



Otros Gastos Financieros																			
<b>MARGEN FINANCIERO BRUTO</b>	1,270,803,228	1,416,659,449	1,459,935,817	127,978,187	243,314,578	373,385,070	497,773,062	620,929,123	753,537,693	888,602,973	1,021,557,064	1,151,866,407	1,285,762,054	1,417,537,470	1,554,314,685	1,549,824,632	1,636,929,183	1,691,045,718	
<b>Provisiones para Créditos Directos</b>	-45,931,660	-20,693,153	-21,213,212	-2,341,670	-8,031,836	-12,585,419	-19,247,686	-24,095,192	-21,443,365	-25,645,645	-29,878,577	-33,614,577	-36,747,398	-40,372,417	-42,675,673	-21,704,478	-18,144,050	-15,717,159	
<b>MARGEN FINANCIERO NETO</b>	1,224,871,568	1,395,966,296	1,438,722,605	125,636,517	235,282,742	360,799,651	478,525,376	596,833,931	732,094,328	862,957,328	991,678,487	1,118,251,830	1,249,014,656	1,377,165,053	1,511,639,012	1,528,120,154	1,618,785,133	1,675,328,559	
<b>INGRESOS POR SERVICIOS FINANCIEROS</b>	666,993,831	700,170,701	724,579,412	64,120,342	122,704,590	188,385,765	260,291,229	324,275,453	385,973,970	447,709,137	513,025,590	575,322,072	641,644,825	704,933,481	776,893,232	810,049,326	873,387,005	947,552,680	
<b>Ingresos por Creditos Indirectos</b>	6,915,057	7,798,609	5,423,593	270,784	356,773	707,946	881,065	1,037,181	1,357,007	1,594,399	1,818,757	2,067,318	2,264,848	2,498,153	2,736,354	3,674,908	4,496,796	5,359,296	
<b>Ingresos por Fideicomisos y Comisiones de Confianza</b>	3,399,739	3,288,394	3,564,921	299,231	615,378	922,092	1,238,622	1,558,887	1,850,971	2,143,055	2,435,139	2,728,115	3,021,091	3,314,067	3,672,349	4,714,522	5,265,792	5,455,178	
<b>Ingresos Diversos</b>	656,679,035	689,083,698	715,590,898	63,550,327	121,732,439	186,755,727	258,171,542	321,679,385	382,765,992	443,971,683	508,771,694	570,526,639	636,358,886	699,121,261	770,484,529	801,659,896	863,624,417	936,738,206	
<b>GASTOS POR SERVICIOS FINANCIEROS</b>	121,070,303	170,775,192	175,858,092	10,412,026	23,234,057	37,647,331	53,666,625	64,511,255	78,766,697	92,525,651	106,247,702	120,181,972	134,327,133	148,396,637	169,447,907	185,343,732	192,407,710	199,735,767	
<b>Gastos por Creditos Indirectos</b>	2,765	168	17	0	0	0	0	0	0	0	0	0	0	0	0	0	48	48	48
<b>Gastos por Fideicomisos y Comisiones de Confianza</b>	5,588	13,401	24,743	2,079	4,117	6,160	8,204	10,248	12,069	14,080	16,080	18,074	20,059	22,035	24,000	26,244	26,244	26,244	
<b>Primas al Fondo Seguro de Deposito</b>																			
<b>Gastos Diversos</b>	121,061,950	170,761,623	175,833,332	10,409,947	23,229,940	37,641,171	53,658,421	64,501,007	78,754,628	92,511,571	106,231,622	120,163,898	134,307,074	148,374,602	169,423,907	185,317,440	192,381,418	199,709,475	
<b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b>	1,770,795,096	1,925,361,805	1,987,443,925	179,344,833	334,753,275	511,538,085	685,149,980	856,598,129	1,039,301,601	1,218,140,814	1,398,456,375	1,573,391,930	1,756,332,348	1,933,701,897	2,119,084,337	2,152,825,748	2,299,764,428	2,423,145,472	
<b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>	5,888,817	26,875,047	120,966,137	15,858,273	20,962,624	24,575,767	43,852,192	46,239,587	59,554,796	84,762,128	112,229,056	122,391,250	132,737,272	142,064,379	151,399,104	152,649,760	104,535,644	104,707,494	
<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>	-55,839,044	-35,000,479	59,278,320	9,345,140	10,347,838	10,720,633	26,749,038	26,574,953	32,384,627	50,086,424	70,047,818	75,210,012	80,556,034	84,883,141	89,217,866	92,649,760	44,535,644	44,707,494	
<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>	61,711,392	61,864,685	59,745,105	6,513,133	9,871,546	13,111,894	16,359,914	18,920,734	26,426,269	33,931,804	41,437,338	46,437,338	51,437,338	56,437,338	61,437,338	60,000,000	60,000,000	60,000,000	
<b>Otros</b>	16,469	10,841	1,942,712		743,240	743,240	743,240	743,900	743,900	743,900	743,900	743,900	743,900	743,900	743,900	743,900			
<b>MARGEN OPERACIONAL</b>	1,776,683,913	1,952,236,852	2,108,410,062	195,203,106	355,715,899	536,113,852	729,002,172	902,837,716	1,098,856,397	1,302,902,942	1,510,685,431	1,695,783,180	1,889,069,620	2,075,766,276	2,270,483,441	2,305,475,508	2,404,300,072	2,527,852,966	
<b>GASTOS DE ADMINISTRACION</b>	956,640,723	886,108,650	961,432,876	59,830,529	142,239,107	220,498,108	298,594,364	378,704,877	475,141,057	571,989,534	667,151,456	760,329,013	855,286,023	953,826,987	1,054,661,358	1,081,523,902	1,194,190,810	1,197,628,764	
<b>Gasto de Personal y Directorio</b>	621,978,019	512,245,457	579,180,024	40,849,218	93,124,224	137,734,488	186,386,133	234,687,710	284,031,459	334,929,299	386,782,870	437,119,100	492,213,081	546,154,268	597,396,917	604,961,846	640,687,735	642,915,943	
<b>Gastos por Servicios Recibidos de Terceros</b>	266,936,934	310,060,847	312,280,591	15,628,948	35,563,966	61,812,095	84,159,970	108,784,774	146,776,502	184,396,803	219,140,452	253,057,585	284,577,005	320,595,706	361,200,646	380,306,108	457,054,623	458,071,481	
<b>Impuestos y Contribuciones</b>	67,725,770	63,802,346	69,972,261	3,352,363	13,550,917	20,951,525	28,048,261	35,232,393	44,333,096	52,663,432	61,228,134	70,152,328	78,495,937	87,077,013	96,063,795	96,255,948	96,448,452	96,641,340	
<b>DEPRECIACION Y AMORTIZACION</b>	-62,086,634	-71,957,206	-107,012,506	-8,439,926	-17,116,524	-25,599,216	-34,165,386	-42,573,328	-51,605,800	-60,638,272	-69,719,204	-78,800,136	-87,881,068	-96,962,000	-106,042,944	-106,255,032	-106,467,552	-106,680,468	
<b>MARGEN OPERACIONAL NETO</b>	757,956,556	994,170,996	1,039,964,680	126,932,651	196,360,268	290,016,528	396,242,422	481,559,511	572,109,540	670,275,136	773,814,771	856,654,031	945,902,529	1,024,977,289	1,109,779,139	1,117,696,574	1,103,641,710	1,223,543,734	

<b>VALUACION DE ACTIVOS Y PROVISIONES</b>	78,250,117	23,080,024	111,463,008	12,385,106	13,883,707	18,155,840	19,516,644	25,474,474	28,001,974	31,032,364	33,294,802	36,561,292	39,392,308	41,902,986	44,569,218	38,657,449	38,734,778	38,812,261
Provisiones para Créditos Indirectos	-6,851,688	-2,064,166	-3,805,343	13,906	-153,572	138,553	29,857	-66,636	-66,636	-66,636	-66,636	-66,636	-66,636	-66,636	-66,636			
Provisiones para Incobrabilidad de Cuentas por Cobrar	14,593,162	3,146,392	2,843,530	11,134,764	11,134,068	6,080,885	6,047,395	6,055,583	7,470,888	9,034,031	10,155,489	12,366,906	13,927,024	15,346,535	16,571,851	10,537,309	10,558,394	10,579,525
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros																		
Provisiones para Activos no Corrientes Mantenidos para la Venta																		
Deterioro de Inversiones	1,359,404																	
Deterioro de Activo Fijo			2,003,322															
Deterioro de Activo Intangibles			27,159,069															
Provisiones por Litigios y Demandas	67,854,612	21,936,492	83,165,833	1,230,254	2,827,974	11,882,466	13,372,902	19,425,193	20,537,042	22,003,998	23,144,870	24,198,878	25,468,815	26,559,628	28,000,224	28,056,228	28,112,340	28,168,560
Otras Provisiones	1,294,627	61,306	96,597	6,182	75,237	53,936	66,490	60,334	60,680	60,971	61,079	62,144	63,105	63,459	63,779	63,912	64,044	64,176
<b>RESULTADO DE OPERACIÓN</b>	679,706,439	971,090,972	928,501,672	114,547,545	182,476,561	271,860,688	376,725,778	456,085,037	544,107,566	639,242,772	740,519,969	820,092,739	906,510,221	983,074,303	1,065,209,921	1,079,039,125	1,064,906,932	1,184,731,473
<b>OTROS INGRESOS Y GASTOS</b>	147,020,327	172,824,195	6,330,878	-368,353	571,196	6,402,877	7,054,174	7,637,651	7,107,323	6,579,297	6,053,505	5,530,610	5,011,696	4,497,307	3,806,212	-5,723,915	-5,735,212	-5,746,528
Otros Ingresos	170,575,716	184,350,601	17,014,715	344,762	1,364,311	7,616,771	8,351,557	9,080,944	9,193,940	9,309,238	9,426,770	9,547,199	9,671,609	9,800,544	9,920,477	1,222,877	1,222,872	1,222,872
Otros Gastos	23,555,389	11,526,406	10,683,837	713,115	793,115	1,213,894	1,297,383	1,443,293	2,086,617	2,729,941	3,373,265	4,016,589	4,659,913	5,303,237	6,114,265	6,946,792	6,958,084	6,969,400
<b>RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA</b>	826,726,766	1,143,915,167	934,832,550	114,179,192	183,047,757	278,263,565	383,779,952	463,722,688	551,214,889	645,822,069	746,573,474	825,623,349	911,521,917	987,571,610	1,069,016,133	1,073,315,210	1,059,171,720	1,178,984,945
<b>IMPUESTO A LA RENTA</b>	142,061,225	208,848,164	196,298,158		43,931,200	59,698,244	83,896,955	103,839,900	115,180,901	127,240,563	139,494,363	150,486,647	161,911,599	172,996,081	187,581,079	205,931,489	240,854,103	252,993,053
<b>RESULTADO NETO DEL EJERCICIO</b>	684,665,541	935,067,003	738,534,392	114,179,192	139,116,557	218,565,321	299,882,997	359,882,788	436,033,988	518,581,506	607,079,111	675,136,702	749,610,318	814,575,529	881,435,054	867,383,721	818,317,617	925,991,892
<b>OTRO RESULTADO INTEGRAL</b>																		
Diferencias de cambio al convertir negocios en el extranjero																		
Inversiones Disponibles para la venta	-189,456,507	218,368,482	125,747,728	84,566,846	2,515,060	-534,711	-120,247,048	-214,837,147	-214,837,147	-214,837,147	-214,837,147	-214,837,147	-214,837,147	-214,837,147	-214,837,147	-214,837,147	-214,837,147	-214,837,147
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	27,115,627	-26,806,476	4,713,456	0	0	3,338,836	7,230,903	7,940,863	7,940,863	7,940,863	7,940,863	7,940,863	7,940,863	7,940,863	7,940,863	7,940,863	7,940,863	7,940,863
<b>OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS</b>	-162,340,880	191,562,006	130,461,184	84,566,846	2,515,060	2,804,125	-113,016,145	-206,896,284	-206,896,284	-206,896,284	-206,896,284	-206,896,284	-206,896,284	-206,896,284	-206,896,284	-206,896,284	-206,896,284	-206,896,284
<b>RESULTADO INTEGRAL TOTAL DEL EJERCICIO</b>	522,324,661	1,126,629,009	868,995,576	198,746,038	141,631,617	221,369,446	186,866,852	152,986,504	229,137,704	311,685,222	400,182,827	468,240,418	542,714,034	607,679,245	674,538,770	867,383,721	818,317,617	925,991,892

