

## CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO JUNE 30, 2009

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

Interest income	2,574,450
Interest expense	<u>1,757,221</u>
<b>NET MARGIN LOSS</b>	<b>817,229</b>
Preventive reserve for possible credit risks	<u>184,516</u>
<b>NET MARGIN LOSS ADJUSTED FOR CREDIT RISK</b>	<b>632,713</b>
Commissions and fees, net	224,056
Financial consulting revenues	41,191
Gain on brokerage activities	138,356
Other operating income (expenses)	<u>6,993</u>
<b>TOTAL OPERATING INCOME (EXPENSES)</b>	<b>960,927</b>
Administrative expenses	<u>493,620</u>
<b>OPERATING REVENUE</b>	<b>467,307</b>
Other income	85,000
Other expenses	<u>1,730</u>
<b>INCOME BEFORE INCOME TAX</b>	<b>550,577</b>
Current income tax	<u>182,815</u>
<b>INCOME BEFORE PARTICIPATION IN NON CONSOLIDATED SUBSIDIARIES AND ASSOCIATES</b>	<b>367,762</b>
Participation in non consolidated subsidiaries and associates	<u>(362)</u>
<b>NET INCOME INCLUDING HOLDING PARTICIPATION</b>	<b><u>367,400</u></b>

"This Consolidate Income Statements was formulated in accordance with the criteria of Accounting 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 revenue and expense derived from the transactions performed by the Institution for the periods referred to above. Such transactions were carried out and valued in accordance with sound banking practices and the applicable legal and administrative provisions.

These Consolidated Statements of Income, 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