

**GRUPO FINANCIERO INTERACCIONES, S.A. DE C.V.,
AND SUBSIDIARIES**

Consolidated Statements of Income

For the period from January 1 to December 31, 2013 and 2012

(Amounts in millions of Mexican pesos)

(Notes 1, 2, 3 and 25)

	<u>2013</u>		<u>2012</u>
Interest income	Ps. 7,928	Ps.	7,349
Premium income, net	649		682
Interest expense	5,883		5,551
Net decrease (increase) in technical reserves	26	(27)
Losses, claims and other contractual obligations, net	471		500
Financial margin	<u>2,249</u>		<u>1,953</u>
Loan-loss reserve (Note 8)	975		773
Financial margin adjusted for credit risks	<u>1,274</u>		<u>1,180</u>
Commissions and fees earned	5,450		4,075
Commissions and fees paid	3,244		1,878
Intermediation income	563		664
Other operating income (expenses) (Note 26)	934		410
Administrative and promotional expenses	2,700		2,444
Operating income	<u>2,277</u>		<u>2,007</u>
Equity interest in associated companies	3	(4)
Income before income tax	<u>2,280</u>		<u>2,011</u>
Current year income tax	780		726
Deferred income tax, net	(138)	(121)
	<u>642</u>		<u>605</u>
Net income	<u>Ps. 1,638</u>	Ps.	<u>1,406</u>

The accompanying notes are an integral part of these financial statements.