

Otros Gastos Financieros																			
MARGEN FINANCIERO BRUTO	1,416,659,449	1,459,935,817	1,534,124,627	133,529,418	258,366,418	390,852,576	519,655,458	649,846,613	778,186,975	907,880,616	1,037,090,720	1,162,941,275	1,291,854,909	1,418,818,221	1,550,286,034	1,589,011,097	1,627,441,332	1,648,250,607	
Provisiones para Créditos Directos	-20,693,153	-21,213,212	-47,126,444	13,032,300	11,844,904	10,854,468	9,474,951	8,524,135	7,863,550	10,142,257	9,251,276	8,964,559	8,242,512	7,434,738	7,322,427	-4,231,572	-3,962,553	-2,780,016	
MARGEN FINANCIERO NETO	1,395,966,296	1,438,722,605	1,486,998,183	146,561,718	270,211,322	401,707,044	529,130,409	658,370,748	786,050,525	918,022,873	1,046,341,996	1,171,905,834	1,300,097,421	1,426,252,959	1,557,608,461	1,584,779,525	1,623,478,779	1,645,470,591	
INGRESOS POR SERVICIOS FINANCIEROS	700,170,701	724,579,412	779,540,847	67,181,948	130,665,091	198,907,885	269,342,505	333,112,290	396,095,510	459,754,856	528,607,873	593,992,295	662,977,077	729,509,908	804,847,035	865,979,080	928,551,902	983,815,632	
Ingresos por Créditos Indirectos	7,798,609	5,423,593	2,579,179	199,750	394,631	593,937	801,723	1,017,986	1,232,916	1,439,368	1,642,246	1,845,124	2,052,910	2,264,268	2,475,626	2,558,195	2,641,896	2,726,341	
Ingresos por Fideicomisos y Comisiones de Confianza	3,288,394	3,564,921	3,716,564	358,282	716,564	1,074,846	1,433,128	1,791,410	2,149,692	2,507,974	2,866,256	3,224,538	3,582,820	3,941,102	4,299,384	4,299,384	4,299,384	4,299,384	
Ingresos Diversos	689,083,698	715,590,898	773,245,104	66,623,916	129,553,896	197,239,102	267,107,654	330,302,894	392,712,902	455,807,514	524,099,371	588,922,633	657,341,347	723,304,538	798,072,025	859,121,501	921,610,622	976,789,907	
GASTOS POR SERVICIOS FINANCIEROS	170,775,192	175,858,092	180,199,316	15,165,593	30,474,892	46,098,724	61,515,932	76,995,448	92,778,244	108,519,312	124,217,695	140,220,307	156,059,864	172,005,991	188,473,337	201,615,703	211,909,131	221,730,212	
Gastos por Créditos Indirectos	168	17																	
Gastos por Fideicomisos y Comisiones de Confianza	13,401	24,743	24,637	2,384	4,492	6,610	8,739	10,880	13,036	15,209	17,346	19,488	21,634	23,783	25,934	25,775	25,776	25,776	
Primas al Fondo Seguro de Depósito																			
Gastos Diversos	170,761,623	175,833,332	180,174,679	15,163,209	30,470,400	46,092,114	61,507,193	76,984,568	92,765,208	108,504,103	124,200,349	140,200,819	156,038,230	171,982,208	188,447,403	201,589,928	211,883,355	221,704,436	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,925,361,805	1,987,443,925	2,086,339,714	198,578,073	370,401,521	554,516,205	736,956,982	914,487,590	1,089,367,791	1,269,258,417	1,450,732,174	1,625,677,822	1,807,014,634	1,983,756,876	2,173,982,159	2,249,142,902	2,340,121,550	2,407,556,011	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	26,875,047	120,966,137	112,709,833	11,103,361	22,220,552	33,342,774	38,713,761	47,168,343	56,426,482	67,102,643	77,971,263	86,855,213	96,844,772	103,617,037	110,578,391	67,038,529	47,416,569	43,994,320	
Inversiones al Valor Razonable con Cambios en Resultados																			
Inversiones al Valor Razonable con Cambios en Resultados																			
Inversiones en Commodities																			
Inversiones Disponibles para la Venta	-35,000,479	59,278,320	61,491,163	6,603,361	13,220,552	19,842,774	20,713,761	24,668,343	29,426,482	35,602,643	41,971,263	46,355,213	51,844,772	54,117,037	56,578,391	13,038,529	-6,583,431	-10,005,680	
Derivados de Negociación																			
Resultados por Operaciones de Cobertura																			
Ganancia (Pérdida) en Participaciones																			
Utilidad-Pérdida en Diferencia de Cambio	61,864,685	59,745,105	50,474,206	4,500,000	9,000,000	13,500,000	18,000,000	22,500,000	27,000,000	31,500,000	36,000,000	40,500,000	45,000,000	49,500,000	54,000,000	54,000,000	54,000,000	54,000,000	
Otros	10,841	1,942,712	744,464																
MARGEN OPERACIONAL	1,952,236,852	2,108,410,062	2,199,049,547	209,681,434	392,622,073	587,858,979	775,670,743	961,655,933	1,145,794,273	1,336,361,060	1,528,703,437	1,712,533,035	1,903,859,406	2,087,373,913	2,284,560,550	2,316,181,431	2,387,538,119	2,451,550,331	
GASTOS DE ADMINISTRACION	886,108,650	961,432,876	1,024,298,441	80,117,800	174,532,905	264,921,538	352,394,240	439,348,357	531,107,786	622,134,721	710,760,627	801,069,421	888,129,219	984,301,906	1,092,117,542	1,113,681,793	1,120,293,304	1,123,566,839	
Gasto de Personal y Directorio	512,245,457	579,180,024	593,216,703	48,613,842	108,038,796	160,162,292	211,929,063	264,197,676	315,990,574	368,234,136	420,753,587	472,693,448	525,069,055	576,990,425	634,608,860	653,393,806	658,981,331	661,228,842	
Gastos por Servicios Recibidos de Terceros	310,060,847	312,280,591	338,017,943	23,401,584	49,535,111	78,462,333	105,856,535	132,305,950	163,954,410	195,335,808	224,037,284	254,138,425	281,419,619	318,264,965	360,178,574	362,763,243	363,592,181	364,422,773	
Impuestos y Contribuciones	63,802,346	69,972,261	93,063,795	8,102,374	16,958,998	26,296,913	34,608,642	42,844,731	51,162,802	58,564,777	65,969,756	74,237,548	81,640,545	89,046,516	97,330,108	97,524,744	97,719,792	97,915,224	
DEPRECIACION Y AMORTIZACION	-71,957,206	-107,012,506	-106,042,944	-9,233,955	-18,467,910	-27,701,865	-36,935,820	-46,227,498	-55,519,176	-64,810,854	-74,155,838	-83,500,822	-92,845,806	-102,190,790	-111,535,782	-111,758,868	-111,982,380	-112,206,372	
MARGEN OPERACIONAL NETO	994,170,996	1,039,964,680	1,068,708,162	120,329,679	199,621,258	295,235,576	386,340,683	476,080,078	559,167,311	649,415,485	743,786,972	827,962,792	922,884,381	1,000,881,217	1,080,907,226	1,090,740,770	1,155,262,435	1,215,777,120	

VALUACION DE ACTIVOS Y PROVISIONES	23,080,024	111,463,008	54,206,879	6,372,996	10,517,341	13,481,623	21,081,012	25,574,427	29,205,860	37,421,896	40,835,646	45,105,073	52,361,229	55,965,611	59,889,748	59,437,370	59,556,253	59,675,377
Provisiones para Créditos Indirectos	-2,064,166	-3,805,343	-108,313	40,295	93,020	140,310	188,755	238,633	285,756	326,192	379,161	426,434	473,998	519,726	571,022			
Provisiones para Incobrabilidad de Cuentas por Cobrar	3,146,392	2,843,530	16,537,786	787,519	1,644,897	2,056,975	2,862,712	4,174,772	4,852,151	5,662,584	6,075,500	7,469,379	8,277,089	8,958,253	9,464,641	9,483,590	9,502,573	9,521,593
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	37,713,627	5,538,833	8,766,791	11,266,430	18,005,337	21,129,284	24,031,014	31,389,893	34,332,255	37,153,007	43,546,485	46,418,764	49,780,739	49,880,292	49,980,048	50,080,008
Otras Provisiones	61,306	96,597	63,779	6,349	12,633	17,908	24,208	31,738	36,939	43,227	48,730	56,253	63,657	68,868	73,346	73,488	73,632	73,776
RESULTADO DE OPERACIÓN	971,090,972	928,501,672	1,014,501,283	113,956,683	189,103,917	281,753,953	365,259,671	450,505,651	529,961,451	611,993,589	702,951,326	782,857,719	870,523,152	944,915,606	1,021,017,478	1,031,303,400	1,095,706,182	1,156,101,743
OTROS INGRESOS Y GASTOS	172,824,195	6,330,878	5,478,373	-697,758	-695,231	-711,676	-707,512	-703,424	-720,323	-717,044	-713,592	-729,985	-926,370	-922,846	-959,416	-1,361,100	-1,364,322	-1,367,536
Otros Ingresos	184,350,601	17,014,715	11,538,188	127,242	254,769	383,324	512,488	641,576	769,677	897,956	1,026,408	1,155,015	1,283,630	1,412,154	1,540,584	1,542,100	1,542,094	1,542,096
Otros Gastos	11,526,406	10,683,837	6,059,815	825,000	950,000	1,095,000	1,220,000	1,345,000	1,490,000	1,615,000	1,740,000	1,885,000	2,210,000	2,335,000	2,500,000	2,903,200	2,906,416	2,909,632
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,143,915,167	934,832,550	1,019,979,656	113,258,925	188,408,686	281,042,277	364,552,159	449,802,227	529,241,128	611,276,545	702,237,734	782,127,734	869,596,782	943,992,760	1,020,058,062	1,029,942,300	1,094,341,860	1,154,734,207
IMPUESTO A LA RENTA	208,848,164	196,298,158	200,845,488	0	33,851,280	51,140,129	67,830,185	84,350,508	100,663,015	117,273,487	134,290,597	150,570,900	167,499,512	183,796,612	201,222,307	234,543,640	242,366,814	249,407,951
RESULTADO NETO DEL EJERCICIO	935,067,003	738,534,392	819,134,168	113,258,925	154,557,406	229,902,148	296,721,974	365,451,719	428,578,113	494,003,058	567,947,137	631,556,834	702,097,270	760,196,148	818,835,755	795,398,660	851,975,046	905,326,256
OTRO RESULTADO INTEGRAL																		
Diferencias de cambio al convertir negocios en el extranjero																		
Inversiones Disponibles para la venta	218,368,482	125,747,728	-173,737,554															
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	9,091,628															
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	191,562,006	130,461,184	-164,645,926															
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	1,126,629,009	868,995,576	654,488,242	113,258,925	154,557,406	229,902,148	296,721,974	365,451,719	428,578,113	494,003,058	567,947,137	631,556,834	702,097,270	760,196,148	818,835,755	795,398,660	851,975,046	905,326,256

