



Resultado por de Operaciones de Cobertura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros Gastos Financieros	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>MARGEN FINANCIERO BRUTO</b>	<b>1,416,659,449</b>	<b>1,459,935,817</b>	<b>1,531,058,465</b>	<b>134,515,446</b>	<b>256,670,991</b>	<b>389,899,914</b>	<b>519,221,712</b>	<b>648,767,717</b>	<b>776,058,229</b>	<b>907,133,770</b>	<b>1,039,284,323</b>	<b>1,172,490,731</b>	<b>1,308,074,948</b>	<b>1,440,660,434</b>	<b>1,576,786,477</b>	<b>1,638,252,500</b>	<b>1,723,613,693</b>	<b>1,799,107,937</b>
Provisiones para Créditos Directos	-20,693,153	-21,213,212	-60,047,130	10,150,616	1,911,681	-2,278,312	-5,787,899	-9,008,231	-13,868,513	-13,133,090	-18,535,075	-17,647,305	-18,273,832	-17,871,460	-18,362,142	-14,772,032	-17,461,595	-14,428,272
<b>MARGEN FINANCIERO NETO</b>	<b>1,395,966,296</b>	<b>1,438,722,605</b>	<b>1,471,011,335</b>	<b>144,666,062</b>	<b>258,582,672</b>	<b>387,621,602</b>	<b>513,433,813</b>	<b>639,759,486</b>	<b>762,189,716</b>	<b>894,000,680</b>	<b>1,020,749,248</b>	<b>1,154,843,426</b>	<b>1,289,801,116</b>	<b>1,422,788,974</b>	<b>1,558,424,335</b>	<b>1,623,480,468</b>	<b>1,706,152,098</b>	<b>1,784,679,665</b>
<b>INGRESOS POR SERVICIOS FINANCIEROS</b>	<b>700,170,701</b>	<b>724,579,412</b>	<b>775,434,618</b>	<b>69,268,604</b>	<b>131,546,133</b>	<b>198,669,806</b>	<b>265,670,669</b>	<b>323,045,396</b>	<b>377,365,234</b>	<b>434,465,127</b>	<b>492,217,508</b>	<b>549,928,677</b>	<b>607,709,471</b>	<b>664,700,440</b>	<b>723,644,060</b>	<b>693,373,002</b>	<b>726,158,662</b>	<b>757,848,855</b>
Ingresos por Creditos Indirectos	7,798,609	5,423,593	2,863,258	169,097	337,399	553,601	869,409	1,183,766	1,573,022	1,925,176	2,036,437	2,148,726	2,264,320	2,380,915	2,496,849	1,421,199	1,474,894	1,528,400
Ingresos por Fideicomisos y Comisiones de Confianza	3,288,394	3,564,921	3,910,770	232,834	692,655	1,034,208	1,376,706	1,721,759	2,070,687	2,423,625	2,740,425	3,057,225	3,374,025	3,681,225	3,988,425	3,676,800	3,787,200	3,883,200
Ingresos Diversos	689,083,698	715,590,898	768,660,590	68,866,673	130,516,079	197,081,997	263,424,554	320,139,871	373,721,525	430,116,326	487,440,646	544,722,726	602,071,126	658,638,300	717,158,786	688,275,003	720,896,568	752,437,255
<b>GASTOS POR SERVICIOS FINANCIEROS</b>	<b>170,775,192</b>	<b>175,858,092</b>	<b>198,864,869</b>	<b>12,464,167</b>	<b>27,064,113</b>	<b>44,157,307</b>	<b>62,855,332</b>	<b>74,963,951</b>	<b>89,409,703</b>	<b>108,930,734</b>	<b>125,835,190</b>	<b>142,699,408</b>	<b>160,671,771</b>	<b>177,834,553</b>	<b>210,802,622</b>	<b>223,088,112</b>	<b>237,196,155</b>	<b>249,749,382</b>
Gastos por Creditos Indirectos	168	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastos por Fideicomisos y Comisiones de Confianza	13,401	24,743	24,594	2,043	4,087	6,130	8,174	10,217	12,261	14,309	16,353	18,397	20,442	22,487	24,532	24,540	24,540	24,540
Primas al Fondo Seguro de Deposito	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gastos Diversos	170,761,623	175,833,332	198,840,275	12,462,124	27,060,026	44,151,177	62,847,158	74,953,734	89,397,442	108,916,425	125,818,837	142,681,011	160,651,329	177,812,066	210,778,090	223,063,572	237,171,615	249,724,842
<b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b>	<b>1,925,361,805</b>	<b>1,987,443,925</b>	<b>2,047,581,084</b>	<b>201,470,499</b>	<b>363,064,692</b>	<b>542,134,101</b>	<b>716,249,150</b>	<b>887,840,931</b>	<b>1,050,145,247</b>	<b>1,219,535,073</b>	<b>1,387,131,566</b>	<b>1,562,072,695</b>	<b>1,736,838,816</b>	<b>1,909,654,861</b>	<b>2,071,265,773</b>	<b>2,093,765,358</b>	<b>2,195,114,605</b>	<b>2,292,779,138</b>
<b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>	<b>26,875,047</b>	<b>120,966,137</b>	<b>97,499,655</b>	<b>8,711,244</b>	<b>14,331,339</b>	<b>31,850,352</b>	<b>37,230,887</b>	<b>53,061,524</b>	<b>184,281,032</b>	<b>223,661,247</b>	<b>233,829,982</b>	<b>239,646,487</b>	<b>262,104,268</b>	<b>267,217,613</b>	<b>271,717,613</b>	<b>109,184,538</b>	<b>76,987,352</b>	<b>57,799,027</b>
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0															
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones en Commodities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Disponibles para la Venta	-35,000,479	59,278,320	48,887,380	1,207,394	3,582,009	17,884,383	19,234,456	33,144,219	161,421,050	198,835,880	204,504,615	205,821,120	223,778,901	224,392,246	224,392,246	55,184,538	22,987,352	3,799,027
Derivados de Negociación	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Resultados por Operaciones de Cobertura	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ganancia (Pérdida) en Participaciones	0	0	0															
Utilidad-Pérdida en Diferencia de Cambio	61,864,685	59,745,105	46,926,566	7,503,429	10,748,415	13,964,606	17,989,066	19,909,533	22,850,881	24,814,750	29,314,750	33,814,750	38,314,750	42,814,750	47,314,750	54,000,000	54,000,000	54,000,000
Otros	10,841	1,942,712	1,685,709	421	915	1,363	7,365	7,772	9,101	10,617	10,617	10,617	10,617	10,617	10,617	0	0	0
<b>MARGEN OPERACIONAL</b>	<b>1,952,236,852</b>	<b>2,108,410,062</b>	<b>2,145,080,739</b>	<b>210,181,743</b>	<b>377,396,031</b>	<b>573,984,453</b>	<b>753,480,037</b>	<b>940,902,455</b>	<b>1,234,426,279</b>	<b>1,443,196,320</b>	<b>1,620,961,548</b>	<b>1,801,719,182</b>	<b>1,998,943,084</b>	<b>2,176,872,474</b>	<b>2,342,983,386</b>	<b>2,202,949,896</b>	<b>2,272,101,957</b>	<b>2,350,578,165</b>
<b>GASTOS DE ADMINISTRACION</b>	<b>886,108,650</b>	<b>961,432,876</b>	<b>1,027,291,545</b>	<b>78,173,060</b>	<b>158,708,221</b>	<b>236,126,586</b>	<b>318,101,718</b>	<b>400,078,584</b>	<b>485,249,711</b>	<b>561,395,584</b>	<b>645,974,098</b>	<b>732,419,563</b>	<b>820,203,248</b>	<b>909,471,725</b>	<b>1,029,937,634</b>	<b>1,048,342,079</b>	<b>1,063,320,521</b>	<b>1,073,593,350</b>
Gasto de Personal y Directorio	512,245,457	579,180,024	642,945,295	49,768,014	101,133,626	150,719,494	202,654,955	252,366,354	304,764,517	353,921,210	402,339,946	451,264,142	500,955,970	550,277,902	624,326,971	615,845,688	619,542,797	619,603,902
Gastos por Servicios Recibidos de Terceros	310,060,847	312,280,591	303,139,389	21,440,952	43,987,720	66,404,257	90,887,111	114,624,668	142,117,732	165,633,651	192,750,960	220,381,181	249,432,601	280,330,966	316,763,301	342,790,829	351,919,224	359,926,344
Impuestos y Contribuciones	63,802,346	69,972,261	81,206,861	6,964,094	13,586,875	19,002,835	24,559,652	33,087,562	38,367,462	41,840,723	50,883,192	60,774,240	69,814,677	78,862,857	88,847,362	89,705,562	91,858,500	94,063,104

DEPRECIACION Y AMORTIZACION	-71,957,206	-107,012,506	-106,583,200	-8,385,981	-16,797,778	-25,392,787	-33,560,844	-42,058,044	-49,744,760	-61,296,878	-70,641,862	-79,986,846	-89,331,830	-98,676,814	-108,021,806	-105,033,000	-107,553,792	-110,135,088
MARGEN OPERACIONAL NETO	994,170,996	1,039,964,680	1,011,205,994	123,622,702	201,890,032	312,465,080	401,817,475	498,765,827	699,431,808	820,503,858	904,345,588	989,312,773	1,089,408,006	1,168,723,935	1,205,023,946	1,049,574,817	1,101,227,644	1,166,849,727
VALUACION DE ACTIVOS Y PROVISIONES	23,080,024	111,463,008	59,477,216	1,409,294	2,827,374	15,483,084	16,782,239	18,034,163	23,546,484	44,625,710	53,987,731	64,211,052	77,421,469	86,980,909	96,854,976	106,935,783	108,908,172	111,521,976
Provisiones para Créditos Indirectos	-2,064,166	-3,805,343	-231,155	-82,608	501,130	722,894	724,200	657,977	598,019	310,229	318,283	326,264	334,903	342,503	350,543	789,626	214,512	219,672
Provisiones para Incobrabilidad de Cuentas por Cobrar	3,146,392	2,843,530	11,037,644	-1,391	-764,698	806,576	806,076	-3,092,840	-1,497,858	-1,498,358	-1,085,442	308,437	1,116,147	1,797,311	2,303,699	3,889,500	3,982,848	4,078,440
Provisiones para Bienes Realizables, Recibidos en pago, Recueprados y Adjudicados y Otros	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones para Activos no Corrientes Mantenedidos para la Venta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Inversiones	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Fijo	0	2,003,322	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	27,159,069	0	0	0	0	0	0	27,892	27,892	27,892	27,892	27,892	27,892	27,892	0	0	0
Provisiones por Litigios y Demandas	21,936,492	83,165,833	48,638,478	1,493,293	3,045,827	13,934,340	15,207,908	20,464,387	24,405,802	45,744,993	54,680,541	63,494,479	75,881,143	84,746,608	94,101,769	102,070,739	104,520,432	107,028,912
Otras Provisiones	61,306	96,597	32,249	0	45,115	19,274	44,055	4,639	12,629	40,954	46,457	53,980	61,384	66,595	71,073	185,918	190,380	194,952
RESULTADO DE OPERACIÓN	971,090,972	928,501,672	951,728,778	122,213,408	199,062,658	296,981,996	385,035,236	480,731,664	675,885,324	775,878,148	850,357,857	925,101,721	1,011,986,537	1,081,743,026	1,108,168,970	942,639,034	992,319,472	1,055,327,751
OTROS INGRESOS Y GASTOS	172,824,195	6,330,878	90,673,358	2,741,084	2,988,815	15,826,106	15,252,200	16,353,585	23,612,789	25,095,669	25,126,171	25,156,642	24,955,485	24,985,765	25,016,027	142,085	132,646	123,096
Otros Ingresos	184,350,601	17,014,715	131,713,871	3,416,430	3,677,490	16,686,393	16,984,453	18,620,010	25,986,144	30,363,113	30,482,504	30,601,864	30,720,996	30,840,165	30,959,315	1,542,085	1,544,650	1,547,388
Otros Gastos	11,526,406	10,683,837	41,040,513	675,346	688,675	860,287	1,732,253	2,266,425	2,373,355	5,267,444	5,356,333	5,445,222	5,765,511	5,854,400	5,943,288	1,400,000	1,412,004	1,424,292
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,143,915,167	934,832,550	1,042,402,136	124,954,492	202,051,473	312,808,102	400,287,436	497,085,249	699,498,113	800,973,817	875,484,028	950,258,363	1,036,942,022	1,106,728,791	1,133,184,997	942,781,119	992,452,118	1,055,450,847
IMPUESTO A LA RENTA	208,848,164	196,298,158	226,017,936	25,596,059	40,353,073	70,779,547	88,736,323	108,556,251	132,657,869	148,025,714	169,593,888	191,293,611	215,069,005	231,331,447	242,414,062	204,583,503	207,590,830	220,767,002
RESULTADO NETO DEL EJERCICIO	935,067,003	738,534,392	816,384,200	99,358,433	161,698,400	242,028,555	311,551,113	388,528,998	566,840,244	652,948,103	705,890,140	758,964,752	821,873,017	875,397,344	890,770,935	738,197,616	784,861,288	834,683,845
OTRO RESULTADO INTEGRAL	0	0	0															
Diferencias de cambio al convertir negocios en el extranjero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Inversiones Disponibles para la venta	218,368,482	125,747,728	-224,300,121	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Coberturas de Flujo de efectivo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Coberturas de inversiones netas en negocios en el extranjero	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Participación en Otro Resultado Integral de subsidiarias, asociadas y negocios conjuntos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Otros ajustes	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Impuesto a las Ganancias relacionados con los componentes de Otro Resultado Integral	-26,806,476	4,713,456	14,293,256	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	191,562,006	130,461,184	-210,006,865	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	1,126,629,009	868,995,576	606,377,335	99,358,433	161,698,400	242,028,555	311,551,113	388,528,998	566,840,244	652,948,103	705,890,140	758,964,752	821,873,017	875,397,344	890,770,935	738,197,616	784,861,288	834,683,845

