

**BANCO INTERACCIONES, S.A., INSTITUCIÓN DE BANCA  
MÚLTIPLE, GRUPO FINANCIERO INTERACCIONES  
AND SUBSIDIARIES**

**Consolidated Statements of Income**

For the period from January 1 to December 31, 2013 and 2012

(Amounts in millions of Mexican pesos)

(Notes 1, 2 and 25)

	2013	2012
Interest income	Ps. 6,361	Ps. 5,581
Interest expense	4,532	4,054
<b>Financial margin</b>	<b>1,829</b>	<b>1,527</b>
Loan-loss reserve (Note 8)	975	773
<b>Financial margin adjusted for credit risks</b>	<b>854</b>	<b>754</b>
Commissions and fees collected	4,795	3,372
Commissions and fees paid	3,002	1,526
Intermediation income	235	152
Other operating income (expenses)	952	244
Administrative and promotional expenses	1,759	1,676
<b>Operating income</b>	<b>2,075</b>	<b>1,320</b>
<b>Income before income tax</b>	<b>2,075</b>	<b>1,320</b>
Current year income tax (Note 20)	706	673
Deferred income tax, net (Note 20)	( 120)	( 283)
	586	390
<b>Net income</b>	<b>Ps. 1,489</b>	<b>Ps. 930</b>

The accompanying notes are an integral part of these financial statements.