

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO JUNE 30, 2008
 AMOUNTS STATED IN MILLIONS OF MEXICAN PESOS

Interest income	2,862
Interest expense	<u>2,213</u>
FINANCIAL MARGIN	649
Estimate for preventive credit risks	<u>155</u>
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	494
Commissions and tariffs collected	331
Commissions and tariffs paid	44
Score by brokerage	<u>170</u>
TOTAL OPERATING REVENUES	951
Administrative expenses and promotion	<u>507</u>
OUTCOME OF OPERATION	444
Other products	72
Other costs	<u>82</u>
RESULT BEFORE PTU AND ISR	434
Income tax and employee profit sharing current	102
Deferred income tax and employee profit sharing	<u>(16)</u>
BEFORE RESULT OF PARTICIPATION IN SUBSIDIARIES AND ASSOCIATED	316
Equity in earnings of unconsolidated subsidiaries and associated companies	<u>37</u>
NET RESULT	353
INTEREST MINORITY	<u>0</u>
NET RESULT MAYORITY	<u><u>353</u></u>

"The present state of the consolidated results of financial institutions and other companies that are part of the financial group who are likely to be consolidated, was formulated in accordance with the criteria for Accounting Societies controllers Financial Groups, issued by the National Banking Commission and Securities, based on the provisions of article 30 of the Act to Regulate Financial Partnerships, enforcement and mandatory applied in a consistent manner, and are reflected all revenue and expenditure arising from transactions carried out by the company controller and financial institutions and other companies that are part of the financial group who are likely to be consolidated during the period mentioned above, which were undertaken and valaron with adherence to sound practices and the laws and administrative issuances.

The present state of the consolidated results was approved by the board under the responsibility of the managers who subscribe. "

CARLOS HANK GONZÁLEZ
 General Director

ALEJANDRO FRIGOLET VÁZQUEZ-VELA
 Administration and Finances Executive Director

ANTONIO SALAS HERNÁNDEZ
 Corporative Internal Audit Director

ADAN MORENO ESTEVANES
 Financial Accounting Director