

| | | | | | | | | | | | | | | | | | | | |
|--|----------------------|----------------------|----------------------|--------------------|--------------------|--------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|---|
| 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 | 1,222,972,653 | 2,099,109,496 | 3,048,452,516 | 267,234,639 | 520,220,178 | 786,142,108 | 1,038,558,883 | 1,286,448,578 | 1,527,622,045 | 1,769,041,265 | 2,018,888,661 | 2,258,867,207 | 2,500,184,376 | 2,738,003,309 | 2,982,356,604 | 2,800,481,445 | 2,736,243,821 | 2,804,442,899 | |
| Provisiones para Créditos Directos | -43,476,180 | -84,585,676 | -197,909,965 | -2,592,904 | -8,505,713 | -51,724,281 | -67,260,998 | -81,868,680 | -120,825,182 | -139,497,765 | -155,448,936 | -196,603,109 | -214,020,424 | -231,866,833 | -250,322,107 | -77,725,061 | -77,758,753 | -77,655,576 | |
| MARGEN FINANCIERO NETO | 1,179,496,473 | 2,014,523,820 | 2,850,542,551 | 264,641,735 | 511,714,465 | 734,417,827 | 971,297,885 | 1,204,579,898 | 1,406,796,863 | 1,629,543,500 | 1,863,439,725 | 2,062,264,098 | 2,286,163,952 | 2,506,136,476 | 2,732,034,497 | 2,722,756,384 | 2,658,485,068 | 2,726,787,323 | |
| INGRESOS POR SERVICIOS FINANCIEROS | 705,226,310 | 779,720,649 | 776,452,954 | 67,608,231 | 133,893,323 | 201,995,445 | 266,914,359 | 334,440,367 | 401,865,707 | 470,077,461 | 538,731,306 | 607,580,512 | 675,861,001 | 744,264,173 | 813,164,668 | 882,359,906 | 946,499,025 | 1,008,948,914 | |
| Ingresos por Creditos Indirectos | 3,903,866 | 3,951,966 | 13,817,103 | 1,027,133 | 2,053,769 | 3,088,768 | 4,131,938 | 5,183,740 | 6,226,910 | 7,261,447 | 8,295,984 | 9,330,521 | 10,373,115 | 11,415,709 | 12,458,303 | 12,535,819 | 12,612,788 | 12,688,177 | |
| Ingresos por Fideicomisos y Comisiones de Confianza | 5,154,053 | 5,086,380 | 4,791,993 | 497,380 | 998,069 | 1,502,067 | 2,009,374 | 2,519,991 | 3,033,916 | 3,551,151 | 4,071,694 | 4,595,547 | 5,122,709 | 5,653,180 | 6,186,960 | 6,576,245 | 7,010,839 | 7,445,505 | |
| Ingresos por Emisión de Dinero Electrónico | 0 | 126,941 | 90,581 | 5,438 | 10,683 | 16,182 | 21,691 | 27,199 | 32,683 | 38,130 | 43,579 | 49,062 | 54,542 | 60,017 | 65,487 | 65,659 | 65,664 | 65,664 | |
| Ingresos Diversos | 696,168,391 | 770,555,362 | 757,753,277 | 66,078,280 | 130,830,802 | 197,388,428 | 260,751,356 | 326,709,437 | 392,572,198 | 459,226,733 | 526,320,049 | 593,605,382 | 660,310,635 | 727,135,267 | 794,453,918 | 863,182,183 | 926,809,734 | 988,749,568 | |
| GASTOS POR SERVICIOS FINANCIEROS | 360,130,039 | 392,952,933 | 369,752,930 | 29,696,169 | 57,424,799 | 86,589,727 | 117,849,774 | 156,408,873 | 189,903,249 | 227,718,995 | 260,821,559 | 294,837,872 | 329,955,314 | 363,891,987 | 404,193,178 | 433,884,572 | 451,281,155 | 469,157,526 | |
| 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 | 25,055 | 26,125 | 24,177 | 2,186 | 4,374 | 6,559 | 8,744 | 10,930 | 13,116 | 15,302 | 17,488 | 19,673 | 21,859 | 24,045 | 26,231 | 26,232 | 26,232 | 26,232 | |
| 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 | 360,104,984 | 392,926,808 | 369,728,753 | 29,693,983 | 57,420,425 | 86,583,168 | 117,841,030 | 156,397,943 | 189,890,133 | 227,703,693 | 260,804,071 | 294,818,199 | 329,933,455 | 363,867,942 | 404,166,947 | 433,858,340 | 451,254,923 | 469,131,294 | |
| MARGEN FINANCIERO NETO DE INGRESOS Y GASTOS POR SERVICIOS | 1,524,592,744 | 2,401,291,536 | 3,257,242,575 | 302,553,797 | 588,182,989 | 849,823,545 | 1,120,362,470 | 1,382,611,392 | 1,618,759,321 | 1,871,901,966 | 2,141,349,472 | 2,375,006,738 | 2,632,069,639 | 2,886,508,662 | 3,141,005,987 | 3,171,231,718 | 3,153,702,938 | 3,266,578,711 | |
| RESULTADOS POR OPERACIONES FINANCIERAS (ROF) | 82,676,025 | 66,850,893 | -64,372,649 | 687,581 | 1,368,821 | 1,646,654 | 2,691,880 | 2,675,179 | 2,739,322 | 2,991,953 | 2,795,033 | 2,843,636 | 3,201,307 | 2,955,069 | 2,311,776 | -9,112,709 | 4,795,255 | 38,428,585 | |
| Inversiones al Valor Razonable con Cambios en Resultados | 0 | 0 | 0 | | | | | | | | | | | | | | | | |
| Inversiones al Valor Razonable con Cambios en Resultados | 1,041,768 | 0 | 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 | 7,688,760 | -37,554,614 | -147,646,856 | -6,312,419 | -12,631,179 | -19,353,346 | -25,308,120 | -32,324,821 | -39,260,678 | -46,008,047 | -53,204,967 | -60,156,364 | -66,798,693 | -74,044,931 | -81,688,224 | -93,112,709 | -79,204,745 | -45,571,415 | |
| 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 | 73,945,279 | 104,405,202 | 82,855,584 | 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 | 218 | 305 | 418,623 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| MARGEN OPERACIONAL | 1,607,268,769 | 2,468,142,429 | 3,192,869,926 | 303,241,378 | 589,551,810 | 851,470,199 | 1,123,054,350 | 1,385,286,571 | 1,621,498,643 | 1,874,893,919 | 2,144,144,505 | 2,377,850,374 | 2,635,270,946 | 2,889,463,731 | 3,143,317,763 | 3,162,119,009 | 3,158,498,193 | 3,305,007,296 | |
| GASTOS DE ADMINISTRACION | 1,038,091,245 | 1,117,491,406 | 1,190,653,587 | 95,369,498 | 193,381,702 | 294,431,558 | 389,572,633 | 485,365,265 | 586,815,464 | 717,713,718 | 807,170,328 | 904,290,059 | 992,619,036 | 1,077,084,412 | 1,231,225,791 | 1,205,566,888 | 1,212,990,975 | 1,225,839,510 | |
| Gasto de Personal y Directorio | 551,155,093 | 611,063,770 | 655,129,872 | 53,631,843 | 102,607,225 | 149,779,576 | 197,581,397 | 245,100,767 | 292,246,002 | 376,990,865 | 425,244,763 | 472,664,108 | 520,433,829 | 567,311,132 | 666,412,944 | 621,214,820 | 617,848,087 | 619,691,938 | |
| Gastos por Servicios Recibidos de Terceros | 365,284,284 | 368,005,402 | 394,718,177 | 31,075,608 | 58,161,035 | 96,607,660 | 126,224,840 | 156,404,305 | 198,967,626 | 232,295,803 | 263,306,894 | 302,682,824 | 331,099,795 | 358,696,281 | 403,896,820 | 418,987,208 | 426,500,672 | 434,163,044 | |

| | | | | | | | | | | | | | | | | | | |
|---|-------------|---------------|---------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Impuestos y Contribuciones | 121,651,868 | 138,422,234 | 140,805,538 | 10,662,047 | 32,613,442 | 48,044,322 | 65,766,396 | 83,860,193 | 95,601,836 | 108,427,050 | 118,618,671 | 128,943,127 | 141,085,412 | 151,076,999 | 160,916,027 | 165,364,860 | 168,642,216 | 171,984,528 |
| DEPRECIACION Y AMORTIZACION | -67,016,623 | -74,792,202 | -81,475,858 | -7,029,699 | -14,013,127 | -20,979,702 | -27,946,277 | -34,912,852 | -41,879,427 | -48,846,002 | -55,812,577 | -62,779,152 | -69,745,727 | -76,712,303 | -84,762,017 | -87,105,432 | -88,831,788 | -90,592,368 |
| MARGEN OPERACIONAL NETO | 502,160,901 | 1,275,858,821 | 1,920,740,481 | 200,842,181 | 382,156,981 | 536,058,939 | 705,535,440 | 865,008,454 | 992,803,752 | 1,108,334,199 | 1,281,161,600 | 1,410,781,163 | 1,572,906,183 | 1,735,667,016 | 1,827,329,955 | 1,869,446,689 | 1,856,675,430 | 1,988,575,418 |
| VALUACION DE ACTIVOS Y PROVISIONES | 69,837,079 | 211,947,622 | 130,255,188 | 2,779,452 | 6,181,161 | 30,810,511 | 54,061,294 | 79,211,211 | 92,161,070 | 122,654,805 | 149,169,063 | 164,933,403 | 188,078,581 | 220,865,370 | 268,328,937 | 275,069,991 | 280,137,120 | 285,245,169 |
| Provisiones para Créditos Indirectos | 1,897,015 | 6,719,342 | 4,462,100 | 375,751 | 1,300,510 | 1,707,881 | 2,217,102 | 2,789,824 | 3,193,710 | 3,938,803 | 3,983,566 | 4,589,239 | 5,139,362 | 5,731,939 | 6,414,444 | 6,416,250 | 6,518,739 | 6,563,748 |
| Provisiones para Incobrabilidad de Cuentas por Cobrar | 20,943,320 | 16,292,847 | 18,591,424 | 0 | 0 | 1,726,915 | 1,726,915 | 2,763,515 | 2,763,515 | 2,763,515 | 6,769,605 | 6,769,605 | 6,769,605 | 18,154,017 | 18,154,017 | 18,154,017 | 18,154,017 | 18,154,017 |
| 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 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Deterioro de Activo Intangibles | 32,756 | 0 | 18,590 | 1,595 | 3,190 | 4,785 | 6,380 | 7,975 | 9,570 | 11,165 | 12,760 | 14,355 | 15,950 | 17,545 | 19,140 | 19,668 | 20,052 | 20,448 |
| Provisiones por Litigios y Demandas | 46,833,708 | 188,791,776 | 107,172,838 | 2,376,591 | 4,841,057 | 27,331,675 | 50,071,642 | 73,607,625 | 86,146,456 | 115,889,270 | 138,351,080 | 153,508,152 | 176,101,612 | 196,909,817 | 243,689,284 | 250,426,560 | 255,389,760 | 260,451,324 |
| Otras Provisiones | 130,280 | 143,657 | 10,236 | 25,515 | 36,404 | 39,255 | 39,255 | 42,272 | 47,819 | 52,052 | 52,052 | 52,052 | 52,052 | 52,052 | 52,052 | 53,496 | 54,552 | 55,632 |
| RESULTADO DE OPERACIÓN | 432,323,822 | 1,063,911,199 | 1,790,485,293 | 198,062,729 | 375,975,820 | 505,248,428 | 651,474,146 | 785,797,243 | 900,642,682 | 985,679,394 | 1,131,992,537 | 1,245,847,760 | 1,384,827,602 | 1,514,801,646 | 1,559,001,018 | 1,594,376,698 | 1,576,538,310 | 1,703,330,249 |
| OTROS INGRESOS Y GASTOS | 14,856,290 | 26,656,566 | 17,721,793 | -1,474,360 | -2,168,457 | -2,862,645 | -3,556,964 | -4,251,331 | -4,945,661 | -5,739,938 | -6,434,201 | -7,128,492 | -8,022,801 | -8,717,107 | -9,391,314 | -9,664,111 | -9,923,900 | -10,188,823 |
| Otros Ingresos | 34,749,574 | 53,950,362 | 37,046,098 | 354,594 | 709,451 | 1,064,217 | 1,418,852 | 1,773,439 | 2,128,063 | 2,482,740 | 2,837,431 | 3,192,094 | 3,546,739 | 3,901,387 | 10,374,791 | 10,375,518 | 10,376,153 | 10,376,814 |
| Otros Gastos | 19,893,284 | 27,293,796 | 19,324,305 | 1,828,954 | 2,877,908 | 3,926,862 | 4,975,816 | 6,024,770 | 7,073,724 | 8,222,678 | 9,271,632 | 10,320,586 | 11,569,540 | 12,618,494 | 19,766,105 | 20,039,629 | 20,300,053 | 20,565,637 |
| RESULTADOS DEL EJERCICIO ANTES DE IMPUESTO A LA RENTA | 447,180,112 | 1,090,567,765 | 1,808,207,086 | 196,588,369 | 373,807,363 | 502,385,783 | 647,917,182 | 781,545,912 | 895,697,021 | 979,939,456 | 1,125,558,336 | 1,238,719,268 | 1,376,804,801 | 1,506,084,539 | 1,549,609,704 | 1,584,712,587 | 1,566,614,410 | 1,693,141,426 |
| IMPUESTO A LA RENTA | 92,710,259 | 203,982,382 | 273,008,383 | 36,046,350 | 68,887,349 | 92,475,782 | 119,394,661 | 144,082,636 | 165,036,372 | 180,486,153 | 207,440,107 | 228,230,522 | 253,789,380 | 277,708,491 | 285,553,787 | 346,272,965 | 342,592,409 | 368,928,379 |
| RESULTADO NETO DEL EJERCICIO | 354,469,853 | 886,585,383 | 1,535,198,703 | 160,542,019 | 304,920,014 | 409,910,001 | 528,522,521 | 637,463,276 | 730,660,649 | 799,453,303 | 918,118,229 | 1,010,488,746 | 1,123,015,421 | 1,228,376,048 | 1,264,055,917 | 1,238,439,622 | 1,224,022,001 | 1,324,213,047 |
| 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 | 354,469,853 | 886,585,383 | 1,535,198,703 | 160,542,019 | 304,920,014 | 409,910,001 | 528,522,521 | 637,463,276 | 730,660,649 | 799,453,303 | 918,118,229 | 1,010,488,746 | 1,123,015,421 | 1,228,376,048 | 1,264,055,917 | 1,238,439,622 | 1,224,022,001 | 1,324,213,047 |