

CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY FROM DECEMBER 31 TO SEPTEMBER 30, 2008

	CONTRIBUTED CAPITAL				EARNED CAPITAL										Minority Interest	Total	
	Capital Stock	Increase by updating the capital paid	Contributions for future increases of capital decided by meeting of shareholders	Increase by update of the contributions for future increase of capital	Capital reserves	Increase by updating capital reserves	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			
BALANCES AT DECEMBER 31, 2007	633,016	1,040,197	234,000	5,484	71,340	18,738	98,088	35,435	(1)	272,255	(891,620)	(77,214)	(7,728)	300,775	3	1,732,768	
TRANSACTIONS DERIVED FROM STOCKHOLDERS' DECISIONS																	
Constitution of reserves					30,077											30,077	
Others	1,279,681	(1,040,197)	224,456	(5,484)	18,738	(18,738)	(668,795)	(35,435)		(272,255)	891,620	77,214	7,728			458,533	
Transfer of prior year's result							270,697									(30,078)	
Total	1,279,681	(1,040,197)	224,456	(5,484)	48,815	(18,738)	(398,098)	(35,435)		(272,255)	891,620	77,214	7,728	(300,775)		458,532	
TRANSACTIONS RELATED TO OPERATIONS OF COMPREHENSIVE																	
-Net (income for the year															391,525	0	391,525
-Gain or loss from valuation of securities available for sale										(22)						(22)	
Total										(22)				391,525	0	391,503	
BALANCES AT SEPTEMBER 30, 2008	1,912,697		458,456		120,155		(300,010)		(23)	(0)				391,525	3	2,582,803	

"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 FRIGOLET VÁZQUEZ-VELA
 Administration and Finances Executive Director

ANTONIO SALAS HERNÁNDEZ
 Corporate Internal Audit Director

ADAN MORENO ESTEVANES
 Financial Accounting Director