



**INSTITUCIÓN DE BANCA MÚLTIPLE  
GRUPO FINANCIERO INTERACCIONES**

Paseo de la Reforma 383 piso 15, Col. Cuauhtémoc, C.P. 06500, México, D.F.

**CONSOLIDATED STATEMENTS OF CHANGES IN FINANCIAL POSITION  
FROM JANUARY 1° TO SEPTEMBER 30, 2008**

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

<b>NET INCOME FOR THE PERIOD</b>	<b>391,525</b>
<b>ITEMS CHARGED TO INCOME THAT DID NOT (PROVIDE) REQUIRE A CASH OUTLAY</b>	<b>551,736</b>
Unrealized gain on valuation at market value of securities for trading	49,928
Increase in the preventive reserve for possible credit risks	314,230
Depreciation and amortization	14,186
Provisions for sundry obligations	189,160
Income of non-consolidated subsidiaries and associated	(4,342)
Other items	(11,426)
<b>RESOURCES PROVIDED IN OPERATIONS NOT REQUIRE CASH</b>	<b>551,736</b>
<b>ITEMS RELATE TO OPERATING ACTIVITIES:</b>	<b>1,405,038</b>
Increase in funding	3,898,092
Decrease in loan portfolio	(6,839,890)
Investment in securities	1,471,330
Bank loans and from other agencies	3,012,737
Others receivables	(137,230)
<b>RESOURCES PROVIDED BY OPERATING ACTIVITIES</b>	<b>2,348,299</b>
<b>FINANCING</b>	<b>457,443</b>
Other financing activities	457,443
<b>RESOURCES PROVIDED IN FINANCING ACTIVITIES</b>	<b>2,805,742</b>
<b>INVESTMENT</b>	<b>(5,001,991)</b>
Decrease in property, furniture and equipment, net	(12,487)
Decrease in assets acquired through judicial proceedings	(19,661)
Decrease in other liabilities	(4,969,843)
<b>RESOURCES PROVIDED (USED IN) BY INVESTMENT ACTIVITIES</b>	<b>(5,001,991)</b>
Increase (decrease) in cash	(2,196,249)
Cash available at the beginning of the period	5,634,645
<b>CASH AVAILABLE AT THE END OF THE PERIOD</b>	<b>3,438,396</b>

"The present statements of changes in financial position have been formulated in accordance with the Criteria of Accounting for the Institutions of Credit, emitted by the National Banking and Securities Commission, 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 the origins and applications of cash 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 provisions.

These consolidated statements of changes in financial position. 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