

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	1,288,337,528	114,305,343	225,388,950	344,771,711	461,632,345	581,878,911	700,218,831	820,436,064	946,972,684	1,071,355,121	1,198,237,863	1,322,595,946	1,449,979,622	1,522,909,803	1,594,965,103	1,654,244,844	
Provisiones para Créditos Directos	-35,909,697	-41,305,692	-48,181,099	-15,368,017	-26,188,552	-34,413,037	-38,883,070	-42,463,032	-48,335,251	-55,287,622	-60,876,522	-67,614,007	-74,261,142	-80,249,169	-83,670,048	-67,691,557	-75,374,944	-71,928,366	
MARGEN FINANCIERO NETO	1,532,935,450	1,255,606,177	1,240,156,429	98,937,326	199,200,398	310,358,674	422,749,275	539,415,879	651,883,580	765,148,442	886,096,162	1,003,741,114	1,123,976,721	1,242,346,777	1,366,309,574	1,455,218,246	1,519,590,159	1,582,316,478	
INGRESOS POR SERVICIOS FINANCIEROS	726,676,312	548,933,664	624,195,920	54,589,170	106,902,369	160,581,497	213,468,996	267,375,649	321,336,819	375,675,414	429,735,577	484,095,333	538,921,742	593,189,251	648,618,340	681,160,139	716,155,865	746,320,755	
Ingresos por Creditos Indirectos	3,843,767	5,650,773	3,683,522	284,248	568,445	879,489	1,217,379	1,582,117	1,920,007	2,231,048	2,542,089	2,853,130	3,191,020	3,528,910	3,866,800	4,154,580	4,442,647	4,728,064	
Ingresos por Fideicomisos y Comisiones de Confianza	4,202,718	7,929,143	8,814,468	715,509	1,430,265	2,142,363	2,849,075	3,550,138	4,240,052	4,946,728	5,651,931	6,355,542	7,057,738	7,759,182	8,460,688	8,431,302	8,430,268	8,430,264	
Ingresos Diversos	718,629,827	535,353,748	611,697,930	53,589,413	104,903,659	157,559,645	209,402,542	262,243,394	315,176,760	368,497,638	421,541,557	474,886,661	528,672,984	581,901,159	636,290,852	668,574,257	703,282,950	733,162,427	
GASTOS POR SERVICIOS FINANCIEROS	223,139,281	308,607,931	334,798,272	22,323,319	56,169,799	85,240,818	128,281,822	164,033,272	195,020,980	227,340,736	257,230,383	289,805,277	327,106,876	358,305,106	402,995,561	447,757,459	461,989,432	484,834,152	
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	683,951	64,876	130,632	193,492	256,859	320,484	384,272	448,317	512,224	575,823	639,545	703,326	767,133	765,320	765,311	765,312	
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	334,114,321	22,258,443	56,039,167	85,047,326	128,024,963	163,712,788	194,636,708	226,892,419	256,718,159	289,229,454	326,467,331	357,601,780	402,228,428	446,992,139	461,224,121	484,068,840	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	2,036,472,481	1,495,931,910	1,529,554,077	131,203,177	249,932,968	385,699,353	507,936,449	642,758,256	778,199,419	913,483,120	1,058,601,356	1,198,031,170	1,335,791,587	1,477,230,922	1,611,932,353	1,688,620,926	1,773,756,592	1,843,803,081	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	367,902,437	262,026,317	85,422,290	9,030,091	17,030,091	25,030,091	33,756,686	41,756,686	49,756,686	58,753,403	66,753,403	74,753,403	83,547,153	91,785,506	99,785,506	87,317,994	89,037,913	84,376,814	
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	7,955,260	1,030,091	1,030,091	1,030,091	1,756,686	1,756,686	1,756,686	2,753,403	2,753,403	2,753,403	3,547,153	3,785,506	3,785,506	3,317,994	5,037,913	376,814	
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	76,425,262	8,000,000	16,000,000	24,000,000	32,000,000	40,000,000	48,000,000	56,000,000	64,000,000	72,000,000	80,000,000	88,000,000	96,000,000	84,000,000	84,000,000	84,000,000	
Otros	793,481	20,232	0	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	1,614,976,367	140,233,268	266,963,059	410,729,444	541,693,135	684,514,942	827,956,105	972,236,523	1,125,354,759	1,272,784,573	1,419,338,740	1,569,016,428	1,711,717,859	1,775,938,920	1,862,794,505	1,928,179,895	
GASTOS DE ADMINISTRACION	976,532,340	925,386,464	1,109,738,827	106,116,843	198,439,393	286,728,759	383,348,908	474,664,236	569,933,422	663,352,066	755,295,037	846,895,011	941,862,705	1,038,103,717	1,138,872,500	1,210,631,840	1,193,207,386	1,208,007,659	
Gasto de Personal y Directorio	603,056,119	529,017,123	572,481,846	50,628,516	96,566,559	142,121,913	192,724,850	239,705,486	285,921,059	337,005,924	388,092,656	439,237,011	491,293,672	542,741,223	596,306,380	671,040,056	642,183,214	646,361,651	
Gastos por Servicios Recibidos de Terceros	295,194,504	305,407,776	437,844,755	49,924,681	87,889,776	122,141,642	159,586,708	196,349,254	236,971,667	271,894,040	305,339,060	337,533,194	373,033,508	410,417,250	449,296,409	443,710,524	453,033,528	461,695,536	
Impuestos y Contribuciones	78,281,717	90,961,565	99,412,226	5,563,646	13,983,058	22,465,204	31,037,350	38,609,496	47,040,696	54,452,102	61,863,321	70,124,806	77,535,525	84,945,244	93,269,711	95,881,260	97,990,644	99,950,472	

DEPRECIACION Y AMORTIZACION	-101,958,104	-88,643,997	-84,116,996	-5,965,095	-11,934,019	-17,906,759	-23,850,328	-29,820,602	-35,781,984	-41,652,521	-47,556,075	-53,576,781	-59,438,651	-65,348,934	-71,690,999	-73,698,348	-75,319,716	-76,826,112
MARGEN OPERACIONAL NETO	1,325,884,474	743,927,766	421,120,544	28,151,330	56,589,647	106,093,926	134,493,899	180,030,104	222,240,699	267,231,936	322,503,647	372,312,781	418,037,384	465,563,777	501,154,360	491,608,732	594,267,403	643,346,124
VALUACION DE ACTIVOS Y PROVISIONES	51,222,820	50,842,099	64,793,416	4,485,856	9,801,540	17,479,419	22,219,809	26,952,229	31,841,961	37,321,866	41,818,551	50,880,327	56,443,900	60,183,636	70,612,134	72,589,272	74,186,232	75,669,948
Provisiones para Créditos Indirectos	-234,484	9,625,746	4,344,510	189,630	1,511,620	2,019,820	2,435,800	2,775,880	3,079,658	3,463,483	3,676,512	3,946,012	4,149,601	4,453,061	4,565,701	4,693,536	4,796,796	4,892,724
Provisiones para Incobrabilidad de Cuentas por Cobrar	-8,082,187	12,617,358	10,624,237	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	-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	2,806	5,612	8,418	11,224	14,030	16,836	19,642	22,448	25,254	28,060	30,866	33,672	34,620	35,376	36,084
Provisiones por Litigios y Demandas	65,871,313	31,554,431	49,568,541	4,280,850	8,251,848	15,393,121	19,682,125	24,052,669	28,619,317	33,699,341	37,980,191	46,758,461	52,115,639	55,540,319	65,839,881	67,683,396	69,172,428	70,555,872
Otras Provisiones	16,207	60,823	223,372	12,570	32,460	58,060	90,660	109,650	126,150	139,400	139,400	150,600	150,600	159,390	172,880	177,720	181,632	185,268
RESULTADO DE OPERACIÓN	1,274,661,654	693,085,667	356,327,128	23,665,474	46,788,107	88,614,507	112,274,090	153,077,875	190,398,738	229,910,070	280,685,096	321,432,454	361,593,484	405,380,141	430,542,226	419,019,460	520,081,171	567,676,176
OTROS INGRESOS Y GASTOS	47,779,642	84,028,924	7,281,355	-1,079,694	-969,386	-859,142	-798,876	-688,599	-628,313	-518,032	-407,755	-347,483	-437,207	-326,929	-266,651	217,726	213,204	209,004
Otros Ingresos	65,849,429	90,029,256	12,337,382	110,306	220,614	330,858	441,124	551,401	661,687	771,968	882,245	992,517	1,102,793	1,213,071	1,323,349	1,323,322	1,323,324	1,323,324
Otros Gastos	18,069,787	6,000,332	5,056,027	1,190,000	1,190,000	1,190,000	1,240,000	1,240,000	1,290,000	1,290,000	1,290,000	1,340,000	1,540,000	1,540,000	1,590,000	1,105,596	1,110,120	1,114,320
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	1,322,441,296	777,114,591	363,608,483	22,585,780	45,818,721	87,755,365	111,475,214	152,389,276	189,770,425	229,392,038	280,277,341	321,084,971	361,156,277	405,053,212	430,275,575	419,237,186	520,294,375	567,885,180
IMPUESTO A LA RENTA	232,900,960	118,822,388	70,989,272	3,127,583	6,604,923	12,812,343	16,846,907	23,092,169	28,783,149	35,283,272	43,574,891	50,304,215	56,929,577	64,192,692	68,844,093	71,270,322	88,450,045	96,540,481
RESULTADO NETO DEL EJERCICIO	1,089,540,336	658,292,203	292,619,211	19,458,197	39,213,798	74,943,022	94,628,307	129,297,107	160,987,276	194,108,766	236,702,450	270,780,756	304,226,700	340,860,520	361,431,482	347,966,864	431,844,330	471,344,699
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	292,619,211	19,458,197	39,213,798	74,943,022	94,628,307	129,297,107	160,987,276	194,108,766	236,702,450	270,780,756	304,226,700	340,860,520	361,431,482	347,966,864	431,844,330	471,344,699

