

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO SEPTEMBER 30, 2009
 (AMOUNTS STATED IN MEXICAN PESOS)

Interest income	4,138,350,349
Interest expense	<u>2,866,188,516</u>
NET MARGIN LOSS	1,272,161,833
Preventive reserve for possible credit risks	<u>282,255,495</u>
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	989,906,338
Commissions and fees, net	668,325,089
Financial consulting revenues	100,539,186
Gain on brokerage activities	190,059,742
Other operating income (expenses)	<u>5,514,764</u>
TOTAL OPERATING INCOME (EXPENSES)	1,753,266,747
Administrative expenses	<u>933,484,174</u>
OPERATING REVENUE	819,782,573
Other income	114,336,728
Other expenses	<u>3,404,173</u>
INCOME BEFORE INCOME TAX	930,715,128
Current income tax	257,738,739
Deferred income taxes and employee profit sharing	<u>(31,694,546)</u>
INCOME BEFORE PARTICIPATION IN NON CONSOLIDATED SUBSIDIARIES AND ASSOCIATES	641,281,843
Participation in non consolidated subsidiaries and associates	<u>20,686,246</u>
INCOME (LOSS) FOR CONTINUOUS OPERATIONS	661,968,089
NET INCOME	661,968,089
NON-HOLDING PARTICIPATION	<u>4,024</u>
NET INCOME INCLUDING HOLDING PARTICIPATION	<u><u>661,964,065</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

JUAN CASTILLO DELGADO
 Corporative Internal Audit Director

ADAN MORENO ESTEVANES
 Financial Accounting Director