

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

**Consolidated Statements of Cash Flows**

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

(Amounts in millions of Mexican pesos)

(Notes 1 and 2)

	2013	2012
	Ps.	Ps.
<b>Net income</b>	<b>1,489</b>	<b>930</b>
Adjustment of items not affecting cash flow:		
Depreciation of property, furniture and equipment	18	21
Amortization of intangible assets	46	27
Provisions	25	368
Current-year and deferred income tax	587	390
Other	7	( 85)
	<b>683</b>	<b>1,651</b>
<b>Operating activities</b>		
Margin accounts	( 28)	1
Investments in securities	( 24,992)	( 4,431)
Derivatives (asset)	-	( 4)
Loans	( 7,238)	( 12,090)
Collection rights acquired	-	( 1,376)
Foreclosed and repossessed assets	( 824)	102
Other operating assets	( 2,244)	1,938
Traditional deposits	3,744	13,169
Interbank and other borrowings	4,480	664
Creditors under security repurchase agreements	21,829	( 861)
Derivatives (liability)	-	( 6)
Subordinated debentures	51	650
Other operating liabilities	2,204	758
Collateral securities sold or delivered in guarantee	( 233)	570
Income tax paid	( 732)	-
<b>Net cash flow (used in) provided by operating activities</b>	<b>( 3,983)</b>	<b>735</b>
<b>Investing activities</b>		
Payments for the acquisition of property, furniture and equipment	( 10)	( 1)
Payments for the acquisition of intangible assets and others	( 10)	( 1)
Proceeds from cash dividends	15	18
Payments for the acquisition of other long-lived assets	( 6)	-
<b>Net cash flow (used in) provided by investing activities</b>	<b>( 11)</b>	<b>16</b>
<b>Financing activities</b>		
Cash dividends paid	( 584)	( 379)
Collection for shares issued	1,895	-
Payment of capital reimbursements	( 222)	-
<b>Net cash flow provided by (used in) financing activities</b>	<b>1,089</b>	<b>( 379)</b>
Net (decrease) increase in cash and cash equivalents	( 733)	372
Cash and cash equivalents at beginning of the year	7,068	6,696
<b>Cash and cash equivalents at end of year</b>	<b>Ps. 6,335</b>	<b>Ps. 7,068</b>

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