,669,353	3,669,353	4,800,353	4,800,353	4,800,353	6,135,353	6,135,353	6,135,353	4,831,000	4,840,680	4,850,377
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros																	
Provisiones para Activos no Corrientes Mantenidos para la Venta																	
Deterioro de Inversiones	2,191,904	1,359,404															
Deterioro de Activo Fijo																	
Deterioro de Activo Intangibles																	
Provisiones por Litigios y Demandas	11,406,802	67,854,612	21,936,492	644,515	2,715,039	5,680,984	7,423,676	7,423,676	13,673,676	13,673,676	13,673,676	19,923,676	19,923,676	19,923,676	25,010,000	25,060,020	25,110,144
Otras Provisiones	770,031	1,294,627	61,306	0	7,508	16,491	7,574	127,574	277,574	397,574	517,574	667,574	787,574	907,574	1,590,000	1,593,180	1,596,372
RESULTADO DE OPERACIÓN	832,563,251	679,706,439	971,090,972	129,025,156	209,166,379	284,616,283	362,780,040	442,106,681	492,507,017	584,829,552	660,427,893	730,416,216	810,439,977	881,460,840	924,205,926	949,603,061	980,413,306
OTROS INGRESOS Y GASTOS	51,280,053	147,020,327	172,824,195	-322,202	-628,087	121,309	290,332	389,834	389,407	488,866	588,341	687,803	687,276	786,767	-993,898	-106,253	-106,242
Otros Ingresos	57,344,308	170,575,716	184,350,601	504,918	701,132	1,566,462	1,821,523	1,921,025	2,020,598	2,120,057	2,219,532	2,318,994	2,418,467	2,517,958	1,193,602	1,193,747	1,193,758
Otros Gastos	6,064,255	23,555,389	11,526,406	827,120	1,329,219	1,445,153	1,531,191	1,531,191	1,631,191	1,631,191	1,631,191	1,631,191	1,731,191	1,731,191	2,187,500	1,300,000	1,300,000
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	883,843,304	826,726,766	1,143,915,167	128,702,954	208,538,292	284,737,592	363,070,372	442,496,515	492,896,424	585,318,418	661,016,234	731,104,019	811,127,253	882,247,607	923,212,028	949,496,808	980,307,064
IMPUESTO A LA RENTA	178,994,034	142,061,225	208,848,164	0	0	60,029,016	76,335,560	90,708,229	105,105,280	119,435,315	133,959,147	148,502,313	163,391,753	178,032,193	175,737,417	180,877,189	186,107,513
RESULTADO NETO DEL EJERCICIO	704,849,270	684,665,541	935,067,003	128,702,954	208,538,292	224,708,576	286,734,812	351,788,286	387,791,144	465,883,103	527,057,087	582,601,706	647,735,500	704,215,414	747,474,611	768,619,619	794,199,551
OTRO RESULTADO INTEGRAL																	
Diferencias de cambio al convertir negocios en el extranjero																	
Inversiones Disponibles para la venta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	704,849,270	684,665,541	935,067,003	128,702,954	208,538,292	224,708,576	286,734,812	351,788,286	387,791,144	465,883,103	527,057,087	582,601,706	647,735,500	704,215,414	747,474,611	768,619,619	794,199,551

