

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	1,531,058,465	1,568,845,147	1,312,719,973	116,465,594	221,353,161	334,145,921	443,002,776	555,051,245	664,564,971	781,017,460	899,899,000	1,018,083,768	1,142,179,051	1,265,865,694	1,395,432,847	1,602,304,969	1,869,805,002	2,248,139,363	
Provisiones para Créditos Directos	-60,047,130	-35,909,697	-30,621,730	-9,154,164	-17,499,932	-24,202,061	-32,076,340	-39,476,706	-42,936,116	-59,190,657	-66,380,679	-72,141,510	-76,602,203	-81,204,623	-86,052,077	-91,929,260	-203,603,442	-178,323,497	
MARGEN FINANCIERO NETO	1,471,011,335	1,532,935,450	1,282,098,243	107,311,430	203,853,229	309,943,860	410,926,436	515,574,539	621,628,855	721,826,803	833,518,321	945,942,258	1,065,576,848	1,184,661,071	1,309,380,770	1,510,375,709	1,666,201,560	2,069,815,866	
INGRESOS POR SERVICIOS FINANCIEROS	775,434,618	726,676,312	528,800,431	55,955,852	110,324,023	166,516,751	222,400,252	279,041,749	335,066,299	391,824,570	448,440,564	505,154,170	561,697,873	617,715,082	674,518,384	704,381,309	735,287,869	772,540,550	
Ingresos por Creditos Indirectos	2,863,258	3,843,767	4,997,618	140,598	278,396	420,075	567,987	722,384	874,614	1,020,360	1,163,947	1,307,534	1,455,446	1,605,517	1,755,588	1,817,844	1,879,399	1,941,261	
Ingresos por Fideicomisos y Comisiones de Confianza	3,910,770	4,202,718	6,685,116	755,288	1,529,756	2,303,585	3,076,669	3,848,882	4,620,080	5,396,593	6,175,561	6,960,695	7,745,547	8,536,694	9,327,746	9,572,779	9,806,744	10,040,736	
Ingresos Diversos	768,660,590	718,629,827	517,117,697	55,059,966	108,515,871	163,793,091	218,755,596	274,470,483	329,571,605	385,407,617	441,101,056	496,885,941	552,496,880	607,572,871	663,435,050	692,990,686	723,601,726	760,558,553	
GASTOS POR SERVICIOS FINANCIEROS	198,864,869	223,139,281	266,335,469	19,734,092	43,212,745	68,101,596	95,521,565	122,446,860	142,935,828	172,609,209	198,005,040	220,719,786	246,819,947	271,604,799	308,503,073	329,963,557	357,007,272	388,955,362	
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	465,018	16,398	32,836	49,322	65,806	82,223	98,654	115,096	131,546	147,998	164,444	180,884	197,327	197,339	197,340	197,340	
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	265,870,451	19,717,694	43,179,909	68,052,274	95,455,759	122,364,637	142,837,174	172,494,113	197,873,494	220,571,788	246,655,503	271,423,915	308,305,746	329,766,218	356,809,932	388,758,022	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	2,047,581,084	2,036,472,481	1,544,563,205	143,533,190	270,964,507	408,359,015	537,805,123	672,169,428	813,759,326	941,042,164	1,083,953,845	1,230,376,642	1,380,454,774	1,530,771,354	1,675,396,081	1,884,793,461	2,044,482,157	2,453,401,054	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	97,499,655	367,902,437	263,573,854	11,241,645	28,425,620	45,109,595	68,612,970	80,796,945	85,480,920	91,415,356	96,099,331	100,783,306	106,093,084	110,777,059	115,461,034	73,069,599	74,308,998	71,514,852	
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0																
Inversiones al Valor Razonable con Cambios en Resultados	0	-24,482,617	12,825,731	41,250	82,500	123,750	165,000	206,250	247,500	288,750	330,000	371,250	412,500	453,750	495,000	495,000	495,000	495,000	
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	205,837,487	6,700,395	19,343,120	31,485,845	50,447,970	58,090,695	58,233,420	59,626,606	59,769,331	59,912,056	60,680,584	60,823,309	60,966,034	18,574,599	19,813,998	17,019,852	
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	44,910,420	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	1,685,709	793,481	216	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MARGEN OPERACIONAL	2,145,080,739	2,404,374,918	1,808,137,059	154,774,835	299,390,127	453,468,610	606,418,093	752,966,373	899,240,246	1,032,457,520	1,180,053,176	1,331,159,948	1,486,547,858	1,641,548,413	1,790,857,115	1,957,863,060	2,118,791,155	2,524,915,906	
GASTOS DE ADMINISTRACION	1,027,291,545	976,532,340	1,022,920,600	86,291,258	181,477,243	270,866,647	359,709,509	447,328,069	541,177,946	639,089,703	728,590,568	816,262,232	904,442,593	992,709,416	1,094,626,836	1,047,529,978	1,048,814,484	1,057,135,769	
Gasto de Personal y Directorio	642,945,295	603,056,119	579,523,756	50,590,012	103,891,900	155,054,075	206,649,036	257,785,416	311,015,936	373,586,690	427,838,606	480,003,581	532,831,859	583,291,375	644,081,133	595,092,225	596,376,731	604,698,016	
Gastos por Servicios Recibidos de Terceros	303,139,389	295,194,504	356,191,282	27,806,979	60,297,590	90,958,135	120,340,749	148,981,672	181,731,796	212,032,680	240,304,519	267,986,329	296,364,370	327,201,716	360,159,784	359,882,557	359,882,557	359,882,557	
Impuestos y Contribuciones	81,206,861	78,281,717	87,205,562	7,894,267	17,287,753	24,854,437	32,719,724	40,560,981	48,430,214	53,470,333	60,447,443	68,272,322	75,246,364	82,216,325	90,385,919	92,555,196	92,555,196	92,555,196	

DEPRECIACION Y AMORTIZACION	-106,583,200	-101,958,104	-105,033,000	-7,292,962	-14,590,564	-21,892,791	-29,159,664	-36,458,902	-43,747,363	-50,925,723	-58,144,099	-65,504,460	-72,672,315	-79,898,846	-87,648,719	-89,752,284	-89,752,284	-89,752,284
MARGEN OPERACIONAL NETO	1,011,205,994	1,325,884,474	680,183,459	61,190,615	103,322,320	160,709,172	217,548,920	269,179,402	314,314,937	342,442,094	393,318,509	449,393,256	509,432,950	568,940,151	608,581,560	820,580,798	980,224,387	1,378,027,853
VALUACION DE ACTIVOS Y PROVISIONES	59,477,216	51,222,820	47,889,200	1,519,820	3,481,456	18,086,107	19,629,159	27,676,190	36,826,972	43,057,139	46,017,595	51,436,571	53,691,951	63,802,938	72,087,324	73,817,424	73,817,424	73,817,424
Provisiones para Créditos Indirectos	-231,155	-234,484	3,788,160	18,469	239,465	365,463	388,313	405,520	465,386	482,507	582,190	673,892	762,771	840,158	907,922	929,712	929,712	929,712
Provisiones para Incobrabilidad de Cuentas por Cobrar	11,037,644	-8,082,187	2,064,697	0	0	0	0	0	0	0	0	0	0	0	0	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 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	-6,378,482	0	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	0	0	0	0	0	0	0	0	0	0
Provisiones por Litigios y Demandas	48,638,478	65,871,313	41,860,072	1,497,951	3,230,591	17,699,244	19,219,446	27,239,270	36,309,913	42,522,959	45,383,732	50,706,006	52,872,507	62,898,107	71,104,729	72,811,248	72,811,248	72,811,248
Otras Provisiones	32,249	16,207	176,271	3,400	11,400	21,400	21,400	31,400	51,673	51,673	51,673	56,673	56,673	64,673	74,673	76,464	76,464	76,464
RESULTADO DE OPERACIÓN	951,728,778	1,274,661,654	632,294,259	59,670,795	99,840,864	142,623,065	197,919,761	241,503,212	277,487,965	299,384,955	347,300,914	397,956,685	455,740,999	505,137,213	536,494,236	746,763,374	906,406,963	1,304,210,429
OTROS INGRESOS Y GASTOS	90,673,358	47,779,642	10,417,061	-675,894	-631,804	-587,715	-523,617	-459,515	-395,414	-331,316	-267,219	-203,122	-339,023	-264,924	-190,866	100,188	100,188	100,188
Otros Ingresos	131,713,871	65,849,429	14,781,908	117,436	234,856	352,275	469,703	587,135	704,566	821,994	939,421	1,056,848	1,174,277	1,291,706	1,409,134	1,409,784	1,409,784	1,409,784
Otros Gastos	41,040,513	18,069,787	4,364,847	793,330	866,660	939,990	993,320	1,046,650	1,099,980	1,153,310	1,206,640	1,259,970	1,513,300	1,556,630	1,600,000	1,309,596	1,309,596	1,309,596
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,042,402,136	1,322,441,296	642,711,320	58,994,901	99,209,060	142,035,350	197,396,144	241,043,697	277,092,551	299,053,639	347,033,695	397,753,563	455,401,976	504,872,289	536,303,370	746,863,562	906,507,151	1,304,310,617
IMPUESTO A LA RENTA	226,017,936	232,900,960	112,474,386	9,062,758	15,283,631	22,757,383	31,576,899	38,309,603	43,781,067	47,003,029	54,689,459	62,977,573	71,970,578	80,510,443	84,742,814	156,266,070	190,253,106	273,905,230
RESULTADO NETO DEL EJERCICIO	816,384,200	1,089,540,336	530,236,934	49,932,143	83,925,429	119,277,967	165,819,245	202,734,094	233,311,484	252,050,610	292,344,236	334,775,990	383,431,398	424,361,846	451,560,556	590,597,492	716,254,045	1,030,405,387
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	530,236,934	49,932,143	83,925,429	119,277,967	165,819,245	202,734,094	233,311,484	252,050,610	292,344,236	334,775,990	383,431,398	424,361,846	451,560,556	590,597,492	716,254,045	1,030,405,387

