

CONSOLIDATED CASH FLOW STATEMENT
FROM JANUARY 1ST TO DECEMBER 31, 2009
(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

NET INCOME		798,331
Adjustments from items that don't involve cash flow:		782,956
Preventive reserve for possible credit risks	642,845	
Estimate for uncollectible	29,188	
Depreciation and amortization	26,715	
Provisions	38,788	
Current and deferred taxes to profit	45,225	
Earnings participation of non consolidated subsidiaries and associates	195	
OPERATING ACTIVITIES		
Change in margin accounts	(231,197)	
Change in Investment Securities	(4,412,237)	
Change in repurchase agreements receivable	(871,649)	
Change in derivatives (assets)	141,030	
Change in loan portfolio	(4,721,377)	
Change in asstes acquired through judicial proceedings	(20,629)	
Change in other operating assets	(55,506)	
Change in funding	4,435,973	
Change in bank loans and in other agencies	(1,165,770)	
Change in repurchase agreements payable	4,386,183	
Change in securities purchased under agreement to resell (Payable)	1,208,813	
Change in derivatives (liabilities)	184,098	
Change in subordinated obligations with characteristics of a liability	88,040	
Change in other operating liabilities	183,022	
Change in coverage instruments (de partidas cubiertas relacionadas con actividades de operación)	(424,502)	
Net cash flow from operating activities		(1,275,708)
INVESTMENT ACTIVITIES		
Charges for disposition of property, furniture and equipment	26,296	
Payments for adquisition of property, furniture and equipment	(28,902)	
Payments for adquisition of intangible assets	(36,531)	
Net cash flow from investment activities		(39,137)
NET CASH INCREASE OR DECREASE		266,442
CASH AND EQUIVALENTS AT THE BEGINING OF THE PERIOD		5,376,846
CASH AND EQUIVALENTS AT THE END OF THE PERIOD		5,643,288

"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 sing 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