



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
<b>MARGEN FINANCIERO BRUTO</b>	<b>1,531,058,465</b>	<b>1,568,845,147</b>	<b>1,296,911,869</b>	<b>104,523,610</b>	<b>195,682,256</b>	<b>296,136,211</b>	<b>397,710,706</b>	<b>501,405,261</b>	<b>601,470,386</b>	<b>702,853,344</b>	<b>803,364,136</b>	<b>915,861,702</b>	<b>1,035,304,279</b>	<b>1,166,552,705</b>	<b>1,287,209,348</b>	<b>1,363,186,006</b>	<b>1,407,134,718</b>	<b>1,486,167,993</b>	
Provisiones para Créditos Directos	-60,047,130	-35,909,697	-41,305,692	722,325	-362,344	-4,317,074	-9,677,030	-12,056,457	-16,075,933	-15,099,498	-19,040,816	-25,160,383	-32,517,393	-42,415,637	-48,181,099	-76,597,458	-68,619,659	-76,618,369	
<b>MARGEN FINANCIERO NETO</b>	<b>1,471,011,335</b>	<b>1,532,935,450</b>	<b>1,255,606,177</b>	<b>105,245,935</b>	<b>195,319,912</b>	<b>291,819,137</b>	<b>388,033,676</b>	<b>489,348,804</b>	<b>585,394,453</b>	<b>687,753,846</b>	<b>784,323,320</b>	<b>890,701,319</b>	<b>1,002,786,886</b>	<b>1,124,137,068</b>	<b>1,239,028,249</b>	<b>1,286,588,548</b>	<b>1,338,515,059</b>	<b>1,409,549,624</b>	
<b>INGRESOS POR SERVICIOS FINANCIEROS</b>	<b>775,434,618</b>	<b>726,676,312</b>	<b>548,933,664</b>	<b>57,801,139</b>	<b>109,371,216</b>	<b>168,233,117</b>	<b>231,195,558</b>	<b>284,256,807</b>	<b>338,946,904</b>	<b>395,703,681</b>	<b>461,682,999</b>	<b>501,218,296</b>	<b>542,480,053</b>	<b>582,186,695</b>	<b>624,195,920</b>	<b>643,656,783</b>	<b>674,793,986</b>	<b>711,004,924</b>	
Ingresos por Creditos Indirectos	2,863,258	3,843,767	5,650,773	224,078	429,997	683,801	1,019,318	1,406,360	1,851,310	2,181,591	2,539,740	2,824,012	3,135,133	3,361,161	3,683,522	3,866,800	4,154,580	4,442,647	
Ingresos por Fideicomisos y Comisiones de Confianza	3,910,770	4,202,718	7,929,143	506,580	1,263,657	1,995,751	2,527,163	3,529,617	4,207,440	4,912,876	5,654,401	6,459,805	7,261,875	8,054,236	8,814,468	8,519,136	8,488,883	8,487,847	
Ingresos Diversos	768,660,590	718,629,827	535,353,748	57,070,481	107,677,562	165,553,565	227,649,077	279,320,830	332,888,154	388,609,214	453,488,858	491,934,479	532,083,045	570,771,298	611,697,930	631,270,847	662,150,523	698,074,430	
<b>GASTOS POR SERVICIOS FINANCIEROS</b>	<b>198,864,869</b>	<b>223,139,281</b>	<b>308,607,931</b>	<b>24,120,800</b>	<b>47,744,059</b>	<b>75,138,295</b>	<b>100,312,940</b>	<b>126,268,858</b>	<b>154,466,777</b>	<b>185,395,447</b>	<b>206,824,241</b>	<b>231,212,460</b>	<b>258,370,284</b>	<b>284,875,508</b>	<b>334,798,272</b>	<b>438,426,701</b>	<b>356,594,737</b>	<b>375,615,699</b>	
Gastos por Creditos Indirectos	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Gastos por Fideicomisos y Comisiones de Confianza	24,594	24,596	659,189	73,436	127,524	177,733	236,613	299,933	345,796	405,614	497,465	553,041	609,511	665,579	683,951	194,919	195,509	195,516	
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	198,840,275	223,114,685	307,948,742	24,047,364	47,616,535	74,960,562	100,076,327	125,968,925	154,120,981	184,989,833	206,326,776	230,659,419	257,760,773	284,209,929	334,114,321	438,231,782	356,399,228	375,420,183	
<b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b>	<b>2,047,581,084</b>	<b>2,036,472,481</b>	<b>1,495,931,910</b>	<b>138,926,274</b>	<b>256,947,069</b>	<b>384,913,959</b>	<b>518,916,294</b>	<b>647,336,753</b>	<b>769,874,580</b>	<b>898,062,080</b>	<b>1,039,182,078</b>	<b>1,160,707,155</b>	<b>1,286,896,655</b>	<b>1,421,448,255</b>	<b>1,528,425,897</b>	<b>1,491,818,630</b>	<b>1,656,714,308</b>	<b>1,744,938,849</b>	
<b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>	<b>97,499,655</b>	<b>367,902,437</b>	<b>262,026,317</b>	<b>11,570,759</b>	<b>10,720,817</b>	<b>17,793,040</b>	<b>23,306,413</b>	<b>27,551,082</b>	<b>35,325,994</b>	<b>40,597,186</b>	<b>48,299,876</b>	<b>56,799,876</b>	<b>66,035,532</b>	<b>75,900,066</b>	<b>85,422,290</b>	<b>87,785,506</b>	<b>12,516,197</b>	<b>84,509,710</b>	
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0																
Inversiones al Valor Razonable con Cambios en Resultados	0	-24,482,617	20,399,865	3,251,691	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	1,041,768	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	48,887,380	342,721,813	206,461,319	4,347,870	4,347,870	4,347,870	4,752,003	5,166,184	5,194,764	5,630,156	7,252,252	7,252,252	7,987,908	7,987,908	7,955,260	3,785,506	-71,483,803	509,710	
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	46,926,566	48,869,760	35,144,901	3,971,198	5,331,179	12,403,402	17,512,642	21,343,130	29,089,462	33,925,262	40,005,856	48,505,856	57,005,856	66,870,390	76,425,262	84,000,000	84,000,000	84,000,000	
Otros	1,685,709	793,481	20,232	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>MARGEN OPERACIONAL</b>	<b>2,145,080,739</b>	<b>2,404,374,918</b>	<b>1,757,958,227</b>	<b>150,497,033</b>	<b>267,667,886</b>	<b>402,706,999</b>	<b>542,222,707</b>	<b>674,887,835</b>	<b>805,200,574</b>	<b>938,659,266</b>	<b>1,087,481,954</b>	<b>1,217,507,031</b>	<b>1,352,932,187</b>	<b>1,497,348,321</b>	<b>1,613,848,187</b>	<b>1,579,604,136</b>	<b>1,669,230,505</b>	<b>1,829,448,559</b>	
<b>GASTOS DE ADMINISTRACION</b>	<b>1,027,291,545</b>	<b>976,532,340</b>	<b>925,386,464</b>	<b>74,785,071</b>	<b>168,055,688</b>	<b>252,047,927</b>	<b>331,571,580</b>	<b>409,643,846</b>	<b>484,701,037</b>	<b>561,840,994</b>	<b>647,258,831</b>	<b>739,760,433</b>	<b>838,731,955</b>	<b>958,988,464</b>	<b>1,133,183,251</b>	<b>1,181,964,593</b>	<b>1,135,931,466</b>	<b>1,136,069,152</b>	
Gasto de Personal y Directorio	642,945,295	603,056,119	529,017,123	48,237,048	107,652,380	151,052,457	195,388,837	241,143,271	287,025,722	332,767,001	378,605,404	421,173,655	465,471,232	511,766,255	595,926,270	644,953,714	598,250,970	598,388,656	
Gastos por Servicios Recibidos de Terceros	303,139,389	295,194,504	305,407,776	19,376,134	41,902,339	72,824,936	98,396,128	123,270,774	146,287,826	170,161,228	204,099,630	245,223,814	291,420,653	356,974,781	437,844,755	443,769,452	444,439,068	444,439,068	
Impuestos y Contribuciones	81,206,861	78,281,717	90,961,565	7,171,889	18,500,969	28,170,534	37,786,615	45,229,801	51,387,489	58,912,765	64,553,797	73,362,964	81,840,070	90,247,428	99,412,226	93,241,427	93,241,428	93,241,428	

DEPRECIACION Y AMORTIZACION	-106,583,200	-101,958,104	-88,643,997	-5,605,100	-11,167,807	-16,832,465	-22,441,303	-27,215,022	-32,509,778	-37,765,242	-43,113,775	-52,355,126	-61,403,971	-70,511,492	-84,116,996	-71,690,999	-71,691,000	-71,691,000
MARGEN OPERACIONAL NETO	1,011,205,994	1,325,884,474	743,927,766	70,106,862	88,444,391	133,826,607	188,209,824	238,028,967	287,989,759	339,053,030	397,109,348	425,391,472	452,796,261	467,848,365	396,547,940	325,948,544	461,608,039	621,688,407
VALUACION DE ACTIVOS Y PROVISIONES	59,477,216	51,222,820	50,842,099	2,784,145	7,529,193	15,475,291	23,045,610	26,609,976	31,575,587	41,900,246	45,155,695	47,138,308	49,113,098	51,084,396	64,793,416	70,611,870	70,611,876	70,611,876
Provisiones para Créditos Indirectos	-231,155	-234,484	9,625,746	342,996	3,814,053	3,611,075	3,819,971	4,022,737	3,555,326	3,729,011	2,943,006	3,058,469	3,171,109	3,272,257	4,344,510	4,565,701	4,565,700	4,565,700
Provisiones para Incobrabilidad de Cuentas por Cobrar	11,037,644	-8,082,187	12,617,358	-500	-1,000	-1,501	4,196,653	4,228,505	4,356,075	10,624,237	10,624,151	10,624,151	10,624,151	10,624,151	10,624,237	0	0	0
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 Mantenidos 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	-6,378,482	-3,016,259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	30,453	0	0	0	0	0	0	32,756	32,756	32,756	32,756	32,756	32,756	32,756	33,408	33,408	33,408
Provisiones por Litigios y Demandas	48,638,478	65,871,313	31,554,431	2,433,308	3,716,140	11,756,918	14,913,562	18,247,716	23,524,752	27,328,276	30,642,651	32,504,801	34,366,951	36,229,101	49,568,541	65,839,881	65,839,884	65,839,884
Otras Provisiones	32,249	16,207	60,823	8,341	0	108,799	115,424	111,018	106,678	185,966	913,131	918,131	918,131	926,131	223,372	172,880	172,884	172,884
RESULTADO DE OPERACIÓN	951,728,778	1,274,661,654	693,085,667	67,322,717	80,915,198	118,351,316	165,164,214	211,418,991	256,414,172	297,152,784	351,953,653	378,253,164	403,683,163	416,763,969	331,754,524	255,336,674	390,996,163	551,076,531
OTROS INGRESOS Y GASTOS	90,673,358	47,779,642	84,028,924	-514,096	-364,447	3,629,050	3,560,094	3,481,860	8,248,929	7,245,662	7,169,944	7,190,337	7,043,884	7,039,205	6,840,721	-1,121,249	-1,021,238	-1,021,236
Otros Ingresos	131,713,871	65,849,429	90,029,256	267,431	441,984	4,750,871	5,003,996	5,530,177	11,265,786	11,770,288	12,304,664	12,417,662	12,529,965	12,644,941	12,506,842	1,342,255	1,342,270	1,342,272
Otros Gastos	41,040,513	18,069,787	6,000,332	781,527	806,431	1,121,821	1,443,902	2,048,317	3,016,857	4,524,626	5,134,720	5,227,325	5,486,081	5,605,736	5,666,121	2,463,504	2,363,508	2,363,508
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,042,402,136	1,322,441,296	777,114,591	66,808,621	80,550,751	121,980,366	168,724,308	214,900,851	264,663,101	304,398,446	359,123,597	385,443,501	410,727,047	423,803,174	338,595,245	254,215,425	389,974,925	550,055,295
IMPUESTO A LA RENTA	226,017,936	232,900,960	118,822,388	15,562,579	18,991,572	29,127,238	38,635,395	50,390,598	58,867,641	70,713,408	83,117,525	84,254,458	85,672,677	76,631,711	62,167,600	36,553,274	81,569,083	115,511,614
RESULTADO NETO DEL EJERCICIO	816,384,200	1,089,540,336	658,292,203	51,246,042	61,559,179	92,853,128	130,088,913	164,510,253	205,795,460	233,685,038	276,006,072	301,189,043	325,054,370	347,171,463	276,427,645	217,662,151	308,405,842	434,543,681
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	-224,300,121	235,597,411	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	14,293,256	-17,174,614	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	-210,006,865	218,422,797	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	606,377,335	1,307,963,133	658,292,203	51,246,042	61,559,179	92,853,128	130,088,913	164,510,253	205,795,460	233,685,038	276,006,072	301,189,043	325,054,370	347,171,463	276,427,645	217,662,151	308,405,842	434,543,681

