

Otros Gastos Financieros																	
MARGEN FINANCIERO BRUTO	1,165,182,897	1,270,803,228	1,419,772,515	123,481,430	239,642,131	363,699,399	483,457,338	605,714,907	726,377,769	847,651,381	970,056,586	1,092,065,825	1,216,519,764	1,339,031,788	1,466,202,795	1,489,106,693	1,508,298,663
Provisiones para Créditos Directos	-21,003,839	-45,931,660	-22,466,456	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
MARGEN FINANCIERO NETO	1,144,179,058	1,224,871,568	1,397,306,059	124,142,128	239,197,571	360,697,084	478,670,772	599,520,369	718,933,038	858,194,823	977,231,585	1,097,806,294	1,219,623,387	1,340,820,556	1,466,959,975	1,489,497,615	1,495,411,779
INGRESOS POR SERVICIOS FINANCIEROS	658,700,271	666,993,831	702,856,247	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
Ingresos por Creditos Indirectos	7,670,153	6,915,057	7,780,247	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
Ingresos por Fideicomisos y Comisiones de Confianza	3,081,486	3,399,739	3,710,327	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
Ingresos Diversos	647,948,632	656,679,035	691,365,673	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
GASTOS POR SERVICIOS FINANCIEROS	100,849,992	121,070,303	130,326,677	10,757,710	21,546,817	32,373,725	43,192,612	54,016,908	64,827,063	75,683,487	86,532,678	97,397,915	108,265,246	119,143,490	130,043,576	145,702,282	150,249,258
Gastos por Creditos Indirectos	2,753	2,765	156	11	24	37	50	63	76	89	102	115	128	141	154	156	156
Gastos por Fideicomisos y Comisiones de Confianza	9,288	5,588	7,594	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
Primas al Fondo Seguro de Deposito																	
Gastos Diversos	100,837,951	121,061,950	130,318,927	10,757,239	21,545,796	32,372,147	43,190,482	54,014,248	64,823,866	75,679,757	86,528,405	97,393,100	108,259,892	119,137,599	130,037,146	145,695,813	150,242,790
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,702,029,337	1,770,795,096	1,969,835,629	176,404,340	337,690,318	512,793,025	684,801,727	853,655,594	1,023,329,158	1,210,802,782	1,380,152,589	1,551,865,354	1,724,431,305	1,896,562,972	2,080,138,044	2,125,073,669	2,161,160,476
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	83,184,807	5,888,817	46,114,129	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
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	-20,280,982	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
Derivados de Negociación																	
Resultados por Operaciones de Cobertura																	
Ganancia (Pérdida) en Participaciones																	
Utilidad-Pérdida en Diferencia de Cambio	62,111,859	61,711,392	66,389,694	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
Otros	40,086	16,469	5,417	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN OPERACIONAL	1,785,214,144	1,776,683,913	2,015,949,758	184,986,648	353,741,607	535,905,965	715,266,967	890,785,175	1,066,887,356	1,261,222,080	1,436,636,306	1,614,277,753	1,793,323,659	1,971,176,633	2,160,394,461	2,192,523,058	2,227,198,417
GASTOS DE ADMINISTRACION	868,767,716	956,640,723	1,043,696,877	79,141,083	161,647,158	249,335,115	334,947,467	419,476,897	506,000,048	593,369,200	679,448,166	767,330,792	853,322,618	948,192,648	1,041,180,772	1,039,706,169	1,043,220,388
Gasto de Personal y Directorio	547,702,886	621,978,019	600,251,335	49,082,120	99,141,358	147,490,239	196,319,731	245,981,547	295,571,746	346,403,958	396,532,324	446,827,450	499,142,368	554,555,197	605,321,257	602,868,497	605,407,316
Gastos por Servicios Recibidos de Terceros	255,450,525	266,936,934	372,791,533	24,679,459	50,427,921	82,534,095	113,053,452	142,899,774	173,865,787	205,346,078	236,008,459	267,742,720	296,403,667	330,609,223	366,823,183	367,663,264	368,500,316
Impuestos y Contribuciones	65,614,305	67,725,770	70,654,009	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
DEPRECIACION Y AMORTIZACION	-52,588,864	-62,086,634	-55,580,000	-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
MARGEN OPERACIONAL NETO	863,857,564	757,956,556	916,672,881	99,837,231	180,077,781	268,245,848	355,686,164	440,366,608	523,437,304	623,894,542	706,721,468	789,771,955	876,117,701	952,392,311	1,041,913,689	1,075,362,289	1,106,368,497

VALUACION DE ACTIVOS Y PROVISIONES	31,294,313	78,250,117	78,029,507	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
Provisiones para Créditos Indirectos	6,199,054	-6,851,688	-1,154,596														
Provisiones para Incobrabilidad de Cuentas por Cobrar	10,726,522	14,593,162	9,354,103	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
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	2,590,000														
Deterioro de Activo Fijo																	
Deterioro de Activo Intangibles																	
Provisiones por Litigios y Demandas	11,406,802	67,854,612	66,040,000	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
Otras Provisiones	770,031	1,294,627	1,200,000	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
RESULTADO DE OPERACIÓN	832,563,251	679,706,439	838,643,374	99,717,231	179,837,781	260,765,848	348,086,164	432,646,608	508,186,304	608,523,542	691,230,468	766,545,955	852,771,701	928,926,311	1,010,482,689	1,043,868,409	1,074,811,604
OTROS INGRESOS Y GASTOS	51,280,053	147,020,327	277,365,868	-600,640	-501,084	-401,689	-302,322	-202,820	-203,247	-103,788	-4,313	95,149	94,622	194,113	-106,398	-106,253	-106,242
Otros Ingresos	57,344,308	170,575,716	281,291,881	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
Otros Gastos	6,064,255	23,555,389	3,926,013	700,000	700,000	700,000	700,000	700,000	800,000	800,000	800,000	800,000	900,000	900,000	1,300,000	1,300,000	1,300,000
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	883,843,304	826,726,766	1,116,009,242	99,116,591	179,336,697	260,364,159	347,783,842	432,443,788	507,983,057	608,419,754	691,226,155	766,641,104	852,866,323	929,120,424	1,010,376,291	1,043,762,156	1,074,705,362
IMPUESTO A LA RENTA	178,994,034	142,061,225	201,105,984	14,981,333	28,733,515	43,751,212	58,462,906	72,835,158	87,231,412	101,560,661	116,083,698	130,626,445	145,515,920	160,156,828	175,737,415	202,650,241	208,510,163
RESULTADO NETO DEL EJERCICIO	704,849,270	684,665,541	914,903,258	84,135,258	150,603,182	216,612,947	289,320,936	359,608,630	420,751,645	506,859,093	575,142,457	636,014,659	707,350,403	768,963,596	834,638,876	841,111,915	866,195,199
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	914,903,258	84,135,258	150,603,182	216,612,947	289,320,936	359,608,630	420,751,645	506,859,093	575,142,457	636,014,659	707,350,403	768,963,596	834,638,876	841,111,915	866,195,199

