

CONSOLIDATED STATEMENTS OF CHANGES IN FINANCIAL POSITION FROM JANUARY 1° TO MARCH 31, 2009

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

NET INCOME FOR THE PERIOD	172,951
ITEMS CHARGED TO INCOME THAT DID NOT (PROVIDE) REQUIRE A CASH OUTLAY	136,963
Unrealized gain on valuation at market value of securities for trading	(26,756)
Increase in the preventive reserve for possible credit risks	100,276
Depreciation and amortization	8,541
Provisions for sundry obligations	53,654
Income of non-consolidated subsidiaries and associated	(266)
Other items	1,515
RESOURCES PROVIDED IN OPERATIONS NOT REQUIRE CASH	136,963
ITEMS RELATE TO OPERATING ACTIVITIES:	(788,242)
Increase in funding	330,330
Decrease in loan portfolio	1,746,978
Investment in securities	(44,783)
Bank loans and from other agencies	(4,249,203)
Others receivables	25,853
RESOURCES PROVIDED BY OPERATING ACTIVITIES	(478,328)
FINANCING	12,331
RESOURCES PROVIDED IN FINANCING ACTIVITIES	12,331
INVESTMENT	(731,615)
Decrease in property, furniture and equipment, net	(2,584)
Decrease in assets acquired through judicial proceedings	(27,265)
Decrease in other liabilities	
RESOURCES PROVIDED (USED IN) BY INVESTMENT ACTIVITIES	(731,615)
Increase (decrease) in cash	(1,197,611)
Cash available at the beginning of the period	5,425,260
CASH AVAILABLE AT THE END OF THE PERIOD	4,227,648

"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 responsibilitv of the officers who sina 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