

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
MARGEN FINANCIERO BRUTO	1,459,935,817	1,531,058,465	1,565,421,685	137,472,716	270,182,693	407,876,419	542,187,868	678,135,097	811,847,721	948,841,404	1,087,100,708	1,222,582,310	1,361,536,036	1,497,860,071	1,638,252,500	1,723,613,693	1,799,107,937	1,838,899,772
Provisiones para Créditos Directos	-21,213,212	-60,047,130	-36,994,519	269,613	-552,617	-255,303	-755,913	-1,132,191	-1,451,677	-1,982,969	-4,414,145	-5,045,846	-5,990,506	-6,922,325	-14,772,032	-17,461,595	-14,428,272	-8,249,040
MARGEN FINANCIERO NETO	1,438,722,605	1,471,011,335	1,528,427,166	137,742,329	269,630,076	407,621,116	541,431,955	677,002,906	810,396,044	946,858,435	1,082,686,563	1,217,536,464	1,355,545,530	1,490,937,746	1,623,480,468	1,706,152,098	1,784,679,665	1,830,650,732
INGRESOS POR SERVICIOS FINANCIEROS	724,579,412	775,434,618	723,000,257	58,185,649	114,693,289	172,736,240	229,806,530	287,556,091	344,606,320	402,948,167	461,417,162	519,249,221	577,131,528	634,223,810	693,373,002	726,158,662	757,848,855	791,281,498
Ingresos por Creditos Indirectos	5,423,593	2,863,258	3,643,708	113,034	223,934	337,912	457,510	582,728	706,862	825,377	941,623	1,057,869	1,177,467	1,299,333	1,421,199	1,474,894	1,528,400	1,581,703
Ingresos por Fideicomisos y Comisiones de Confianza	3,564,921	3,910,770	4,162,954	307,200	614,400	916,800	1,219,200	1,521,600	1,824,000	2,131,200	2,438,400	2,745,600	3,052,800	3,364,800	3,676,800	3,787,200	3,883,200	4,084,800
Ingresos Diversos	715,590,898	768,660,590	715,193,595	57,765,415	113,854,955	171,481,528	228,129,820	285,451,763	342,075,458	399,991,590	458,037,139	515,445,752	572,901,261	629,559,677	688,275,003	720,896,568	752,437,255	785,614,995
GASTOS POR SERVICIOS FINANCIEROS	175,858,092	198,864,869	214,601,278	13,472,007	29,386,208	46,165,750	64,487,650	83,338,467	97,884,574	118,744,951	136,388,239	153,789,729	172,737,792	191,608,326	218,964,567	237,196,155	249,749,382	262,056,464
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	24,549	2,045	4,090	6,135	8,180	10,225	12,270	14,315	16,360	18,405	20,450	22,495	24,540	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	175,833,332	198,840,275	214,576,729	13,469,962	29,382,118	46,159,615	64,479,470	83,328,242	97,872,304	118,730,636	136,371,879	153,771,324	172,717,342	191,585,831	218,940,027	237,171,615	249,724,842	262,031,924
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,987,443,925	2,047,581,084	2,036,826,145	182,455,971	354,937,157	534,191,606	706,750,835	881,220,530	1,057,117,790	1,231,061,651	1,407,715,486	1,582,995,956	1,759,939,266	1,933,553,230	2,097,888,903	2,195,114,605	2,292,779,138	2,359,875,766
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	120,966,137	97,499,655	356,386,813	9,801,049	18,537,441	27,360,336	36,735,347	45,501,739	54,278,131	64,189,042	73,052,937	81,859,329	91,335,854	100,242,392	109,184,538	76,987,352	57,799,027	57,491,531
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	59,278,320	48,887,380	312,753,246	5,301,049	9,537,441	13,860,336	18,735,347	23,001,739	27,278,131	32,689,042	37,052,937	41,359,329	46,335,854	50,742,392	55,184,538	22,987,352	3,799,027	3,491,531
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	42,842,746	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	1,942,712	1,685,709	790,821	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
MARGEN OPERACIONAL	2,108,410,062	2,145,080,739	2,393,212,958	192,257,020	373,474,598	561,551,942	743,486,182	926,722,269	1,111,395,921	1,295,250,693	1,480,768,423	1,664,855,285	1,851,275,120	2,033,795,622	2,207,073,441	2,272,101,957	2,350,578,165	2,417,367,297
GASTOS DE ADMINISTRACION	961,432,876	1,027,291,545	1,000,757,185	82,861,009	168,792,296	252,085,340	335,349,167	417,691,966	508,803,881	594,764,335	677,561,943	762,151,390	847,323,668	933,552,707	1,020,014,001	1,038,256,649	1,048,170,318	1,050,286,133
Gasto de Personal y Directorio	579,180,024	642,945,295	621,063,282	50,191,576	103,361,784	153,095,702	202,915,997	252,832,597	302,455,071	352,206,271	402,385,871	452,132,193	502,059,949	551,820,912	602,321,335	609,866,081	609,927,186	612,043,001
Gastos por Servicios Recibidos de Terceros	312,280,591	303,139,389	297,259,884	25,166,041	48,814,354	74,556,696	100,355,403	125,167,627	159,017,721	188,445,816	214,288,301	241,503,809	269,968,855	299,660,551	327,987,104	336,532,068	344,180,028	344,180,028
Impuestos y Contribuciones	69,972,261	81,206,861	82,434,019	7,503,392	16,616,158	24,432,942	32,077,767	39,691,742	47,331,089	54,112,248	60,887,771	68,515,388	75,294,864	82,071,244	89,705,562	91,858,500	94,063,104	94,063,104

DEPRECIACION Y AMORTIZACION	-107,012,506	-106,583,200	-103,438,532	-8,752,750	-17,505,500	-26,258,250	-35,011,000	-43,763,750	-52,516,500	-61,269,250	-70,022,000	-78,774,750	-87,527,500	-96,280,250	-105,033,000	-107,553,792	-110,135,088	-110,135,088
MARGEN OPERACIONAL NETO	1,039,964,680	1,011,205,994	1,289,017,241	100,643,261	187,176,802	283,208,352	373,126,015	465,266,553	550,075,540	639,217,108	733,184,480	823,929,145	916,423,952	1,003,962,665	1,082,026,440	1,126,291,516	1,192,272,759	1,256,946,076
VALUACION DE ACTIVOS Y PROVISIONES	111,463,008	59,477,216	66,294,553	7,503,237	13,072,345	26,321,674	34,716,388	43,687,968	55,282,807	64,989,187	70,778,767	81,756,365	90,325,335	99,082,624	106,935,783	108,908,172	111,521,976	111,521,976
Provisiones para Créditos Indirectos	-3,805,343	-231,155	-381,186	27,581	383,322	453,612	470,494	486,472	505,055	522,143	539,733	557,408	576,371	632,045	789,626	214,512	219,672	219,672
Provisiones para Incobrabilidad de Cuentas por Cobrar	2,843,530	11,037,644	-1,517,470	324,125	648,250	972,375	1,296,500	1,620,625	1,944,750	2,268,875	2,593,000	2,917,125	3,241,250	3,565,375	3,889,500	3,982,848	4,078,440	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	2,003,322	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	27,159,069	0	30,452	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	68,102,298	7,138,833	11,966,791	24,816,430	32,855,337	41,479,284	52,721,014	62,079,893	67,522,255	78,143,007	86,336,485	94,708,764	102,070,739	104,520,432	107,028,912	107,028,912
Otras Provisiones	96,597	32,249	60,459	12,698	73,982	79,257	94,057	101,587	111,988	118,276	123,779	138,825	171,229	176,440	185,918	190,380	194,952	194,952
RESULTADO DE OPERACIÓN	928,501,672	951,728,778	1,222,722,688	93,140,024	174,104,457	256,886,678	338,409,627	421,578,585	494,792,733	574,227,921	662,405,713	742,172,780	826,098,617	904,880,041	975,090,657	1,017,383,344	1,080,750,783	1,145,424,100
OTROS INGRESOS Y GASTOS	6,330,878	90,673,358	23,048,992	-604,667	-509,414	-414,184	-318,975	-223,752	-128,520	-33,274	61,958	157,187	52,415	147,647	242,085	235,054	227,964	227,964
Otros Ingresos	17,014,715	131,713,871	31,927,801	128,600	257,120	385,617	514,093	642,583	771,082	899,595	1,028,094	1,156,590	1,285,085	1,413,584	1,542,085	1,544,650	1,547,388	1,547,388
Otros Gastos	10,683,837	41,040,513	8,878,809	733,267	766,534	799,801	833,068	866,335	899,602	932,869	966,136	999,403	1,232,670	1,265,937	1,300,000	1,309,596	1,319,424	1,319,424
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	934,832,550	1,042,402,136	1,245,771,680	92,535,357	173,595,043	256,472,494	338,090,652	421,354,833	494,664,213	574,194,647	662,467,671	742,329,967	826,151,032	905,027,688	975,332,742	1,017,618,398	1,080,978,747	1,145,652,064
IMPUESTO A LA RENTA	196,298,158	226,017,936	230,499,782	20,080,172	37,670,124	55,654,531	73,365,671	91,433,998	107,342,133	124,600,237	143,755,483	161,085,601	179,274,772	196,391,006	211,647,203	212,854,778	226,106,587	239,636,037
RESULTADO NETO DEL EJERCICIO	738,534,392	816,384,200	1,015,271,898	72,455,185	135,924,919	200,817,963	264,724,981	329,920,835	387,322,080	449,594,410	518,712,188	581,244,366	646,876,260	708,636,682	763,685,539	804,763,620	854,872,160	906,016,027
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	0	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	0	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	0	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	1,015,271,898	72,455,185	135,924,919	200,817,963	264,724,981	329,920,835	387,322,080	449,594,410	518,712,188	581,244,366	646,876,260	708,636,682	763,685,539	804,763,620	854,872,160	906,016,027

