

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO JUNE 30, 2009

AMOUNTS STATED IN MEXICAN PESOS

Interest income	3,020,399,320
Interest expense	2,119,513,933
Result on monetary position	
NET MARGIN LOSS	900,885,387
Preventive reserve for possible credit risks	184,516,185
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	716,369,202
Commissions and fees, net	370,848,958
Financial consulting revenues	60,138,196
Gain on brokerage activities	133,585,169
Other operating income (expenses)	6,994,447
TOTAL OPERATING INCOME (EXPENSES)	1,167,659,580
Administrative expenses	626,460,589
OPERATING REVENUE	541,198,991
Other income	102,187,861
Other expenses	2,379,634
INCOME BEFORE INCOME TAX	641,007,218
Current income tax	182,815,437
Deferred income taxes and employee profit sharing	(27,783,000)
INCOME BEFORE PARTICIPATION IN NON CONSOLIDATED SUBSIDIARIES AND ASSOCIATES	430,408,781
Participation in non consolidated subsidiaries and associates	26,510,026
NET INCOME	456,918,807
NON-HOLDING PARTICIPATION	2,284
NET INCOME INCLUDING HOLDING PARTICIPATION	456,916,523

"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

JUAN CASTILLO DELGADO
 Corporative Internal Audit Director

ADAN MORENO ESTEVANES
 Financial Accounting Director