

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO JUNE 30, 2010

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

Interest income	2,225,576
Interest expense	<u>1,604,587</u>
NET MARGIN LOSS	620,989
Preventive reserve for possible credit risks	<u>232,165</u>
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	388,824
Commissions and fees, net	1,369,329
Financial consulting revenues	559,053
Gain on brokerage activities	142,120
Other operating income (expenses)	<u>(3,984)</u>
TOTAL OPERATING INCOME (EXPENSES)	1,337,236
Administrative and Promotion expenses	<u>846,646</u>
OPERATING REVENUES	490,590
Other income	149,250
Other expenses	<u>43,830</u>
INCOME BEFORE INCOME TAX	596,010
Current income tax	422,296
Deferred income taxes and employee profit sharing	<u>211,323</u>
INCOME BEFORE PARTICIPATION IN NON CONSOLIDATED SUBSIDIARIES AND ASSOCIATES	385,037
Participation in non consolidated subsidiaries and associates	<u>(455)</u>
NET INCOME INCLUDING HOLDING PARTICIPATION	<u>384,582</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

CARLOS PÉREZ GAYTÁN
Corporate Internal Audit Director

ADAN MORENO ESTEVANES
Financial Accounting Director