

Monterrey, N.L., July 2014

To whom it may concern,

I hereby would like to express our complete satisfaction and highly recommend the firm London Consulting Group, due to the results obtained during the "Evolution" project developed during the last eight months in our Operations and Technology areas.

Some of the most important models implemented and the results obtained were as follows:

OPERATIONS AND TRANSACTION AREAS

- Design and implementation of the governance model for the operations area through the definition of objectives, structures, processes, indicators and job profiles.
- Design of the area's master plan to define the optimal organizational structure based on workloads and operations volumetric.
- Reengineering of processes for the areas of Operations (active and passive), Electronic Means, Logistics and Security, Branches Services, Infrastructure and Architecture resulting in efficiency improvements in processes and internal and external levels of service.
- A 15% increase in personnel productivity which is reflected in the payroll expense.

IT DEVELOPMENT

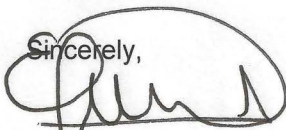
- Implementation of the planning model and weekly assignment of programmer's work load.
- Design of the requirement request, resources calculation and solution design models.
- Implementation of the indicators and active supervision model in order to manage the compliance to time, cost and development quality.
- An 85% improvement in the indicator for development time compliance.
- A 29% improvement in the indicator for project budget compliance.
- A 28% increase in programmers productivity which is reflected in the programming costs.

The project's economic benefits have surpassed our expectations, and we achieved an annual return on investment of 5.7 to 1 at the end of the project.

It is worth mentioning London Consulting Group's methodology as one of the project's key success factors, in which the change management, the shoulder-to-shoulder implementation and the involvement of all levels of the organization to create a change in culture in the people who run the business stood out.

Based on the aforementioned, we hereby express our complete satisfaction with the work performed by London Consulting Group who demonstrated themselves to be a reliable, professional and committed company.

Sincerely,



Ing. Elias Perry Arizpe
Director of Operations and Technology