

Resultado por de Operaciones de Cobertura	0	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	0
MARGEN FINANCIERO BRUTO	1,459,935,817	1,531,058,465	1,568,845,147	135,755,083	258,546,169	386,779,101	465,963,256	563,460,592	650,788,636	760,859,433	876,526,271	984,757,294	1,096,144,159	1,205,501,316	1,317,784,650	1,386,904,512	1,588,915,876	1,855,311,018	
Provisiones para Créditos Directos	-21,213,212	-60,047,130	-35,909,697	1,545,889	-4,021,986	-3,425,017	-3,093,199	-3,380,395	-21,625,093	-31,651,301	-37,547,552	-41,634,157	-55,175,225	-66,419,103	-75,953,698	-100,709,126	-111,200,353	-146,738,820	
MARGEN FINANCIERO NETO	1,438,722,605	1,471,011,335	1,532,935,450	137,300,972	254,524,183	383,354,084	462,870,057	560,080,197	629,163,543	729,208,132	838,978,719	943,123,137	1,040,968,934	1,139,082,213	1,241,830,952	1,286,195,386	1,477,715,523	1,708,572,198	
INGRESOS POR SERVICIOS FINANCIEROS	724,579,412	775,434,618	726,676,312	65,122,386	120,511,970	167,643,099	202,565,234	237,717,825	258,894,316	303,158,650	354,374,072	404,912,594	455,640,439	505,705,995	557,369,876	673,823,450	693,334,015	715,456,099	
Ingresos por Creditos Indirectos	5,423,593	2,863,258	3,843,767	290,800	697,500	2,287,916	2,650,149	3,104,926	3,229,060	3,347,575	3,463,821	3,580,067	3,699,665	3,821,531	3,943,397	4,474,894	4,528,400	4,581,703	
Ingresos por Fideicomisos y Comisiones de Confianza	3,564,921	3,910,770	4,202,718	350,763	687,210	1,085,728	1,439,689	1,803,462	2,105,862	2,413,062	2,720,262	3,027,462	3,334,662	3,646,662	3,958,662	3,787,200	3,883,200	4,084,800	
Ingresos Diversos	715,590,898	768,660,590	718,629,827	64,480,823	119,127,260	164,269,455	198,475,396	232,809,437	253,559,394	297,398,013	348,189,989	398,305,065	448,606,112	498,237,802	549,467,817	668,561,356	687,922,415	709,789,596	
GASTOS POR SERVICIOS FINANCIEROS	175,858,092	198,864,869	223,139,281	16,046,884	32,226,630	53,059,196	66,296,251	87,348,379	105,960,802	128,854,003	146,825,833	165,160,979	185,031,167	203,365,060	230,540,373	240,182,604	250,063,589	259,535,995	
Gastos por Creditos Indirectos	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Gastos por Fideicomisos y Comisiones de Confianza	24,743	24,594	24,596	2,086	2,135	2,183	8,346	10,433	12,520	14,607	16,694	19,120	21,943	24,209	26,505	28,525	28,537	28,536	
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	175,833,332	198,840,275	223,114,685	16,044,798	32,224,495	53,057,013	66,287,905	87,337,946	105,948,282	128,839,396	146,809,139	165,141,859	185,009,224	203,340,851	230,513,868	240,154,079	250,035,052	259,507,459	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,987,443,925	2,047,581,084	2,036,472,481	186,376,474	342,809,523	497,937,987	599,139,040	710,449,643	782,097,057	903,512,779	1,046,526,958	1,182,874,752	1,311,578,206	1,441,423,148	1,568,660,455	1,719,836,232	1,920,985,949	2,164,492,302	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	120,966,137	97,499,655	367,902,437	56,763,143	107,999,885	125,590,402	135,873,650	140,485,499	173,501,930	197,388,435	201,955,938	206,922,369	212,077,010	216,657,156	222,340,855	56,625,716	57,003,553	56,269,572	
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0																
Inversiones al Valor Razonable con Cambios en Resultados	0	0	-24,482,617	1,982,772	3,164,892	-2,621,958	3,461,255	3,461,255	3,927,686	3,927,686	3,927,686	4,394,117	4,394,117	4,394,117	4,860,548	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	59,278,320	48,887,380	342,721,813	48,698,050	97,274,973	117,939,537	117,939,537	118,051,386	146,101,386	165,487,891	165,555,394	165,555,394	166,210,035	166,290,181	167,007,449	2,625,716	3,003,553	2,269,572	
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	59,745,105	46,926,566	48,869,760	6,082,281	7,559,939	10,272,743	14,472,777	18,972,777	23,472,777	27,972,777	32,472,777	36,972,777	41,472,777	45,972,777	50,472,777	54,000,000	54,000,000	54,000,000	
Otros	1,942,712	1,685,709	793,481	40	81	80	81	81	81	81	81	81	81	81	81	0	0	0	
MARGEN OPERACIONAL	2,108,410,062	2,145,080,739	2,404,374,918	243,139,617	450,809,408	623,528,389	735,012,690	850,935,142	955,598,987	1,100,901,214	1,248,482,896	1,389,797,121	1,523,655,216	1,658,080,304	1,791,001,310	1,776,461,948	1,977,989,502	2,220,761,874	
GASTOS DE ADMINISTRACION	961,432,876	1,027,291,545	976,532,340	75,672,499	159,491,742	230,652,001	303,624,625	384,347,134	476,517,364	578,487,263	663,752,044	749,892,224	836,964,663	926,842,771	1,019,221,693	1,049,746,072	1,057,668,698	1,055,314,873	
Gasto de Personal y Directorio	579,180,024	642,945,295	603,056,119	51,599,210	98,629,586	145,903,553	192,362,009	238,083,061	284,559,033	346,506,402	395,389,396	442,233,772	489,503,384	537,449,086	585,607,574	605,091,124	602,760,290	600,406,465	
Gastos por Servicios Recibidos de Terceros	312,280,591	303,139,389	295,194,504	17,756,754	45,832,194	67,386,994	88,790,684	116,111,523	153,463,632	186,296,819	215,494,899	246,360,284	278,498,691	312,746,533	346,408,557	355,356,444	363,466,752	363,466,752	
Impuestos y Contribuciones	69,972,261	81,206,861	78,281,717	6,316,535	15,029,962	17,361,454	22,471,932	30,152,550	38,494,699	45,684,042	52,867,749	61,298,168	68,962,588	76,647,152	87,205,562	89,298,504	91,441,656	91,441,656	

DEPRECIACION Y AMORTIZACION	-107,012,506	-106,583,200	-101,958,104	-8,214,691	-16,330,318	-24,170,758	-31,747,123	-40,679,873	-49,612,623	-58,545,373	-67,478,123	-76,410,873	-85,343,623	-94,220,705	-105,033,000	-107,553,804	-110,135,100	-110,135,100
MARGEN OPERACIONAL NETO	1,039,964,680	1,011,205,994	1,325,884,474	159,252,427	274,987,348	368,705,630	399,640,942	425,908,135	429,469,000	463,868,578	517,252,729	563,494,024	601,346,930	637,016,828	666,746,617	619,162,072	810,185,704	1,055,311,901
VALUACION DE ACTIVOS Y PROVISIONES	111,463,008	59,477,216	51,222,820	4,235,541	11,213,503	13,693,181	13,890,969	22,861,840	34,455,935	44,161,548	49,950,439	60,927,255	69,495,406	78,251,895	93,319,645	90,305,196	92,472,528	92,472,528
Provisiones para Créditos Indirectos	-3,805,343	-231,155	-234,484	2,137,483	3,529,966	3,606,513	3,329,488	3,344,757	3,362,596	3,378,917	3,395,818	3,412,711	3,430,855	3,485,729	3,642,078	320,400	328,092	328,092
Provisiones para Incobrabilidad de Cuentas por Cobrar	2,843,530	11,037,644	-8,082,187	33,369	1,836,658	1,836,157	1,835,657	2,159,782	2,483,907	2,808,032	3,132,157	3,456,282	3,780,407	4,104,532	4,428,657	2,689,908	2,754,468	2,754,468
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	2,003,322	0	-6,378,482	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	27,159,069	0	30,453	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provisiones por Litigios y Demandas	83,165,833	48,638,478	65,871,313	2,022,876	5,827,169	8,167,999	8,641,414	17,265,361	28,507,091	37,865,970	43,308,332	53,929,084	62,122,562	70,494,841	85,072,639	87,114,384	89,205,132	89,205,132
Otras Provisiones	96,597	32,249	16,207	41,813	19,710	82,512	84,410	91,940	102,341	108,629	114,132	129,178	161,582	166,793	176,271	180,504	184,836	184,836
RESULTADO DE OPERACIÓN	928,501,672	951,728,778	1,274,661,654	155,016,886	263,773,845	355,012,449	385,749,973	403,046,295	395,013,065	419,707,030	467,302,290	502,566,769	531,851,524	558,764,933	573,426,972	528,856,876	717,713,176	962,839,373
OTROS INGRESOS Y GASTOS	6,330,878	90,673,358	47,779,642	-364,288	99,345	2,358,533	1,999,404	2,074,416	2,146,155	2,216,973	2,292,096	2,362,925	2,201,443	2,272,326	2,351,758	-46,626	-59,293	-59,292
Otros Ingresos	17,014,715	131,713,871	65,849,429	307,621	852,459	3,201,268	3,648,225	3,767,593	3,883,688	3,998,862	4,118,341	4,233,526	4,353,000	4,468,239	4,592,823	1,410,258	1,410,935	1,410,936
Otros Gastos	10,683,837	41,040,513	18,069,787	671,909	753,114	842,735	1,648,821	1,693,177	1,737,533	1,781,889	1,826,245	1,870,601	2,151,557	2,195,913	2,241,065	1,456,884	1,470,228	1,470,228
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	934,832,550	1,042,402,136	1,322,441,296	154,652,598	263,873,190	357,370,982	387,749,377	405,120,711	397,159,220	421,924,003	469,594,386	504,929,694	534,052,967	561,037,259	575,778,730	528,810,250	717,653,883	962,780,081
IMPUESTO A LA RENTA	196,298,158	226,017,936	232,900,960	27,040,487	43,430,542	56,608,302	64,512,428	68,267,874	68,267,874	73,643,670	84,018,514	91,822,334	102,020,458	113,901,378	125,507,580	110,648,141	150,149,324	201,438,832
RESULTADO NETO DEL EJERCICIO	738,534,392	816,384,200	1,089,540,336	127,612,111	220,442,648	300,762,680	323,236,949	336,852,837	328,891,346	348,280,333	385,575,872	413,107,360	432,032,509	447,135,881	450,271,150	418,162,109	567,504,559	761,341,249
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	125,747,728	-224,300,121	235,597,411	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	4,713,456	14,293,256	-17,174,614	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	130,461,184	-210,006,865	218,422,797	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	868,995,576	606,377,335	1,307,963,133	127,612,111	220,442,648	300,762,680	323,236,949	336,852,837	328,891,346	348,280,333	385,575,872	413,107,360	432,032,509	447,135,881	450,271,150	418,162,109	567,504,559	761,341,249

