

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	6,990	Deposit funding:	
Margin call accounts	47	Demand deposits	34,043
		Time deposits	29,040
		General public	26,874
		Money market	2,166
Investment securities		Marketable debt securities	766
Trading	120,665	Global deposit account without movements	73
Held-to-maturity	<u>208</u>		63,922
Debtors on repurchase/resell agreements	10,519	Bank and other borrowings:	
Derivatives financial instruments		Short-term	1,794
Trading purposes	10	Long-term	<u>3,960</u>
Hedging purposes	<u>268</u>		5,754
Current loan portfolio		Creditors on repurchase resell agreements	99,396
Commercial loans:	31,062		
Business or commercial activity	29,174	Derivatives financial instruments	
Financial entities	481	Trading purposes	10
Government entities	<u>1,407</u>	Hedging purposes	<u>74</u>
Consumer loans	7,926		84
Residential mortgage loans:	8,663	Other accounts payable:	
Medium-income housing and residential	8,653	Employee statutory profit sharing payable	42
Low-income housing	<u>10</u>	Sundry creditors and other accounts payable	<u>13,483</u>
Total current loan portfolio	<u>47,651</u>		13,525
Past-due loan portfolio		Subordinated debt issued	2,741
Commercial loans:			
Business or commercial activity	894	Deferred credits	54
Consumer loans	223	Total liabilities	<u>185,476</u>
Residential mortgage loans:			
Medium-income housing and residential	673	Stockholders' equity:	
Total past-due loan portfolio	<u>1,790</u>	Paid-in capital:	
Total loan portfolio	49,441	Capital stock	3,026
Less:	2,220	Premium on share subscription	263
Allowance for loan losses	<u>2,220</u>	Additional paid-in capital	629
Loan portfolio, net	47,221	Earned capital:	
Valuation adjustments of hedging financial assets	(46)	Statutory reserves	2,981
Other accounts receivable, net	1,471	Result from valuation of cash flow	
Foreclosed assets, net	203	hedgce instruments	127
Premises, furniture and equipment, net	4,084	Remeasurement of defined employees' benefits	(22)
Investments in subsidiaries	110	Net income	<u>453</u>
Deferred income tax, net	490	Total controlling interest	7,457
Other assets:		Non-controlling interest	-
Other assets, deferred income charges and intangibles, net	693	Total stockholders' equity	7,457
		Total liabilities and stockholders' equity	<u>192,933</u>
Total assets	<u>192,933</u>		
		Memorandum accounts:	
		Guarantees granted	1,195
		Loan commitments	9,136
		Assets in trust or under mandate	
		Trust	42,035
		Mandate	<u>33</u>
		Assets in custody or under management	293,315
		Collaterals received by the entity	55,316
		Collaterals received and sold or pledged by the entity	45,195
		Investments on behalf of customers, net	20,673
		Interest accrued but not collected of past-due loan portfolio	100
		Other memorandum accounts	<u>156,557</u>
			<u>623,555</u>

The consolidated balance sheet 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 balance sheet was approved by the Board of Directors under the responsibility of the following signing officers.
The historical capital stock amounts \$2,752.

JESÚS ANTONIO RAMÍREZ GARZA
Chief Executive Officer

GUSTAVO MANUEL VERGARA ALONSO
Chief Financial Officer
Finance Controller

JESÚS RICARDO GÁMEZ DEL CASTILLO
Chief Financial Officer

DAVID GERARDO MARTÍNEZ MATA
Director of Internal Audit