

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

Consolidated Statements of Cash Flows

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

(In millions of Mexican pesos)

(Notes 1, 2 and 3)

	2013		2012	
	Ps.	1,638	Ps.	1,406
Net income				
Adjustment of items not affecting cash flow:				
Depreciation of property, furniture and equipment		36		40
Amortization of intangible assets		87		47
Provisions		427		324
Current-year and deferred income tax		642		605
Technical reserves	(	26)	(	28)
Equity interest in associated companies	(	3)	(	4)
Other	(	28)	(	105)
		<u>1,135</u>		<u>2,285</u>
<b>Operating activities</b>				
Margin accounts	(	41)		1
Investments in securities	(	22,663)	(	11,867)
Derivatives (asset)		4	(	4)
Debtors under security repurchase agreements	(	181)		
Loan portfolio	(	7,413)	(	11,813)
Collection rights acquired		-	(	1,376)
Accounts receivable from loans, discounts and credits granted by the insurance company	(	2)	(	42)
Premium debtors		11		166
Accounts receivable from insurers and rebonders	(	297)		1,164
Foreclosed and repossessed assets	(	823)		102
Other operating assets	(	2,073)		579
Traditional deposits		4,429		14,771
Interbank and other borrowings		4,480		664
Creditors under security repurchase agreements		18,250		5,455
Derivatives (liability)		-	(	6)
Accounts payable to insurers and rebonders	(	2)	(	198)
Subordinated debentures with characteristics of liabilities		51		650
Other operating liabilities		3,340	(	91)
Change in income tax paid	(	1,285)		-
Collateral securities sold or delivered in guarantee	(	64)		570
<b>Net cash flow (used in) provided by operating activities</b>	(	<u>4,279</u> )		<u>1,010</u>
<b>Investing activities</b>				
Payments received from other long-term equity investments		-		14
Payments for the acquisition of property, furniture and equipment	(	21)	(	9)
Payments for the acquisition of intangible assets and others	(	146)	(	1)
Dividend collected		1		18
<b>Net cash flow (used in) provided by investing activities</b>	(	<u>166</u> )		<u>22</u>
<b>Financing activities</b>				
Stock premium		1,767		-°
Payment of capital reimbursements	(	20)	(	259)
Cash dividend paid	(	601)	(	379)
<b>Net cash flow provided by (used in) financing activities</b>		<u>1,146</u>	(	<u>638</u> )
(Decrease) increase in cash and cash equivalents	(	526)		394
Cash and cash equivalents at beginning of the year		7,148		6,754
Cash and cash equivalents at end of year	Ps.	<u>6,622</u>	Ps.	<u>7,148</u>

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