

A S S E T S		L I A B I L I T I E S   A N D   S T O C K H O L D E R S '   E Q U I T Y	
CASH AND CASH EQUIVALENTS	10,471	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	464	IMMEDIATED DEMAND DEPOSITS	41,747
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	44,592
NEGOTIABLE FINANCIAL INSTRUMENTS	162,637	FROM THE GENERAL PUBLIC	<u>44,592</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	<u>157</u>	CREDIT TITLES ISSUED	1,196
DEBTORS UNDER REPURCHASE AGREEMENTS	45,428	GLOBAL COLLECTION ACCOUNT WITH NO MOVEMENTS	<u>182</u>
DERIVATIVES FINANCIAL INSTRUMENTS		INTERBANK LOANS AND LOANS FROM OTHER INSTITUTIONS:	
FOR TRADING	24	SHORT-TERM	693
FOR HEDGING PURPOSES	<u>28</u>	LONG-TERM	<u>3,242</u>
VALUATION ADJUSTMENTS OF HEDGING OF FINANCIAL ASSETS	(1)	CREDITORS UNDER REPURCHASE AGREEMENTS	141,445
LOAN PORTFOLIO WITH STAGE 1 CREDIT RISK		COLLATERALS SOLD OR GIVEN AS COLLATERAL (REPOS)	45,428
COMMERCIAL LOANS:	36,069	DERIVATIVES FINANCIAL INSTRUMENTS	
BUSINESS OR COMMERCIAL ACTIVITY	34,349	FOR TRADING	43
FINANCIAL ENTITIES	53	FOR HEDGING PURPOSES	<u>132</u>
GOVERNMENT ENTITIES	<u>1,667</u>	LEASE LIABILITY	1,491
CONSUMER LOANS	11,374	OTHER ACCOUNTS PAYABLE:	
MORTGAGE LOANS:	12,204	CREDITORS FOR LIQUIDATION OF OPERATIONS	122
MEDIUM AND RESIDENTIAL	12,204	CREDITORS FOR COLLATERALS RECEIVED IN CASH	13
OF SOCIAL INTEREST	<u>8</u>	CONTRIBUTIONS PAYABLE	104
TOTAL CREDIT PORTFOLIO WITH STAGE 1 CREDIT RISK	<u>59,655</u>	SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,399</u>
LOAN PORTFOLIO WITH STAGE 2 CREDIT RISK		FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
COMMERCIAL LOANS:		SUBORDINATED DEBENTURES OUTSTANDING	3,362
BUSINESS OR COMMERCIAL ACTIVITY	127	EMPLOYEES BENEFITS	123
CONSUMER LOANS	446	DEFERRED CREDITS ANTICIPATED COLLECTIONS	107
MORTGAGE LOANS:	633	TOTAL LIABILITIES	<u>286,421</u>
MEDIUM AND RESIDENTIAL	633		
OF SOCIAL INTEREST	<u>1</u>		
TOTAL CREDIT PORTFOLIO WITH STAGE 2 CREDIT RISK	<u>1,207</u>		
LOAN PORTFOLIO WITH STAGE 3 CREDIT RISK			
COMMERCIAL LOANS:			
BUSINESS OR COMMERCIAL ACTIVITY	2,468		
CONSUMER LOANS	331		
MORTGAGE LOANS:	753		
MEDIUM AND RESIDENTIAL	753		
OF SOCIAL INTEREST	<u>2</u>		
TOTAL CREDIT PORTFOLIO WITH STAGE 3 CREDIT RISK	<u>3,554</u>		
TOTAL LOAN PORTFOLIO	64,416		
(+/-) DEFERRED ITEMS	42		
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES	<u>2,453</u>		
LOAN PORTFOLIO, NET	62,005		
OTHER ACCOUNTS RECEIVABLE, NET	3,790	STOCKHOLDERS' EQUITY:	
FORECLOSED ASSETS, NET	263	PAID-IN CAPITAL:	
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,625	CAPITAL STOCK	3,655
PROPERTY, FURNITURE AND EQUIPMENT, NET	5,989	CONTRIBUTIONS FOR FUTURE CAPITAL INCREASES	259
ASSETS FOR RIGHTS OF USE OF PROPERTY, FURNITURE AND EQUIPMENT, NET	1,373	PREMIUM ON SALE SHARES	263
PERMANENT INVESTMENTS	220	EARNED CAPITAL:	
DEFERRED INCOME TAX ASSET, NET	668	CAPITAL RESERVES	554
		ACCUMULATED RESULTS	4,016
		OTHER INTEGRAL RESULTS:	
		VALUATION OF DERIVATIVE FINANCIAL INSTRUMENTS TO	
		HEDGE CASH FLOWS	(10)
		REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(17)</u>
		TOTAL CONTROLLING INTEREST	8,720
		NON-CONTROLLING INTEREST	-
		TOTAL STOCKHOLDERS' EQUITY	8,720
TOTAL ASSETS	<u>295,141</u>	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>295,141</u>

ORDER ACCOUNTS		
GUARANTEES GRANTED	1,113	
CREDIT COMMITMENTS	13,946	
ASSETS IN TRUST OR MANDATE		
TRUST	61,099	
MANDATE	<u>12</u>	61,111
ASSETS IN CUSTODY OR UNDER ADMINISTRATION AND INVESTMENT	210,973	
COLLATERALS RECEIVED BY THE ENTITY	45,061	
COLLATERALS RECEIVED AND SOLD OR DELIVERED AS COLLATERAL BY THE ENTIT	45,061	
UNCOLLECTED ACCRUED INTEREST DERIVED FROM CREDIT PORTFOLIO		
WHIT STAGE 3 CREDIT RISK	360	
OTHER REGISTRATION ACCOUNTS	<u>293,212</u>	
	<u>670,837</u>	

The consolidated statement of financial position was prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission based on articles 99, 101 and 102 of the Law for Credit Institutions, general and compulsory enforcement consistently applied, reflecting the operations conducted by the Bank through the date mentioned above which were carried out and valued in accordance with sound banking practices and the applicable legal and administrative rules. This consolidated statement of financial position was approved by the Board of Directors under the responsibility of the following signing officers. The historical capital stock amounts \$3,382.

JESUS ANTONIO RAMIREZ GARZA  
 CHIEF EXECUTIVE OFFICER

ALEJANDRO GARAY ESPINOSA  
 GENERAL DIRECTOR OF CORPORATE MANAGEMENT  
 FINANCE CONTROLLER

LUIS ARTURO ARIAS MEDINA  
 CHIEF FINANCIAL OFFICER

DAVID GERARDO MARTINEZ MATA  
 DIRECTOR OF INTERNAL AUDIT