

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO MARCH 31, 2009

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

Interest income	1,458,292
Interest expense	<u>1,017,975</u>
NET MARGIN LOSS	440,317
Preventive reserve for possible credit risks	<u>100,276</u>
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	340,042
Commissions and fees, net	119,769
Financial consulting revenues	18,982
Gain on brokerage activities	<u>(9,331)</u>
TOTAL OPERATING INCOME	431,498
Administrative expenses	<u>228,972</u>
OPERATING REVENUE	202,526
Other income	90,435
Other expenses	<u>26,146</u>
INCOME BEFORE INCOME TAX AND EMPLOYEE PROFIT SHARING	266,816
Current income taxes and employee profit sharing	<u>93,598</u>
INCOME BEFORE PARTICIPATION IN SUBSIDIARIES AND ASSOCIATES	173,218
Participation in subsidiaries and associates	<u>(267)</u>
INCOME (LOSS) FOR CONTINUOUS OPERATIONS	172,951
NET INCOME FOR THE YEAR	172,951
Minority interest	<u>0</u>
NET INCOME MAYORITY	<u>172,951</u>

"This Consolidate Income Statements was formulated in accordance with the criteria of Accounting 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

JUAN CASTILLO DELGADO
Corporate Internal Audit Director

ADAN MORENO ESTEVANES
Financial Accounting Director