

**CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY TO MARCH 31, 2008**

	CONTRIBUTED CAPITAL				EARNED CAPITAL										Minority Interest	Total
	Capital Stock	Premium paid on stock issued	Contributions for future increases of capital decided by meeting of shareholders	Increase by update of the contributions for future increase of capital	Capital reserves	Reserve for own stock repurchase	Retained earnings (losses) of prior years	Restatement effect retained earnings (losses) of prior years	Loss from valuation of securities available for sale, net	Insufficiency in restated stockholders' equity	Increase by update of the insufficiency in restated stockholders' equity	Result from holding nonmonetary assets due to deferred tax	Result from holding nonmonetary assets due to valuation of investments in shares	Net income (loss) for the year		
<b>BALANCES AT DECEMBER 31, 2007</b>	633	1,040	234	6	71	19	99	35		272	(892)	(77)	(8)	301		1,733
<b>TRANSACTIONS DERIVED FROM STOCKHOLDERS' DECISIONS</b>																
Issuance of common stock																
Appropriation of net loss																
Constitution of reserves																
Dividend paid																
Others	1,280	(1,040)	(234)	(6)	19	(19)	(670)	(35)		(272)	892	77	8	(301)		
Transfer of prior year's result							301									
<b>Total</b>	<b>1,280</b>	<b>(1,040)</b>	<b>(234)</b>	<b>(6)</b>	<b>19</b>	<b>(19)</b>	<b>(369)</b>	<b>(35)</b>		<b>(272)</b>	<b>892</b>	<b>77</b>	<b>8</b>	<b>(301)</b>		
<b>TRANSACTIONS RELATE TO OPERATIONS OF COMPREHENSIVE LOSS</b>																
-Net (loss) income for the year															139	139
-Gain (loss) from valuation of securities available for sale, net																
-Result by conversion of foreign operations																
-Insufficiency in restated stockholders' equity																
-Result from holding nonmonetary assets due to																
-Adjustments to employee retirement obligations																
Others																
<b>Total</b>															<b>139</b>	<b>139</b>
<b>BALANCES AT MARCH 31, 2008</b>	<b>1,913</b>				<b>90</b>		<b>(270)</b>								<b>139</b>	<b>1,872</b>

"The present statements of changes in stockholders' equity have been formulated in accordance with the Criteria of Accounting for the Institutions of Credit, emitted by the Banking National Commission and of Values, with foundation in the arranged thing by articles 99, 101 and 102 of the Law of Institutions of Credit, of general and obligatory observance, applied of consistent way, being reflected all the movements in the accounts of the countable capital derived from the operations conducted by the institution during the period it arrives mentioned, which were made and estimated with attachment to healthy you practice banking and to applicable the legal and administrative dispositions. These consolidated statements of changes in stockholders' equity, were approved by the Board of Directors, under the responsibility of the officers who sing them".

GERARDO C. SALAZAR VIEZCA  
General Director

ALEJANDRO FIRGOLET VÁZQUEZ-VELA  
Administration and Finances Executive Director

ANTONIO SALAS HERNÁNDEZ  
Corporate Internal Audit Director

ADAN MORENO ESTEVANES  
Financial Accounting Director