

CONSOLIDATED STATEMENTS OF CHANGES IN FINANCIAL POSITION
FROM JANUARY 1° TO DECEMBER 31, 2008
 (AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

NET INCOME FOR THE PERIOD	527,942
ITEMS CHARGED TO INCOME THAT DID NOT (PROVIDE) REQUIRE A CASH OUTLAY	760,783
Unrealized gain on valuation at market value of securities for trading	89,668
Increase in the preventive reserve for possible credit risks	447,523
Depreciation and amortization	19,251
Deferred income taxes	806
Provisions for sundry obligations	214,970
Income of non-consolidated subsidiaries and associated	(4,969)
Other items	(6,466)
RESOURCES PROVIDED IN OPERATIONS NOT REQUIRE CASH	760,783
ITEMS RELATE TO OPERATING ACTIVITIES:	(919,624)
Increase in funding	(2,767,812)
Decrease in loan portfolio	(7,604,908)
Investment in securities	(307,421)
Securities and derivative transactions	23,531
Bank loans and from other agencies	9,847,431
Others receivables	(110,445)
RESOURCES PROVIDED BY OPERATING ACTIVITIES	369,101
FINANCING	450,628
Outstanding Subordinated debentures	412,172
Other financing activities	38,456
RESOURCES PROVIDED IN FINANCING ACTIVITIES	450,628
INVESTMENT	(1,029,114)
Decrease in property, furniture and equipment, net	(63,423)
Decrease in investments in unconsolidates subsidiaries	2,467
Decrease in assets acquired through judicial proceedings	(19,463)
Decrease in others accounts to receive or to pay	(948,695)
RESOURCES PROVIDED (USED IN) BY INVESTMENT ACTIVITIES	(1,029,114)
Increase (decrease) in cash	(209,385)
Cash available at the beginning of the period	5,634,645
CASH AVAILABLE AT THE END OF THE PERIOD	5,425,260

"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

JUAN CASTILLO DELGADO
 Corporate Internal Audit Director

ADAN MORENO ESTEVANES
 Financial Accounting Director