

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO SEPTEMBER 30, 2007

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS OF SEPTEMBER 2007 PURCHASING POWER)

Interest income	1,896
Interest expense	1,239
Result on monetary position	(25)
NET MARGIN LOSS	632
Preventive reserve for possible credit risks	288
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	344
Commissions and tariffs collected	263
Commissions and tariffs paid	136
Gain on brokerage activities	162
TOTAL OPERATING INCOME	633
Administrative expenses	399
OPERATING LOSS	234
Other income	209
Other expenses	71
INCOME (LOSS) BEFORE INCOME TAX AND EMPLOYEE PROFIT SHARING	372
Income tax and employee profit sharing current	64
Deferred income tax and employee profit sharing	(48)
INCOME (LOSS) BEFORE EQUITY IN EARNINGS OF UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED	260
Equity in earnings of unconsolidated subsidiaries and associated companies	1
NET INCOME (LOSS) FOR THE YEAR	261
Minority interest	0
NET INCOME (LOSS) MAYORITY	261

"These Statements of Income have been prepared in accordance with the compulsory Accounting Criteria applicable to Credit Institutions, issued by the Mexican National Banking and Securities Commission pursuant to the provisions of articles 99, 101 and 102 of the Law to regulate Credit Institutions, being such criteria consistently applied, and includes all revenue and expense derived from the transactions performed by the Institution for the periods referred to above. Such transactions were carried out and valued in accordance with sound banking practices and the applicable legal and administrative provisions. These Consolidated Statements of Income, were approved by the Board of Directors, under the responsibility of the officers who sign them".

GERARDO C. SALAZAR VIEZCA
 General Director

ALEJANDRO FRIGOLET VÁZQUEZ-VELA
 Administration and Finances Executive Director

ANTONIO SALAS HERNÁNDEZ
 Corporate Internal Audit Director

ADAN MORENO ESTEVANES
 Financial Accounting Director