

## Consolidated statements of changes in stockholders' equity

For the years ended December 31, 2008 and 2007

(Amounts stated in thousands of Mexican pesos )

Translation of financial statements originally issued in Spanish

	CONTRIBUTED CAPITAL		EARNED CAPITAL							
	Capital stock	Contributions for future capital increases	Capital reserves	Retained earnings (accumulated losses) of prior years	Gain or loss from valuation of securities available for sale	Net Income	Insufficiency in the restatement of capital	Loss from holding nonmonetary assets	Minority interest	Total
BALANCES AT DECEMBER 31, 2006	\$ 1,673,213	\$ -	\$ 68,887	\$ (60,108)	\$ (11)	\$ 214,822	\$ (619,365)	\$ (83,688)	\$ 8	\$ 1,193,758
TRANSACTIONS DERIVED FROM STOCKHOLDERS' DECISIONS										
Appropriation of net income	-	-	21,190	193,632	-	(214,822)	-	-	-	-
Contributions for future capital increases	-	239,484	-	-	-	-	-	-	-	239,484
TRANSACTIONS RELATED TO OPERATIONS OF COMPREHENSIVE INCOME										
Net income for the year	-	-	-	-	-	300,775	-	-	(5)	300,770
Gain or loss from valuation of securities available for sale	-	-	-	-	10	-	-	-	-	10
Gain or loss from holding nonmonetary assets										
From valuation of investments	-	-	-	-	-	-	-	926	-	926
From valuation of deferred taxes	-	-	-	-	-	-	-	(2,180)	-	(2,180)
BALANCES AT DECEMBER 31, 2007	\$ 1,673,213	\$ 239,484	\$ 90,077	\$ 133,524	\$ (1)	\$ 300,775	\$ (619,365)	\$ (84,942)	\$ 3	\$ 1,732,768
TRANSACTIONS DERIVED FROM STOCKHOLDERS' DECISIONS										
Appropriation of net income	-	-	30,078	270,697	-	(300,775)	-	-	-	-
Increase capital stock	239,484	(239,484)	-	-	-	-	-	-	-	-
Contributions for future capital increases	-	38,456	-	-	-	-	-	-	-	38,456
TRANSACTIONS RELATED TO OPERATIONS OF COMPREHENSIVE INCOME										
Net income for the year	-	-	-	-	-	527,942	-	-	-	527,942
Gain or loss from valuation of securities available for sale	-	-	-	-	14,034	-	-	-	-	14,034
Reclassification of the impact of inflation										
Gain or loss from holding nonmonetary assets	-	-	-	(84,942)	-	-	-	84,942	-	-
Insufficiency in the restatement of capital	-	-	-	(619,365)	-	-	619,365	-	-	-
BALANCES AT DECEMBER 31, 2008	\$ 1,912,697	\$ 38,456	\$ 120,155	\$ (300,086)	\$ 14,033	\$ 527,942	\$ -	\$ -	\$ 3	\$ 2,313,200

These consolidated statements of changes in stockholders' equity have been prepared in accordance with the compulsory Accounting Criteria 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 the activities in the stockholders' equity accounts derived from the transactions performed by the Institution as of the date referred to above. Such transactions were carried out and valued in accordance with best banking practices and the applicable legal and administrative provisions.

These consolidated statements of changes in stockholders' equity, were approved by the Board of Directors, under the responsibility of the officers who sign them.

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Dr. Gerardo Salazar Viezca  
General Director

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Lic. Alejandro Frigolet Vázquez-Vela  
Administration and Finance  
Executive Director

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Lic. Juan Castillo Delgado  
Corporate Internal Audit Director

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C.P. Adán Moreno Estevanes  
Financial Accounting Director

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The accompanying notes are an integral part of these consolidated statements.