



<b>Otros Gastos Financieros</b>																			
<b>MARGEN FINANCIERO BRUTO</b>	1,416,659,449	1,459,935,817	1,531,058,465	134,515,446	256,670,991	389,899,914	520,822,028	653,619,913	784,749,708	917,580,218	1,049,466,545	1,177,176,284	1,307,782,338	1,435,709,037	1,567,354,091	1,601,488,160	1,663,595,597	1,708,723,711	
<b>Provisiones para Créditos Directos</b>	-20,693,153	-21,213,212	-60,047,130	10,150,616	1,911,681	-2,278,312	-8,677,992	-8,564,445	-8,236,914	-5,170,309	-5,205,639	-4,693,675	-4,664,619	-5,265,122	-4,776,228	-21,659,982	-26,400,278	8,137,947	
<b>MARGEN FINANCIERO NETO</b>	1,395,966,296	1,438,722,605	1,471,011,335	144,666,062	258,582,672	387,621,602	512,144,036	645,055,468	776,512,794	912,409,909	1,044,260,906	1,172,482,609	1,303,117,719	1,430,443,915	1,562,577,863	1,579,828,178	1,637,195,319	1,716,861,658	
<b>INGRESOS POR SERVICIOS FINANCIEROS</b>	700,170,701	724,579,412	775,434,618	69,268,604	131,546,133	198,669,806	266,834,520	323,922,154	380,512,227	438,169,980	496,702,503	554,904,537	613,438,681	671,852,893	733,227,176	717,829,564	772,377,263	832,095,317	
<b>Ingresos por Creditos Indirectos</b>	7,798,609	5,423,593	2,863,258	169,097	337,399	553,601	761,387	977,650	1,192,580	1,399,032	1,601,910	1,804,788	2,012,574	2,223,932	2,435,290	2,558,195	2,641,896	2,726,341	
<b>Ingresos por Fideicomisos y Comisiones de Confianza</b>	3,288,394	3,564,921	3,910,770	232,834	692,655	1,034,208	1,392,490	1,750,772	2,109,054	2,467,336	2,825,618	3,183,900	3,542,182	3,900,464	4,258,746	4,299,384	4,299,384	4,299,384	
<b>Ingresos Diversos</b>	689,083,698	715,590,898	768,660,590	68,866,673	130,516,079	197,081,997	264,680,643	321,193,732	377,210,593	434,303,612	492,274,975	549,915,849	607,883,925	665,728,497	726,533,140	710,971,985	765,435,983	825,069,592	
<b>GASTOS POR SERVICIOS FINANCIEROS</b>	170,775,192	175,858,092	198,864,869	12,464,167	27,064,113	44,157,307	61,183,765	78,243,748	95,455,828	112,802,139	130,169,881	147,668,333	165,307,676	183,107,904	207,074,559	239,715,377	253,169,620	265,447,930	
<b>Gastos por Creditos Indirectos</b>	168	17																	
<b>Gastos por Fideicomisos y Comisiones de Confianza</b>	13,401	24,743	24,594	2,043	4,087	6,130	8,174	10,218	12,262	14,306	16,350	18,394	20,438	22,482	24,526	24,528	24,528	24,528	
<b>Primas al Fondo Seguro de Deposito</b>																			
<b>Gastos Diversos</b>	170,761,623	175,833,332	198,840,275	12,462,124	27,060,026	44,151,177	61,175,591	78,233,530	95,443,566	112,787,833	130,153,531	147,649,939	165,287,238	183,085,422	207,050,033	239,690,849	253,145,092	265,423,402	
<b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b>	1,925,361,805	1,987,443,925	2,047,581,084	201,470,499	363,064,692	542,134,101	717,794,791	890,733,874	1,061,569,193	1,237,777,750	1,410,793,528	1,579,718,813	1,751,248,724	1,919,188,904	2,088,730,480	2,057,942,365	2,156,402,962	2,283,509,045	
<b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>	26,875,047	120,966,137	97,499,655	8,711,244	14,331,339	31,850,352	41,087,138	49,984,295	62,721,919	71,256,603	81,392,132	99,270,556	110,710,129	123,768,047	130,246,903	78,630,211	56,453,380	56,453,380	
<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>	-35,000,479	59,278,320	48,887,380	1,207,394	3,582,009	17,884,383	22,621,169	27,018,326	35,255,950	39,290,634	44,926,163	58,304,587	65,244,160	73,802,078	75,780,934	24,630,211	2,453,380	2,453,380	
<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>	61,864,685	59,745,105	46,926,566	7,503,429	10,748,415	13,964,606	18,464,606	22,964,606	27,464,606	31,964,606	36,464,606	40,964,606	45,464,606	49,964,606	54,464,606	54,000,000	54,000,000	54,000,000	
<b>Otros</b>	10,841	1,942,712	1,685,709	421	915	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	1,363	
<b>MARGEN OPERACIONAL</b>	1,952,236,852	2,108,410,062	2,145,080,739	210,181,743	377,396,031	573,984,453	758,881,929	940,718,169	1,124,291,112	1,309,034,353	1,492,185,660	1,678,989,369	1,861,958,853	2,042,956,951	2,218,977,383	2,136,572,576	2,212,856,342	2,339,962,425	
<b>GASTOS DE ADMINISTRACION</b>	886,108,650	961,432,876	1,027,291,545	78,173,060	158,708,221	236,126,586	327,528,017	415,182,990	506,592,980	599,355,426	686,149,220	773,649,675	861,782,741	952,587,138	1,047,607,823	1,079,308,399	1,092,175,397	1,089,288,212	
<b>Gasto de Personal y Directorio</b>	512,245,457	579,180,024	642,945,295	49,768,014	101,133,626	150,719,494	202,765,128	255,611,264	309,913,614	362,375,773	415,020,202	467,088,340	519,525,628	571,455,385	624,728,572	653,036,605	664,786,668	660,964,677	
<b>Gastos por Servicios Recibidos de Terceros</b>	310,060,847	312,280,591	303,139,389	21,440,952	43,987,720	66,404,257	98,456,560	124,925,972	153,701,413	186,599,572	213,343,905	240,528,611	268,821,389	300,290,051	333,671,448	336,885,582	337,823,741	338,579,411	
<b>Impuestos y Contribuciones</b>	63,802,346	69,972,261	81,206,861	6,964,094	13,586,875	19,002,835	26,306,329	34,645,754	42,977,953	50,380,081	57,785,113	66,032,724	73,435,724	80,841,702	89,207,803	89,386,212	89,564,988	89,744,124	
<b>DEPRECIACION Y AMORTIZACION</b>	-71,957,206	-107,012,506	-106,583,200	-8,385,981	-16,797,778	-25,392,787	-34,626,742	-43,918,420	-53,210,098	-62,501,776	-71,846,760	-81,191,744	-90,536,728	-99,881,712	-109,226,704	-109,445,160	-109,664,052	-109,883,388	
<b>MARGEN OPERACIONAL NETO</b>	994,170,996	1,039,964,680	1,011,205,994	123,622,702	201,890,032	312,465,080	396,727,170	481,616,759	564,488,034	647,177,151	734,189,680	824,147,950	909,639,384	990,488,101	1,062,142,856	947,819,017	1,011,016,893	1,140,790,825	

<b>VALUACION DE ACTIVOS Y PROVISIONES</b>	23,080,024	111,463,008	59,477,216	1,409,294	2,827,374	15,483,084	23,041,348	27,491,289	31,084,171	39,267,284	42,636,119	46,866,254	54,083,485	57,649,739	61,530,620	60,050,894	60,171,001	60,291,361
Provisiones para Créditos Indirectos	-2,064,166	-3,805,343	-231,155	-82,608	501,130	722,894	730,214	736,618	745,190	752,703	760,757	768,738	777,377	784,977	793,017			
Provisiones para Incobrabilidad de Cuentas por Cobrar	3,146,392	2,843,530	11,037,644	-1,391	-764,698	806,576	1,612,313	2,924,373	3,601,752	4,412,185	4,825,101	6,218,980	7,026,690	7,707,854	8,214,242	7,422,494	7,437,349	7,452,241
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros																		
Provisiones para Activos no Corrientes Mantenidos para la Venta																		
Deterioro de Inversiones																		
Deterioro de Activo Fijo		2,003,322																
Deterioro de Activo Intangibles		27,159,069																
Provisiones por Litigios y Demandas	21,936,492	83,165,833	48,638,478	1,493,293	3,045,827	13,934,340	20,673,247	23,797,194	26,698,924	34,057,803	37,000,165	39,820,917	46,214,395	49,086,674	52,448,649	52,553,544	52,658,652	52,763,964
Otras Provisiones	61,306	96,597	32,249	0	45,115	19,274	25,574	33,104	38,305	44,593	50,096	57,619	65,023	70,234	74,712	74,856	75,000	75,156
<b>RESULTADO DE OPERACIÓN</b>	971,090,972	928,501,672	951,728,778	122,213,408	199,062,658	296,981,996	373,685,822	454,125,470	533,403,863	607,909,867	691,553,561	777,281,696	855,555,899	932,838,362	1,000,612,236	887,768,123	950,845,892	1,080,499,464
<b>OTROS INGRESOS Y GASTOS</b>	172,824,195	6,330,878	90,673,358	2,741,084	2,988,815	15,826,106	15,859,252	15,891,422	15,923,326	15,954,927	15,986,819	16,018,912	15,819,647	15,851,612	15,883,545	-843,243	-845,212	-847,192
Otros Ingresos	184,350,601	17,014,715	131,713,871	3,416,430	3,677,490	16,686,393	16,808,428	16,929,487	17,050,280	17,170,770	17,291,551	17,412,533	17,533,557	17,654,411	17,775,232	1,450,441	1,450,452	1,450,452
Otros Gastos	11,526,406	10,683,837	41,040,513	675,346	688,675	860,287	949,176	1,038,065	1,126,954	1,215,843	1,304,732	1,393,621	1,713,910	1,802,799	1,891,687	2,293,684	2,295,664	2,297,644
<b>RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA</b>	1,143,915,167	934,832,550	1,042,402,136	124,954,492	202,051,473	312,808,102	389,545,074	470,016,892	549,327,189	623,864,794	707,540,380	793,300,608	871,375,546	948,689,974	1,016,495,781	886,924,880	950,000,680	1,079,652,272
<b>IMPUESTO A LA RENTA</b>	208,848,164	196,298,158	226,017,936	25,596,059	40,353,073	70,779,547	86,126,941	103,026,023	119,681,185	135,334,082	152,905,955	170,915,603	187,311,340	203,547,370	217,786,589	185,392,961	198,578,022	225,710,443
<b>RESULTADO NETO DEL EJERCICIO</b>	935,067,003	738,534,392	816,384,200	99,358,433	161,698,400	242,028,555	303,418,133	366,990,869	429,646,004	488,530,712	554,634,425	622,385,005	684,064,206	745,142,604	798,709,192	701,531,919	751,422,658	853,941,829
<b>OTRO RESULTADO INTEGRAL</b>																		
Diferencias de cambio al convertir negocios en el extranjero																		
Inversiones Disponibles para la venta	218,368,482	125,747,728																
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	-26,806,476	4,713,456																
<b>OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS</b>	191,562,006	130,461,184																
<b>RESULTADO INTEGRAL TOTAL DEL EJERCICIO</b>	1,126,629,009	868,995,576	816,384,200	99,358,433	161,698,400	242,028,555	303,418,133	366,990,869	429,646,004	488,530,712	554,634,425	622,385,005	684,064,206	745,142,604	798,709,192	701,531,919	751,422,658	853,941,829

