

Otros Gastos Financieros																			
MARGEN FINANCIERO BRUTO	1,270,803,228	1,416,659,449	1,457,142,691	125,738,677	245,015,430	372,947,229	498,329,995	626,227,589	753,053,215	877,708,935	1,001,807,204	1,124,026,581	1,250,202,137	1,374,383,670	1,502,975,277	1,549,824,632	1,636,929,183	1,691,045,718	
Provisiones para Créditos Directos	-45,931,660	-20,693,153	-20,049,326	-1,653,184	-5,205,608	-6,815,666	-10,280,652	-11,821,647	-13,720,994	-3,211,532	-6,536,099	-8,029,663	-11,163,624	-12,599,463	-15,574,115	-21,704,478	-18,144,050	-15,717,159	
MARGEN FINANCIERO NETO	1,224,871,568	1,395,966,296	1,437,093,365	124,085,493	239,809,822	366,131,563	488,049,343	614,405,942	739,332,221	874,497,403	995,271,105	1,115,996,918	1,239,038,513	1,361,784,207	1,487,401,162	1,528,120,154	1,618,785,133	1,675,328,559	
INGRESOS POR SERVICIOS FINANCIEROS	666,993,831	700,170,701	726,372,887	64,016,366	124,280,758	189,770,786	256,390,904	316,832,126	376,972,331	437,459,105	501,575,951	562,748,865	625,756,840	686,531,459	756,271,812	810,049,326	873,387,005	947,552,680	
Ingresos por Creditos Indirectos	6,915,057	7,798,609	4,848,392	219,476	463,434	714,958	1,052,315	1,378,032	1,697,858	1,935,250	2,159,608	2,408,169	2,605,699	2,839,004	3,077,205	3,674,908	4,496,796	5,359,296	
Ingresos por Fideicomisos y Comisiones de Confianza	3,399,739	3,288,394	3,464,197	281,674	563,348	845,022	1,126,696	1,404,038	1,703,266	2,002,494	2,301,722	2,600,950	2,900,178	3,199,406	3,565,334	4,714,522	5,265,792	5,455,178	
Ingresos Diversos	656,679,035	689,083,698	718,060,298	63,515,216	123,253,976	188,210,806	254,211,893	314,050,056	373,571,207	433,521,361	497,114,621	557,739,746	620,250,963	680,493,049	749,629,273	801,659,896	863,624,417	936,738,206	
GASTOS POR SERVICIOS FINANCIEROS	121,070,303	170,775,192	172,159,033	14,557,268	29,142,611	43,815,234	58,548,132	73,351,364	88,205,310	103,322,362	118,300,574	133,346,248	148,447,531	163,612,842	166,790,146	185,343,732	192,407,710	199,735,767	
Gastos por Creditos Indirectos	2,765	168	22	3	7	11	15	19	23	27	31	35	39	43	47	48	48	48	
Gastos por Fideicomisos y Comisiones de Confianza	5,588	13,401	26,247	2,191	4,377	6,565	8,753	10,938	13,124	15,311	17,498	19,685	21,872	24,058	26,245	26,244	26,244	26,244	
Primas al Fondo Seguro de Deposito																			
Gastos Diversos	121,061,950	170,761,623	172,132,764	14,555,074	29,138,227	43,808,658	58,539,364	73,340,407	88,192,163	103,307,024	118,283,045	133,326,528	148,425,620	163,588,741	166,763,854	185,317,440	192,381,418	199,709,475	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,770,795,096	1,925,361,805	1,991,307,219	173,544,591	334,947,969	512,087,115	685,892,115	857,886,704	1,028,099,242	1,208,634,146	1,378,546,482	1,545,399,535	1,716,347,822	1,884,702,824	2,076,882,828	2,152,825,748	2,299,764,428	2,423,145,472	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	5,888,817	26,875,047	113,206,892	12,915,830	25,231,863	37,561,471	50,518,026	62,874,865	75,245,361	88,227,090	100,609,154	113,004,924	126,027,774	138,451,041	150,888,097	152,649,760	104,535,644	104,707,494	
Inversiones al Valor Razonable con Cambios en Resultados																			
Inversiones al Valor Razonable con Cambios en Resultados																			
Inversiones en Commodities																			
Inversiones Disponibles para la Venta	-55,839,044	-35,000,479	55,227,319	7,915,830	15,231,863	22,561,471	30,518,026	37,874,865	45,245,361	53,227,090	60,609,154	68,004,924	76,027,774	83,451,041	90,888,097	92,649,760	44,535,644	44,707,494	
Derivados de Negociación																			
Resultados por Operaciones de Cobertura																			
Ganancia (Pérdida) en Participaciones																			
Utilidad-Pérdida en Diferencia de Cambio	61,711,392	61,864,685	56,036,861	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	60,000,000	
Otros	16,469	10,841	1,942,712																
MARGEN OPERACIONAL	1,776,683,913	1,952,236,852	2,104,514,111	186,460,421	360,179,832	549,648,586	736,410,141	920,761,569	1,103,344,603	1,296,861,236	1,479,155,636	1,658,404,459	1,842,375,596	2,023,153,865	2,227,770,925	2,305,475,508	2,404,300,072	2,527,852,966	
GASTOS DE ADMINISTRACION	956,640,723	886,108,650	996,818,700	81,499,491	165,160,636	255,512,788	341,563,178	426,918,746	517,305,881	607,774,758	697,043,635	785,519,594	874,476,067	968,023,647	1,064,252,742	1,081,523,902	1,194,190,810	1,197,628,764	
Gasto de Personal y Directorio	621,978,019	512,245,457	607,780,387	44,535,783	91,565,393	143,681,047	191,242,250	239,834,539	288,426,170	337,108,146	386,479,922	434,865,304	487,811,747	539,820,170	590,289,858	604,961,846	640,687,735	642,915,943	
Gastos por Servicios Recibidos de Terceros	266,936,934	310,060,847	314,601,690	29,072,828	56,745,969	85,600,957	115,596,022	145,093,455	178,620,610	213,177,885	245,614,176	277,616,095	306,384,908	340,445,881	377,899,048	380,306,108	457,054,623	458,071,481	
Impuestos y Contribuciones	67,725,770	63,802,346	74,436,623	7,890,880	16,849,274	26,230,784	34,724,906	41,990,752	50,259,101	57,488,727	64,949,537	73,038,195	80,279,412	87,757,596	96,063,836	96,255,948	96,448,452	96,641,340	
DEPRECIACION Y AMORTIZACION	-62,086,634	-71,957,206	-106,108,463	-8,781,736	-17,563,472	-26,345,208	-35,126,944	-43,961,155	-52,795,366	-61,629,577	-70,512,248	-79,394,919	-88,277,590	-97,160,261	-106,042,944	-106,255,032	-106,467,552	-106,680,468	
MARGEN OPERACIONAL NETO	757,956,556	994,170,996	1,001,586,948	96,179,194	177,455,724	267,790,590	359,720,019	449,881,668	533,243,356	627,456,901	711,599,753	793,489,946	879,621,939	957,969,957	1,057,475,239	1,117,696,574	1,103,641,710	1,223,543,734	

VALUACION DE ACTIVOS Y PROVISIONES	78,250,117	23,080,024	70,765,328	4,836,851	8,100,641	10,348,548	13,669,937	17,365,721	20,195,551	23,529,271	26,094,539	29,664,659	32,799,305	35,612,313	38,580,271	38,657,449	38,734,778	38,812,261
Provisiones para Créditos Indirectos	-6,851,688	-2,064,166	-3,109,896															
Provisiones para Incobrabilidad de Cuentas por Cobrar	14,593,162	3,146,392	13,071,303	875,021	1,827,663	2,285,527	3,180,790	4,638,635	5,391,278	6,291,759	6,750,555	8,299,310	9,196,766	9,953,615	10,516,268	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																		
Deterioro de Activo Intangibles			23,812,761															
Provisiones por Litigios y Demandas	67,854,612	21,936,492	36,547,802	3,956,309	6,261,993	8,047,449	10,468,097	12,699,488	14,772,152	17,199,923	19,301,610	21,316,433	23,547,185	25,598,813	28,000,224	28,056,228	28,112,340	28,168,560
Otras Provisiones	1,294,627	61,306	443,358	5,521	10,985	15,572	21,050	27,598	32,121	37,589	42,374	48,916	55,354	59,885	63,779	63,912	64,044	64,176
RESULTADO DE OPERACIÓN	679,706,439	971,090,972	930,821,620	91,342,343	169,355,083	257,442,042	346,050,082	432,515,947	513,047,805	603,927,630	685,505,214	763,825,287	846,822,634	922,357,644	1,018,894,968	1,079,039,125	1,064,906,932	1,184,731,473
OTROS INGRESOS Y GASTOS	147,020,327	172,824,195	618,552	-1,067,729	-1,435,508	-1,803,220	-2,170,936	-2,538,722	-3,006,498	-3,374,247	-3,742,000	-4,109,749	-4,577,504	-4,945,265	-5,612,612	-5,723,915	-5,735,212	-5,746,528
Otros Ingresos	170,575,716	184,350,601	10,098,507	101,933	203,816	305,766	407,712	509,588	611,474	713,387	815,296	917,209	1,019,116	1,121,017	1,222,922	1,222,877	1,222,872	1,222,872
Otros Gastos	23,555,389	11,526,406	9,479,955	1,169,662	1,639,324	2,108,986	2,578,648	3,048,310	3,617,972	4,087,634	4,557,296	5,026,958	5,596,620	6,066,282	6,835,534	6,946,792	6,958,084	6,969,400
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	826,726,766	1,143,915,167	931,440,172	90,274,614	167,919,575	255,638,822	343,879,146	429,977,225	510,041,307	600,553,383	681,763,214	759,715,538	842,245,130	917,412,379	1,013,282,356	1,073,315,210	1,059,171,720	1,178,984,945
IMPUESTO A LA RENTA	142,061,225	208,848,164	200,550,223			42,532,055	57,065,593	71,335,494	85,465,206	99,515,652	113,737,859	127,605,975	141,947,158	155,932,865	170,910,901	205,931,489	240,854,103	252,993,053
RESULTADO NETO DEL EJERCICIO	684,665,541	935,067,003	730,889,949	90,274,614	167,919,575	213,106,767	286,813,553	358,641,731	424,576,101	501,037,731	568,025,355	632,109,563	700,297,972	761,479,514	842,371,455	867,383,721	818,317,617	925,991,892
OTRO RESULTADO INTEGRAL																		
Diferencias de cambio al convertir negocios en el extranjero																		
Inversiones Disponibles para la venta	-189,456,507	218,368,482																
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																
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-162,340,880	191,562,006																
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	522,324,661	1,126,629,009	730,889,949	90,274,614	167,919,575	213,106,767	286,813,553	358,641,731	424,576,101	501,037,731	568,025,355	632,109,563	700,297,972	761,479,514	842,371,455	867,383,721	818,317,617	925,991,892

