

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	1,568,845,147	1,296,911,869	1,222,972,653	126,976,352	247,369,990	383,728,194	518,051,339	657,396,082	794,584,379	935,870,270	1,092,307,866	1,247,287,220	1,405,296,912	1,561,834,923	1,732,659,572	2,049,438,549	2,256,752,466	2,397,561,333	
Provisiones para Créditos Directos	-35,909,697	-41,305,692	-43,476,180	657,819	-6,824,134	-23,382,487	-34,083,846	-42,587,950	-71,376,690	-59,136,627	-69,691,815	-88,661,697	-97,597,139	-105,233,749	-105,812,716	-106,899,090	-117,710,027	-126,165,782	
MARGEN FINANCIERO NETO	1,532,935,450	1,255,606,177	1,179,496,473	127,634,171	240,545,856	360,345,707	483,967,493	614,808,132	723,207,689	876,733,643	1,022,616,051	1,158,625,523	1,307,699,773	1,456,601,174	1,626,846,856	1,942,539,459	2,139,042,439	2,271,395,551	
INGRESOS POR SERVICIOS FINANCIEROS	726,676,312	548,933,664	705,226,310	62,253,802	118,034,646	172,369,788	226,943,228	282,579,883	338,187,128	394,206,768	449,968,380	505,560,004	561,607,510	617,101,874	673,781,330	687,680,176	728,744,312	763,632,054	
Ingresos por Creditos Indirectos	3,843,767	5,650,773	3,903,866	334,935	608,199	919,243	1,257,133	1,621,871	1,959,761	2,270,802	2,581,843	2,892,884	3,230,774	3,568,664	3,906,554	4,154,580	4,442,647	4,728,064	
Ingresos por Fideicomisos y Comisiones de Confianza	4,202,718	7,929,143	5,154,053	499,758	903,881	1,521,568	2,124,744	2,710,563	3,268,677	3,840,516	4,435,027	5,023,551	5,607,215	6,187,627	6,767,138	6,996,338	6,994,458	6,994,413	
Ingresos Diversos	718,629,827	535,353,748	696,168,391	61,419,109	116,522,566	169,928,977	223,561,351	278,247,449	332,958,690	388,095,450	442,951,510	497,643,569	552,769,521	607,345,583	663,107,638	676,529,258	717,307,207	751,909,577	
GASTOS POR SERVICIOS FINANCIEROS	223,139,281	308,607,931	360,130,039	15,830,540	42,850,983	76,381,402	109,127,402	145,468,215	181,524,203	218,151,637	249,702,732	294,736,027	343,651,960	393,860,621	450,892,744	508,825,557	561,984,493	594,541,580	
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	24,596	659,189	25,055	2,177	4,354	69,300	134,178	195,916	255,395	309,023	370,303	431,295	491,627	551,202	610,344	649,878	649,934	649,920	
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	223,114,685	307,948,742	360,104,984	15,828,363	42,846,629	76,312,102	108,993,224	145,272,299	181,268,808	217,842,614	249,332,429	294,304,732	343,160,333	393,309,419	450,282,400	508,175,679	561,334,559	593,891,660	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	2,036,472,481	1,495,931,910	1,524,592,744	174,057,433	315,729,519	456,334,093	601,783,319	751,919,800	879,870,614	1,052,788,774	1,222,881,699	1,369,449,500	1,525,655,323	1,679,842,427	1,849,735,442	2,121,394,078	2,305,802,258	2,440,486,025	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	367,902,437	262,026,317	82,676,025	14,277,532	20,876,524	27,876,524	35,603,119	42,603,119	49,603,119	57,300,731	64,300,731	71,300,731	79,094,481	86,332,834	95,486,046	86,719,784	88,439,703	83,778,606	
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0																
Inversiones al Valor Razonable con Cambios en Resultados	-24,482,617	20,399,865	1,041,768	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	342,721,813	206,461,319	7,688,760	0	415,297	415,297	1,141,892	1,141,892	1,141,892	1,839,504	1,839,504	1,839,504	2,633,254	2,871,607	2,871,607	2,719,784	4,439,703	-221,394	
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	48,869,760	35,144,901	73,945,279	14,277,532	20,461,227	27,461,227	34,461,227	41,461,227	48,461,227	55,461,227	62,461,227	69,461,227	76,461,227	83,461,227	92,614,439	84,000,000	84,000,000	84,000,000	
Otros	793,481	20,232	218	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MARGEN OPERACIONAL	2,404,374,918	1,757,958,227	1,607,268,769	188,334,965	336,606,043	484,210,617	637,386,438	794,522,919	929,473,733	1,110,089,505	1,287,182,430	1,440,750,231	1,604,749,804	1,766,175,261	1,945,221,488	2,208,113,862	2,394,241,961	2,524,264,631	
GASTOS DE ADMINISTRACION	976,532,340	925,386,464	1,038,091,245	69,734,579	168,353,475	246,223,818	330,780,856	441,578,057	532,902,685	664,173,679	780,813,477	889,066,703	1,009,564,294	1,129,281,600	1,262,269,442	1,455,419,444	1,457,371,618	1,481,340,914	
Gasto de Personal y Directorio	603,056,119	529,017,123	551,155,093	46,578,046	87,777,437	129,158,895	171,824,778	220,224,706	269,307,888	353,970,800	420,175,884	484,551,246	553,386,171	622,873,997	691,823,652	863,660,408	842,237,602	841,509,626	
Gastos por Servicios Recibidos de Terceros	295,194,504	305,407,776	365,284,284	15,876,514	54,838,828	80,158,162	107,189,766	154,727,488	187,268,421	225,579,041	268,216,478	303,663,544	347,172,430	389,249,466	444,207,213	461,985,780	482,505,744	504,550,440	
Impuestos y Contribuciones	78,281,717	90,961,565	121,651,868	7,280,019	25,737,210	36,906,761	51,766,312	66,625,863	76,326,376	84,623,838	92,421,115	100,851,913	109,005,693	117,158,137	126,238,577	129,773,256	132,628,272	135,280,848	

DEPRECIACION Y AMORTIZACION	-101,958,104	-88,643,997	-67,016,623	-5,364,627	-10,623,502	-16,238,112	-21,852,722	-27,467,332	-33,081,942	-38,696,552	-44,311,162	-50,925,772	-56,540,382	-62,154,992	-68,754,241	-71,492,077	-73,064,904	-74,526,204
MARGEN OPERACIONAL NETO	1,325,884,474	743,927,766	502,160,901	113,235,759	157,629,066	221,748,687	284,752,860	325,477,530	363,489,106	407,219,274	462,057,791	500,757,756	538,645,128	574,738,669	614,197,805	681,202,341	863,805,439	968,397,513
VALUACION DE ACTIVOS Y PROVISIONES	51,222,820	50,842,099	69,837,079	4,089,999	8,824,962	13,594,879	18,422,813	23,247,271	28,229,041	33,800,984	38,389,707	42,740,326	48,395,937	52,227,711	57,561,915	59,088,480	60,388,428	61,596,192
Provisiones para Créditos Indirectos	-234,484	9,625,746	1,897,015	-56,747	1,189,919	1,739,072	2,191,511	2,572,544	2,917,275	3,342,053	3,596,035	3,906,488	4,151,030	4,495,443	4,649,050	4,693,536	4,796,796	4,892,724
Provisiones para Incobrabilidad de Cuentas por Cobrar	-8,082,187	12,617,358	20,943,320	-250	-500	-500	-500	-500	-500	-500	-500	-500	-500	-500	-500	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	-6,378,482	-3,016,259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	30,453	0	32,756	0	0	3,367	6,734	10,101	13,468	16,835	20,202	23,569	26,936	30,303	33,672	34,620	35,376	36,084
Provisiones por Litigios y Demandas	65,871,313	31,554,431	46,833,708	4,137,369	7,635,543	11,824,098	16,160,384	20,578,210	25,192,140	30,319,446	34,647,578	38,669,935	44,074,395	47,546,357	52,706,813	54,182,604	55,374,624	56,482,116
Otras Provisiones	16,207	60,823	130,280	9,627	0	28,842	64,684	86,916	106,658	123,150	126,392	140,834	144,076	156,108	172,880	177,720	181,632	185,268
RESULTADO DE OPERACIÓN	1,274,661,654	693,085,667	432,323,822	109,145,760	148,804,104	208,153,808	266,330,047	302,230,259	335,260,065	373,418,290	423,668,084	458,017,430	490,249,191	522,510,958	556,635,890	622,113,861	803,417,011	906,801,321
OTROS INGRESOS Y GASTOS	47,779,642	84,028,924	14,856,290	-475,590	-444,680	-128,423	172,083	517,419	808,185	1,142,955	1,472,043	1,758,164	1,502,195	1,839,780	2,126,073	2,414,867	2,399,945	2,385,204
Otros Ingresos	65,849,429	90,029,256	34,749,574	526,912	851,450	1,167,707	1,518,213	1,863,549	2,204,315	2,539,085	2,868,173	3,204,294	3,543,725	3,881,310	4,217,603	4,036,031	4,036,985	4,036,980
Otros Gastos	18,069,787	6,000,332	19,893,284	1,002,502	1,296,130	1,296,130	1,346,130	1,346,130	1,396,130	1,396,130	1,396,130	1,446,130	2,041,530	2,041,530	2,091,530	1,621,164	1,637,040	1,651,776
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,322,441,296	777,114,591	447,180,112	108,670,170	148,359,424	208,025,385	266,502,130	302,747,678	336,068,250	374,561,245	425,140,127	459,775,594	491,751,386	524,350,738	558,761,963	624,528,728	805,816,956	909,186,525
IMPUESTO A LA RENTA	232,900,960	118,822,388	92,710,259	24,194,172	35,758,252	41,575,766	46,785,687	54,611,905	56,638,419	60,178,960	68,294,073	77,955,239	91,810,528	104,033,603	112,290,279	124,905,747	161,163,391	181,837,305
RESULTADO NETO DEL EJERCICIO	1,089,540,336	658,292,203	354,469,853	84,475,998	112,601,172	166,449,619	219,716,443	248,135,773	279,429,831	314,382,285	356,846,054	381,820,355	399,940,858	420,317,135	446,471,684	499,622,981	644,653,565	727,349,220
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	235,597,411	0	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	-17,174,614	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTRO RESULTADO INTEGRAL DEL EJERCICIO, NETO DE IMPUESTOS	218,422,797	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	1,307,963,133	658,292,203	354,469,853	84,475,998	112,601,172	166,449,619	219,716,443	248,135,773	279,429,831	314,382,285	356,846,054	381,820,355	399,940,858	420,317,135	446,471,684	499,622,981	644,653,565	727,349,220

