

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO DECEMBER 31, 2009

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

Interest income	4,753,396
Interest expense	<u>3,069,903</u>
NET MARGIN LOSS	1,683,493
Preventive reserve for possible credit risks	<u>642,845</u>
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	1,040,648
Commissions and fees, net	846,664
Financial consulting revenues	147,161
Gain on brokerage activities	85,803
Other operating income (expenses)	<u>52,590</u>
TOTAL OPERATING INCOME (EXPENSES)	1,878,544
Administrative and Promotion expenses	<u>1,212,997</u>
OPERATING REVENUES	665,547
Other income	207,646
Other expenses	<u>29,441</u>
INCOME BEFORE INCOME TAX	843,752
Current income tax	21,713
Deferred income taxes and employee profit sharing	<u>(23,512)</u>
INCOME BEFORE PARTICIPATION IN NON CONSOLIDATED SUBSIDIARIES AND ASSOCIATES	798,527
Participation in non consolidated subsidiaries and associates	<u>(195)</u>
NET INCOME	798,332
NON-HOLDING PARTICIPATION	<u>1</u>
NET INCOME INCLUDING HOLDING PARTICIPATION	<u><u>798,331</u></u>

"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