

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

Interest income	4,770,549,008
Interest expense	<u>3,614,705,183</u>
FINANCIAL MARGIN	1,155,843,825
Estimate for preventive credit risks	<u>314,229,930</u>
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	841,613,895
Commissions and tariffs collected	524,785,077
Commissions and tariffs paid	68,930,953
Score by brokerage	<u>70,273,062</u>
TOTAL OPERATING REVENUES	1,367,741,081
Administrative expenses and promotion	<u>798,834,011</u>
OUTCOME OF OPERATION	568,907,070
Other products	93,363,363
Other costs	<u>78,932,899</u>
RESULT BEFORE PTU AND ISR	583,337,534
Income tax and employee profit sharing current	153,120,982
Deferred income tax and employee profit sharing	<u>(16,016,000)</u>
BEFORE RESULT OF PARTICIPATION IN SUBSIDIARIES AND ASSOCIATED	414,200,552
Equity in earnings of unconsolidated subsidiaries and associated companies	<u>73,997,443</u>
NET RESULT	488,197,995
INTEREST MINORITY	<u>11,176</u>
NET RESULT MAYORITY	<u><u>488,186,819</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 valuaron 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