



|  |                      |                      |                      |                    |                    |                    |                    |                    |                      |                      |                      |                      |                      |                      |                      |                      |                      |                      |   |
|--|----------------------|----------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|---|
| 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>1,568,845,147</b> | <b>1,296,911,869</b> | <b>1,222,972,653</b> | <b>126,976,352</b> | <b>247,369,989</b> | <b>387,278,125</b> | <b>525,036,399</b> | <b>678,781,098</b> | <b>833,844,859</b>   | <b>1,021,225,293</b> | <b>1,222,745,028</b> | <b>1,419,289,390</b> | <b>1,619,397,545</b> | <b>1,819,822,181</b> | <b>2,024,003,867</b> | <b>2,582,503,051</b> | <b>2,629,819,146</b> | <b>2,652,997,037</b> |   |
| Provisiones para Créditos Directos                               | -35,909,697          | -41,305,692          | -43,476,180          | 657,819            | -6,824,136         | -9,240,638         | -18,774,139        | -23,789,311        | -31,688,502          | -37,221,287          | -48,027,457          | -51,866,422          | -50,120,662          | -60,906,626          | -52,535,989          | -78,427,981          | -75,424,927          | -59,530,046          |   |
| <b>MARGEN FINANCIERO NETO</b>                                    | <b>1,532,935,450</b> | <b>1,255,606,177</b> | <b>1,179,496,473</b> | <b>127,634,171</b> | <b>240,545,853</b> | <b>378,037,487</b> | <b>506,262,260</b> | <b>654,991,787</b> | <b>802,156,357</b>   | <b>984,004,006</b>   | <b>1,174,717,571</b> | <b>1,367,422,968</b> | <b>1,569,276,883</b> | <b>1,758,915,555</b> | <b>1,971,467,878</b> | <b>2,504,075,070</b> | <b>2,554,394,219</b> | <b>2,593,466,991</b> |   |
| <b>INGRESOS POR SERVICIOS FINANCIEROS</b>                        | <b>726,676,312</b>   | <b>548,933,664</b>   | <b>705,226,310</b>   | <b>62,253,802</b>  | <b>118,034,647</b> | <b>193,848,987</b> | <b>276,630,610</b> | <b>340,367,865</b> | <b>398,560,526</b>   | <b>457,930,416</b>   | <b>522,872,617</b>   | <b>564,462,196</b>   | <b>606,320,606</b>   | <b>649,305,687</b>   | <b>694,742,521</b>   | <b>731,665,433</b>   | <b>776,572,641</b>   | <b>818,591,732</b>   |   |
| Ingresos por Creditos Indirectos                                 | 3,843,767            | 5,650,773            | 3,903,866            | 334,935            | 608,199            | 923,662            | 1,321,847          | 1,738,529          | 2,084,586            | 2,432,699            | 2,775,787            | 3,051,387            | 3,337,143            | 3,622,899            | 3,896,230            | 3,314,301            | 3,418,951            | 3,523,437            |   |
| Ingresos por Fideicomisos y Comisiones de Confianza              | 4,202,718            | 7,929,143            | 5,154,053            | 499,758            | 903,881            | 1,322,195          | 1,772,567          | 2,190,770          | 2,618,084            | 3,010,281            | 3,449,530            | 3,885,339            | 4,321,148            | 4,756,957            | 5,192,766            | 5,229,708            | 5,229,708            | 5,229,708            |   |
| Ingresos por Emisión de Dinero Electrónico                       | 0                    | 0                    | 0                    | 9,980              | 19,505             | 29,056             | 36,973             | 44,683             | 51,353               | 58,351               | 65,590               | 73,271               | 80,640               | 87,918               | 95,124               | 0                    | 0                    | 0                    |   |
| Ingresos Diversos  | 718,629,827          | 535,353,748          | 696,168,391          | 61,409,129         | 116,503,062        | 191,574,074        | 273,499,223        | 336,393,883        | 393,806,503          | 452,429,085          | 516,581,710          | 557,452,199          | 598,581,675          | 640,837,913          | 685,568,401          | 723,121,424          | 767,923,982          | 809,838,587          |   |
| <b>GASTOS POR SERVICIOS FINANCIEROS</b>                          | <b>223,139,281</b>   | <b>308,607,931</b>   | <b>360,130,039</b>   | <b>15,830,540</b>  | <b>42,850,982</b>  | <b>68,461,315</b>  | <b>96,470,735</b>  | <b>125,878,165</b> | <b>152,088,850</b>   | <b>179,812,069</b>   | <b>212,609,670</b>   | <b>251,104,228</b>   | <b>292,643,193</b>   | <b>338,927,708</b>   | <b>405,366,346</b>   | <b>492,895,325</b>   | <b>513,759,029</b>   | <b>534,069,950</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                | 24,596               | 659,189              | 25,055               | 2,177              | 4,354              | 6,531              | 8,708              | 10,886             | 13,063               | 15,240               | 17,417               | 19,594               | 21,771               | 23,948               | 26,125               | 26,124               | 26,124               | 26,124               |   |
| 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         | 42,846,628         | 68,454,784         | 96,462,027         | 125,867,279        | 152,075,787          | 179,796,829          | 212,592,253          | 251,084,634          | 292,621,422          | 338,903,760          | 405,340,221          | 492,869,201          | 513,732,905          | 534,043,826          |   |
| <b>MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS</b> | <b>2,036,472,481</b> | <b>1,495,931,910</b> | <b>1,524,592,744</b> | <b>174,057,433</b> | <b>315,729,518</b> | <b>503,425,159</b> | <b>686,422,135</b> | <b>869,481,487</b> | <b>1,048,628,033</b> | <b>1,262,122,353</b> | <b>1,484,980,518</b> | <b>1,680,780,936</b> | <b>1,882,954,296</b> | <b>2,069,293,534</b> | <b>2,260,844,053</b> | <b>2,742,845,178</b> | <b>2,817,207,831</b> | <b>2,877,988,773</b> |   |
| <b>RESULTADOS POR OPERACIONES FINANCIERAS (ROF)</b>              | <b>367,902,437</b>   | <b>262,026,317</b>   | <b>82,676,025</b>    | <b>14,277,532</b>  | <b>20,876,525</b>  | <b>30,704,877</b>  | <b>36,814,700</b>  | <b>44,637,274</b>  | <b>49,523,285</b>    | <b>47,611,520</b>    | <b>49,588,274</b>    | <b>49,761,884</b>    | <b>50,494,455</b>    | <b>50,735,375</b>    | <b>50,345,244</b>    | <b>-8,226,217</b>    | <b>-21,515,583</b>   | <b>-35,843,984</b>   |   |
| 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            | 415,297            | 846,756            | 846,756              | -3,025,301           | -8,874,648           | -15,701,038          | -21,968,467          | -28,727,547          | -36,117,678          | -92,226,217          | -105,515,583         | -119,843,984         |   |
| 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         | 20,461,228         | 30,289,580         | 36,399,403         | 43,790,518         | 48,676,529           | 50,636,821           | 58,462,922           | 65,462,922           | 72,462,922           | 79,462,922           | 86,462,922           | 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                    |   |
| <b>MARGEN OPERACIONAL</b>  | <b>2,404,374,918</b> | <b>1,757,958,227</b> | <b>1,607,268,769</b> | <b>188,334,965</b> | <b>336,606,043</b> | <b>534,130,036</b> | <b>723,236,835</b> | <b>914,118,761</b> | <b>1,098,151,318</b> | <b>1,309,733,873</b> | <b>1,534,568,792</b> | <b>1,730,542,820</b> | <b>1,933,448,751</b> | <b>2,120,028,909</b> | <b>2,311,189,297</b> | <b>2,734,618,961</b> | <b>2,795,692,248</b> | <b>2,842,144,789</b> |   |
| <b>GASTOS DE ADMINISTRACION</b>                                  | <b>976,532,340</b>   | <b>925,386,464</b>   | <b>1,038,091,245</b> | <b>69,734,579</b>  | <b>168,353,474</b> | <b>248,837,251</b> | <b>332,384,063</b> | <b>436,099,001</b> | <b>514,549,512</b>   | <b>592,609,480</b>   | <b>673,662,396</b>   | <b>774,916,992</b>   | <b>877,874,881</b>   | <b>1,022,546,312</b> | <b>1,217,516,192</b> | <b>1,356,103,104</b> | <b>1,423,578,770</b> | <b>1,434,485,315</b> |   |
| Gasto de Personal y Directorio                                   | 603,056,119          | 529,017,123          | 551,155,093          | 46,578,046         | 87,777,437         | 131,178,749        | 175,348,020        | 218,394,060        | 264,174,822          | 307,912,456          | 352,008,888          | 400,945,924          | 449,771,746          | 536,772,012          | 652,609,080          | 717,806,366          | 763,398,980          | 761,582,404          |   |
| Gastos por Servicios Recibidos de Terceros                       | 295,194,504          | 305,407,776          | 365,284,284          | 15,876,514         | 54,838,827         | 79,505,186         | 103,635,605        | 147,009,740        | 173,959,269          | 200,127,790          | 228,109,042          | 270,381,187          | 313,598,379          | 362,356,005          | 427,706,248          | 489,491,201          | 506,910,090          | 516,567,817          |   |

|   |               |             |             |             |             |             |             |             |             |             |             |             |             |               |               |               |               |               |
|---|---------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|
| Impuestos y Contribuciones  | 78,281,717    | 90,961,565  | 121,651,868 | 7,280,019   | 25,737,210  | 38,153,316  | 53,400,438  | 70,695,201  | 76,415,421  | 84,569,234  | 93,544,466  | 103,589,881 | 114,504,756 | 123,418,295   | 137,200,864   | 148,805,537   | 153,269,700   | 156,335,094   |
| DEPRECIACION Y AMORTIZACION   | -101,958,104  | -88,643,997 | -67,016,623 | -5,364,627  | -10,623,502 | -16,108,250 | -21,590,652 | -27,631,387 | -33,993,505 | -40,971,055 | -47,775,622 | -54,194,444 | -59,613,266 | -65,150,879   | -71,234,769   | -83,291,357   | -85,790,102   | -87,505,902   |
| MARGEN OPERACIONAL NETO   | 1,325,884,474 | 743,927,766 | 502,160,901 | 113,235,759 | 157,629,067 | 269,184,535 | 369,262,120 | 450,388,373 | 549,608,301 | 676,153,338 | 813,130,774 | 901,431,384 | 995,960,604 | 1,032,331,718 | 1,022,438,336 | 1,295,224,500 | 1,286,323,376 | 1,320,153,572 |
| VALUACION DE ACTIVOS Y PROVISIONES  | 51,222,820    | 50,842,099  | 69,837,079  | 4,089,999   | 8,824,962   | 56,902,894  | 63,006,845  | 77,916,886  | 87,736,270  | 107,598,269 | 187,802,825 | 224,068,413 | 229,638,993 | 244,770,148   | 253,354,110   | 217,312,605   | 222,231,627   | 226,152,792   |
| Provisiones para Créditos Indirectos  | -234,484      | 9,625,746   | 1,897,015   | -56,747     | 1,189,920   | 9,367       | -539,833    | -741,009    | -1,337,594  | -1,624,197  | -1,392,018  | -1,122,518  | -918,929    | -615,469      | -292,143      | 1,837,600     | 1,077,577     | 1,099,124     |
| Provisiones para Incobrabilidad de Cuentas por Cobrar                                     | -8,082,187    | 12,617,358  | 20,943,320  | -250        | -500        | -751        | -1,001      | 10,500,692  | 11,116,100  | 11,115,377  | 15,083,979  | 15,083,979  | 15,083,979  | 26,468,391    | 26,468,391    | 26,173,461    | 26,173,461    | 26,173,461    |
| 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           | 0           | 0           | 0           | 0           | 0           | 0           | 6,571       | 13,142      | 19,713        | 33,672        | 34,851        | 35,896        | 36,615        |
| Provisiones por Litigios y Demandas   | 65,871,313    | 31,554,431  | 46,833,708  | 4,137,369   | 7,635,542   | 56,894,278  | 63,547,679  | 68,157,203  | 77,957,764  | 98,100,865  | 174,107,177 | 210,082,252 | 215,439,430 | 218,864,110   | 226,971,310   | 189,226,653   | 194,903,452   | 198,801,526   |
| Otras Provisiones   | 16,207        | 60,823      | 130,280     | 9,627       | 0           | 0           | 0           | 0           | 0           | 6,224       | 3,687       | 18,129      | 21,371      | 33,403        | 172,880       | 40,040        | 41,241        | 42,066        |
| RESULTADO DE OPERACIÓN  | 1,274,661,654 | 693,085,667 | 432,323,822 | 109,145,760 | 148,804,105 | 212,281,641 | 306,255,275 | 372,471,487 | 461,872,031 | 568,555,069 | 625,327,949 | 677,362,971 | 766,321,611 | 787,561,570   | 769,084,226   | 1,077,911,895 | 1,064,091,749 | 1,094,000,780 |
| OTROS INGRESOS Y GASTOS   | 47,779,642    | 84,028,924  | 14,856,290  | -475,590    | -444,680    | 9,057,880   | 5,346,875   | 4,210,202   | 6,832,351   | 2,650,818   | 36,534,705  | 34,661,591  | 32,192,971  | 30,320,678    | 28,449,548    | -19,982,379   | -20,579,385   | -21,057,384   |
| Otros Ingresos  | 65,849,429    | 90,029,256  | 34,749,574  | 526,912     | 851,450     | 12,269,457  | 13,610,802  | 14,365,476  | 19,679,363  | 15,253,226  | 50,793,515  | 51,152,102  | 51,510,583  | 51,869,991    | 52,230,562    | 4,257,780     | 4,257,978     | 4,258,726     |
| Otros Gastos  | 18,069,787    | 6,000,332   | 19,893,284  | 1,002,502   | 1,296,130   | 3,211,577   | 8,263,927   | 10,155,274  | 12,847,012  | 12,602,408  | 14,258,810  | 16,490,511  | 19,317,612  | 21,549,313    | 23,781,014    | 24,240,159    | 24,837,363    | 25,316,110    |
| RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA                                     | 1,322,441,296 | 777,114,591 | 447,180,112 | 108,670,170 | 148,359,425 | 221,339,521 | 311,602,150 | 376,681,689 | 468,704,382 | 571,205,887 | 661,862,654 | 712,024,562 | 798,514,582 | 817,882,248   | 797,533,774   | 1,057,929,516 | 1,043,512,364 | 1,072,943,396 |
| IMPUESTO A LA RENTA   | 232,900,960   | 118,822,388 | 92,710,259  | 24,194,172  | 35,758,252  | 58,458,946  | 107,308,801 | 119,507,664 | 136,433,399 | 149,728,575 | 171,810,525 | 173,257,940 | 174,281,804 | 175,982,496   | 175,982,496   | 233,291,138   | 230,610,919   | 237,110,652   |
| RESULTADO NETO DEL EJERCICIO  | 1,089,540,336 | 658,292,203 | 354,469,853 | 84,475,998  | 112,601,173 | 162,880,575 | 204,293,349 | 257,174,025 | 332,270,983 | 421,477,312 | 490,052,129 | 538,766,622 | 624,232,778 | 641,899,752   | 621,551,278   | 824,638,378   | 812,901,445   | 835,832,744   |
| 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  | 112,601,173 | 162,880,575 | 204,293,349 | 257,174,025 | 332,270,983 | 421,477,312 | 490,052,129 | 538,766,622 | 624,232,778 | 641,899,752   | 621,551,278   | 824,638,378   | 812,901,445   | 835,832,744   |

