

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	1,296,911,869	1,222,972,653	2,067,164,069	205,011,231	404,307,277	615,944,984	823,507,447	1,040,023,060	1,256,357,907	1,475,893,766	1,696,679,661	1,914,718,936	2,137,101,029	2,356,303,043	2,582,503,051	2,629,819,146	2,652,997,037	2,802,498,825	
Provisiones para Créditos Directos	-41,305,692	-43,476,180	-70,680,072	-8,408,901	-19,287,630	-36,731,548	-33,172,589	-36,239,776	-51,296,006	-53,128,606	-63,884,846	-68,641,763	-82,094,858	-79,463,315	-78,427,981	-75,424,927	-59,530,046	-83,593,872	
MARGEN FINANCIERO NETO	1,255,606,177	1,179,496,473	1,996,483,997	196,602,330	385,019,647	579,213,436	790,334,858	1,003,783,284	1,205,061,901	1,422,765,160	1,632,794,815	1,846,077,173	2,055,006,171	2,276,839,728	2,504,075,070	2,554,394,219	2,593,466,991	2,718,904,953	
INGRESOS POR SERVICIOS FINANCIEROS	548,933,664	705,226,310	758,913,050	59,565,570	119,040,659	179,516,130	239,099,846	299,981,119	361,423,221	422,297,074	483,434,556	544,280,507	605,603,438	667,143,100	731,665,433	776,572,641	818,591,732	859,243,747	
Ingresos por Creditos Indirectos	5,650,773	3,903,866	3,930,510	262,743	524,842	796,886	1,078,829	1,370,715	1,652,658	1,924,656	2,196,654	2,468,652	2,750,535	3,032,418	3,314,301	3,418,951	3,523,437	3,621,503	
Ingresos por Fideicomisos y Comisiones de Confianza	7,929,143	5,154,053	5,152,377	435,809	871,618	1,307,427	1,743,236	2,179,045	2,614,854	3,050,663	3,486,472	3,922,281	4,358,090	4,793,899	5,229,708	5,229,708	5,229,708	5,229,708	
Ingresos por Emisión de Dinero Electrónico	0	0	112,442	7,295	14,640	22,002	29,311	36,610	43,913	51,232	58,555	65,874	73,186	80,498	87,813	87,782	87,780	87,780	
Ingresos Diversos	535,353,748	696,168,391	749,717,721	58,859,723	117,629,559	177,389,815	236,248,470	296,394,749	357,111,796	417,270,523	477,692,875	537,823,700	598,421,627	659,236,285	723,033,611	767,836,200	809,750,807	850,304,756	
GASTOS POR SERVICIOS FINANCIEROS	308,607,931	360,130,039	406,160,736	56,590,407	92,905,359	124,285,726	160,176,556	197,307,591	227,863,231	261,230,225	299,650,579	335,636,522	374,687,568	414,664,516	473,042,879	493,311,010	513,212,973	523,150,206	
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	659,189	25,055	26,125	2,177	4,354	6,531	8,708	10,885	13,062	15,239	17,416	19,593	21,770	23,947	26,124	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	307,948,742	360,104,984	406,134,611	56,588,230	92,901,005	124,279,195	160,167,848	197,296,706	227,850,169	261,214,986	299,633,163	335,616,929	374,665,798	414,640,569	473,016,755	493,284,886	513,186,849	523,124,082	
MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS	1,495,931,910	1,524,592,744	2,349,236,311	199,577,493	411,154,947	634,443,840	869,258,148	1,106,456,812	1,338,621,891	1,583,832,009	1,816,578,792	2,054,721,158	2,285,922,041	2,529,318,312	2,762,697,624	2,837,655,850	2,898,845,750	3,054,998,494	
RESULTADOS POR OPERACIONES FINANCIERAS (ROF)	262,026,317	82,676,025	49,907,990	-137,216	-118,922	-817,974	-730,573	-1,689,392	-2,573,779	-3,085,607	-4,200,023	-5,082,225	-5,590,473	-6,732,121	-8,226,217	-21,515,583	-35,843,984	-13,550,451	
Inversiones al Valor Razonable con Cambios en Resultados	0	0	0																
Inversiones al Valor Razonable con Cambios en Resultados	20,399,865	1,041,768	0	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	206,461,319	7,688,760	-37,287,572	-7,137,216	-14,118,922	-21,817,974	-28,730,573	-36,689,392	-44,573,779	-52,085,607	-60,200,023	-68,082,225	-75,590,473	-83,732,121	-92,226,217	-105,515,583	-119,843,984	-97,550,451	
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	35,144,901	73,945,279	87,195,256	7,000,000	14,000,000	21,000,000	28,000,000	35,000,000	42,000,000	49,000,000	56,000,000	63,000,000	70,000,000	77,000,000	84,000,000	84,000,000	84,000,000	84,000,000	
Otros	20,232	218	306	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
MARGEN OPERACIONAL	1,757,958,227	1,607,268,769	2,399,144,301	199,440,277	411,036,025	633,625,866	868,527,575	1,104,767,420	1,336,048,112	1,580,746,402	1,812,378,769	2,049,638,933	2,280,331,568	2,522,586,191	2,754,471,407	2,816,140,267	2,863,001,766	3,041,448,043	
GASTOS DE ADMINISTRACION	925,386,464	1,038,091,245	1,199,845,984	99,898,533	208,074,318	313,739,271	417,666,542	520,250,315	629,583,915	754,769,798	851,229,769	956,600,718	1,066,854,313	1,179,089,881	1,297,046,021	1,308,595,632	1,318,802,801	1,333,752,483	
Gasto de Personal y Directorio	529,017,123	551,155,093	649,151,167	52,277,902	105,352,755	157,787,789	211,314,119	264,612,197	318,495,702	395,528,913	449,297,266	502,889,509	556,268,417	623,331,973	676,337,224	675,428,558	673,694,386	676,463,910	
Gastos por Servicios Recibidos de Terceros	305,407,776	365,284,284	411,601,559	38,480,399	73,853,363	113,118,862	147,123,074	179,868,424	224,439,394	260,635,545	293,905,483	336,063,438	381,409,778	417,203,443	471,903,260	479,897,374	488,773,321	497,826,781	

Impuestos y Contribuciones	90,961,565	121,651,868	139,093,258	9,140,232	28,868,200	42,832,620	59,229,349	75,769,694	86,648,819	98,605,340	108,027,020	117,647,771	129,176,118	138,554,465	148,805,537	153,269,700	156,335,094	159,461,792
DEPRECIACION Y AMORTIZACION	-88,643,997	-67,016,623	-74,183,803	-6,901,466	-13,756,661	-20,595,003	-27,433,345	-34,271,687	-41,110,029	-47,948,371	-54,786,713	-61,625,055	-68,463,397	-75,301,739	-83,291,357	-85,790,102	-87,505,902	-89,256,028
MARGEN OPERACIONAL NETO	743,927,766	502,160,901	1,125,114,514	92,640,278	189,205,046	299,291,592	423,427,688	550,245,418	665,354,168	778,028,233	906,362,287	1,031,413,160	1,145,013,858	1,268,194,571	1,374,134,029	1,421,754,533	1,456,693,063	1,618,439,532
VALUACION DE ACTIVOS Y PROVISIONES	50,842,099	69,837,079	228,720,550	10,727,831	21,563,541	51,468,600	62,529,207	84,500,647	105,519,520	123,205,625	137,962,875	158,958,712	169,901,566	200,060,760	217,312,605	222,231,627	226,152,792	230,152,372
Provisiones para Créditos Indirectos	9,625,746	1,897,015	349,643	141,881	319,202	499,529	647,740	779,680	934,587	1,035,662	1,139,336	1,301,723	1,471,710	1,650,058	1,837,600	1,077,577	1,099,124	1,121,104
Provisiones para Incobrabilidad de Cuentas por Cobrar	12,617,358	20,943,320	14,317,326	0	0	0	0	10,166,672	10,782,959	10,782,959	14,789,049	14,789,049	14,789,049	26,173,461	26,173,461	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	-3,016,259	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deterioro de Activo Intangibles	0	32,756	13,959	2,903	5,806	8,709	11,613	14,517	17,421	20,325	23,230	26,135	29,040	31,945	34,851	35,896	36,615	37,348
Provisiones por Litigios y Demandas	31,554,431	46,833,708	213,900,145	10,563,420	21,210,530	50,930,166	61,839,658	73,507,261	93,747,769	111,326,639	121,971,220	142,801,765	153,571,727	172,165,256	189,226,653	194,903,452	198,801,526	202,777,552
Otras Provisiones	60,823	130,280	139,477	19,627	28,003	30,196	30,196	32,517	36,784	40,040	40,040	40,040	40,040	40,040	40,040	41,241	42,066	42,907
RESULTADO DE OPERACIÓN	693,085,667	432,323,822	896,393,964	81,912,447	167,641,505	247,822,992	360,898,481	465,744,771	559,834,648	654,822,608	768,399,412	872,454,448	975,112,292	1,068,133,811	1,156,821,424	1,199,522,906	1,230,540,271	1,388,287,160
OTROS INGRESOS Y GASTOS	84,028,924	14,856,290	25,756,107	-2,363,315	-3,927,152	-5,492,301	-7,157,411	-8,722,431	-10,287,471	-11,952,694	-13,518,239	-15,084,071	-16,650,018	-18,416,108	-19,982,379	-20,579,385	-21,057,384	-21,544,948
Otros Ingresos	90,029,256	34,749,574	45,872,431	355,681	711,023	1,065,238	1,419,673	1,774,384	2,129,262	2,484,140	2,838,885	3,193,530	3,548,245	3,903,008	4,257,780	4,257,978	4,258,726	4,259,481
Otros Gastos	6,000,332	19,893,284	20,116,324	2,718,996	4,638,175	6,557,539	8,577,084	10,496,815	12,416,733	14,436,834	16,357,124	18,277,601	20,198,263	22,319,116	24,240,159	24,837,363	25,316,110	25,804,429
RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA	777,114,591	447,180,112	922,150,071	79,549,132	163,714,353	242,330,691	353,741,070	457,022,340	549,547,177	642,869,914	754,881,173	857,370,377	958,462,274	1,049,717,703	1,136,839,045	1,178,943,521	1,209,482,887	1,366,742,212
IMPUESTO A LA RENTA	118,822,388	92,710,259	219,769,579	17,751,251	35,476,626	53,043,668	76,330,992	99,324,754	119,942,408	140,550,406	165,638,112	188,464,189	210,973,819	232,464,670	251,893,536	261,005,206	267,702,191	302,459,445
RESULTADO NETO DEL EJERCICIO	658,292,203	354,469,853	702,380,492	61,797,881	128,237,727	189,287,023	277,410,078	357,697,586	429,604,769	502,319,508	589,243,061	668,906,188	747,488,455	817,253,033	884,945,509	917,938,315	941,780,696	1,064,282,767
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	0	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	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RESULTADO INTEGRAL TOTAL DEL EJERCICIO	658,292,203	354,469,853	702,380,492	61,797,881	128,237,727	189,287,023	277,410,078	357,697,586	429,604,769	502,319,508	589,243,061	668,906,188	747,488,455	817,253,033	884,945,509	917,938,315	941,780,696	1,064,282,767

