

	PAID-IN CAPITAL		OTHER CAPITAL								Total stockholder's equity
	Common Stock	Additional paid-in capital	Capital reserves	Retained earnings from prior years	Result from valuation of securities available for sale	Result from valuation of instruments for cash flow hedging	Cumulative foreign currency translation adjustment	Actuarial gains for employee benefits	Net income	Noncontrolling interest	
Balances, December 31, 2015	20,074	11,682	10,157	48,398	(1,310)	(936)	990	0	13,518	10	102,583
TRANSACTIONS APPROVED BY STOCKHOLDERS											
Transfer of prior year's result				13,518					(13,518)		0
Creation of reserves as per General Stockholders' meeting on April 22, 2016			1,352	(1,352)							0
Dividend declared at the General Stockholders' meeting on August 12, 2016.				(2,467)							(2,467)
Share-based payments payable in stock options		294									294
Total transactions approved by stockholders	0	294	1,352	9,699	0	0	0	0	(13,518)	0	(2,173)
COMPREHENSIVE INCOME											
Net income									10,941		10,941
Result from valuation of securities available for sale					1,202						1,202
Effect of subsidiaries, affiliates and mutual funds								5			5
Cumulative foreign currency translation adjustment							1,126				1,126
Result from valuation of instruments for cash flow hedging						(1,476)					(1,476)
Actuarial gains for employee benefits				(27)				(387)			(414)
Effect of modification to consumer loans rating rules				(471)							(471)
Total comprehensive income	0	0	0	(498)	1,202	(1,476)	1,126	(382)	10,941	0	10,913
Balances, September 30, 2016	20,074	11,976	11,509	57,599	(108)	(2,412)	2,116	(382)	10,941	10	111,323

This statement of changes in stockholder's equity was prepared according to accounting principles applicable to Credit Institutions issued by the Mexican National Banking and Securities Commission according to Articles 99, 101 and 102 of the Law of Credit Institutions. Such principles are consistently applied in the consolidated financial statements, which are presented according to sound practices and applicable legal and administrative provisions and reflect all the operations conducted by the Institution as of the date above.

"This consolidated statement of changes in stockholder's equity was approved by the Board of Directors in accordance with the responsibility assigned to them."

Act. José Marcos Ramírez Miguel
CEO

Eng. Rafael Arana de la Garza
Managing Director - COO, Administration and Finances

C.P. Isaías Velázquez González
Managing Director - Audit

Lic. Jorge Eduardo Vega Camargo
Deputy Managing Director - Controller

C.P.C. Mayra Nelly López López
Executive Director - Accounting