

CONSOLIDATED STATEMENTS OF INCOME FROM JANUARY 1° TO DECEMBER 31, 2009
 (AMOUNTS STATED IN MEXICAN PESOS)

Interest income	5,187,202,180
Interest expense	3,384,286,145
Result on monetary position	
NET MARGIN LOSS	1,802,916,035
Preventive reserve for possible credit risks	<u>642,845,338</u>
NET MARGIN LOSS ADJUSTED FOR CREDIT RISK	1,160,070,697
Commissions and fees, net	1,216,711,975
Financial consulting revenues	214,652,635
Gain on brokerage activities	132,977,431
Other operating income (expenses)	<u>59,232,959</u>
TOTAL OPERATING INCOME (EXPENSES)	2,354,340,427
Administrative expenses	<u>1,530,295,026</u>
OPERATING REVENUE	824,045,401
Other income	265,715,062
Other expenses	<u>32,288,026</u>
INCOME BEFORE INCOME TAX	1,057,472,437
Current income tax	21,713,320
Deferred income taxes and employee profit sharing	<u>(125,273,684)</u>
INCOME BEFORE PARTICIPATION IN NON CONSOLIDATED SUBSIDIARIES AND ASSOCIATES	910,485,433
Participation in non consolidated subsidiaries and associates	<u>822,381</u>
INCOME (LOSS) FOR CONTINUOUS OPERATIONS	911,307,814
NET INCOME	911,307,814
NON-HOLDING PARTICIPATION	<u>5,794</u>
NET INCOME INCLUDING HOLDING PARTICIPATION	<u>911,302,020</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