



<b>Otros Gastos Financieros</b>																			
<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	747,683,060	879,558,669	1,012,718,706	1,141,597,951	1,272,941,496	1,401,265,837	1,534,124,627	1,576,760,207	1,617,566,922	1,658,563,213	
<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	-31,590,250	-33,655,851	-40,424,326	-42,608,362	-43,840,429	-45,985,505	-47,126,444	6,832,427	-4,231,572	-3,962,553	
<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	716,092,810	845,902,818	972,294,380	1,098,989,589	1,229,101,067	1,355,280,332	1,486,998,183	1,583,592,634	1,613,335,350	1,654,600,660	
<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	384,695,143	451,000,969	516,578,840	578,794,600	644,607,572	707,925,699	779,540,847	819,809,964	871,088,996	934,253,739	
<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	1,210,744	1,441,936	1,658,465	1,880,715	2,112,741	2,348,820	2,579,179	2,475,626	2,558,195	2,641,896	
<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	1,870,991	2,187,270	2,479,354	2,772,330	3,065,306	3,358,282	3,716,564	4,299,384	4,299,384	4,299,384	
<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	381,613,408	447,371,763	512,441,021	574,141,555	639,429,525	702,218,597	773,245,104	813,034,954	864,231,417	927,312,459	
<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	79,823,268	96,974,512	111,352,888	125,981,090	140,801,737	155,512,883	180,199,316	181,570,695	193,999,595	203,643,547	
<b>Gastos por Creditos Indirectos</b>	2,765	168	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<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	10,331	14,375	16,424	18,475	20,527	22,581	24,637	25,934	25,775	25,776	
<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	79,812,937	96,960,137	111,336,464	125,962,615	140,781,210	155,490,302	180,174,679	181,544,761	193,973,820	203,617,771	
<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	1,020,964,685	1,199,929,275	1,377,520,332	1,551,803,099	1,732,906,902	1,907,693,148	2,086,339,714	2,221,831,903	2,290,424,751	2,385,210,852	
<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	49,179,469	54,436,777	70,068,800	84,212,425	95,723,838	107,175,980	112,709,833	125,523,076	73,038,529	53,416,569	
<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	27,169,852	28,218,107	38,850,130	47,993,755	54,505,168	60,957,310	61,491,163	65,523,076	13,038,529	-6,583,431	
<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	21,265,717	25,474,206	30,474,206	35,474,206	40,474,206	45,474,206	50,474,206	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	744,464	744,464	744,464	744,464	744,464	744,464				
<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	1,070,144,154	1,254,366,052	1,447,589,132	1,636,015,524	1,828,630,740	2,014,869,128	2,199,049,547	2,347,354,979	2,363,463,280	2,438,627,421	
<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	457,859,124	538,567,759	629,559,672	737,112,844	827,095,407	920,857,099	1,024,298,441	1,069,855,731	1,074,978,997	1,081,513,036	
<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	281,993,784	329,984,524	376,571,662	440,598,042	489,729,526	538,199,302	593,216,703	636,338,095	640,494,442	646,056,191	
<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	133,964,435	161,194,976	196,695,605	230,663,937	262,831,963	299,203,359	338,017,943	340,267,724	341,048,139	341,833,553	
<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	41,900,905	47,388,259	56,292,405	65,850,865	74,533,918	83,454,438	93,063,795	93,249,912	93,436,416	93,623,292	
<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	-51,142,243	-59,396,774	-68,726,005	-78,055,236	-87,384,467	-96,713,698	-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	561,142,787	656,401,519	749,303,455	820,847,444	914,150,866	997,298,331	1,068,708,162	1,171,244,216	1,182,016,731	1,250,433,917	

<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	34,699,559	36,258,109	39,402,931	43,551,805	47,265,205	50,658,267	54,206,879	48,390,277	48,487,070	48,584,053
<b>Provisiones para Créditos Indirectos</b>	-6,851,688	-2,064,166	-3,805,343	13,906	-153,572	138,553	29,857	-66,636	-115,462	-108,313	-108,313	-108,313	-108,313	-108,313	-108,313			
<b>Provisiones para Incobrabilidad de Cuentas por Cobrar</b>	14,593,162	3,146,392	2,843,530	11,134,764	11,134,068	6,080,885	6,047,395	6,055,583	6,022,687	6,021,518	7,738,666	10,545,773	12,701,581	14,716,782	16,537,786	10,537,309	10,558,394	10,579,525
<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>	1,359,404																	
<b>Deterioro de Activo Fijo</b>			2,003,322															
<b>Deterioro de Activo Intangibles</b>			27,159,069															
<b>Provisiones por Litigios y Demandas</b>	67,854,612	21,936,492	83,165,833	1,230,254	2,827,974	11,882,466	13,372,902	19,425,193	28,703,129	30,296,749	31,721,752	33,059,891	34,613,959	35,988,903	37,713,627	37,789,056	37,864,632	37,940,352
<b>Otras Provisiones</b>	1,294,627	61,306	96,597	6,182	75,237	53,936	66,490	60,334	89,205	48,155	50,826	54,454	57,978	60,895	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	526,443,228	620,143,410	709,900,524	777,295,639	866,885,661	946,640,064	1,014,501,283	1,122,853,939	1,133,529,661	1,201,849,864
<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	6,181,699	7,108,093	6,786,554	6,468,550	6,155,272	5,847,386	5,478,373	-5,129,980	-5,139,204	-5,149,986
<b>Otros Ingresos</b>	170,575,716	184,350,601	17,014,715	344,762	1,364,311	7,616,771	8,351,557	9,080,944	7,769,855	10,900,267	11,021,628	11,146,524	11,276,146	11,411,161	11,538,188	1,540,584	1,542,100	1,542,094
<b>Otros Gastos</b>	23,555,389	11,526,406	10,683,837	713,115	793,115	1,213,894	1,297,383	1,443,293	1,588,156	3,792,174	4,235,074	4,677,974	5,120,874	5,563,775	6,059,815	6,670,564	6,681,304	6,692,080
<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	532,624,927	627,251,503	716,687,078	783,764,189	873,040,933	952,487,450	1,019,979,656	1,117,723,959	1,128,390,457	1,196,699,878
<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	118,586,481	141,505,530	153,229,579	164,359,138	175,682,788	186,698,524	200,845,488	207,796,737	237,724,675	245,841,248
<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	414,038,446	485,745,973	563,457,499	619,405,051	697,358,145	765,788,926	819,134,168	909,927,222	890,665,782	950,858,630
<b>OTRO RESULTADO INTEGRAL</b>																		
<b>Diferencias de cambio al convertir negocios en el extranjero</b>																		
<b>Inversiones Disponibles para la venta</b>	-189,456,507	218,368,482	125,747,728	84,566,846	2,515,060	-534,711	-120,247,048	-214,837,147	-204,769,072	-173,737,554								
<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>	27,115,627	-26,806,476	4,713,456	0	0	3,338,836	7,230,903	7,940,863	8,336,708	9,091,628								
<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	-196,432,364	-164,645,926								
<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	217,606,082	321,100,047	563,457,499	619,405,051	697,358,145	765,788,926	819,134,168	909,927,222	890,665,782	950,858,630

