

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	5,936	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	264	IMMEDIATED DEMAND DEPOSITS	39,212
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	45,173
NEGOTIABLE FINANCIAL INSTRUMENTS	171,387	FROM THE GENERAL PUBLIC	<u>45,173</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	<u>199</u>	CREDIT TITLES ISSUED	1,736
DEBTORS UNDER REPURCHASE AGREEMENTS	34,272	GLOBAL COLLECTION ACCOUNT WITH NO MOVEMENTS	<u>138</u>
DERIVATIVES FINANCIAL INSTRUMENTS		INTERBANK LOANS AND LOANS FROM OTHER INSTITUTIONS:	
FOR TRADING	1	IMMEDIATED DEMAND	1,000
FOR HEDGING PURPOSES	<u>148</u>	SHORT-TERM	606
		LONG-TERM	<u>3,237</u>
VALUATION ADJUSTMENTS OF HEDGING OF FINANCIAL ASSETS	(73)	CREDITORS UNDER REPURCHASE AGREEMENTS	4,843
LOAN PORTFOLIO WITH STAGE 1 CREDIT RISK		COLLATERALS SOLD OR GIVEN AS COLLATERAL (REPOS)	31,555
COMMERCIAL LOANS:	37,159	DERIVATIVES FINANCIAL INSTRUMENTS	
BUSINESS OR COMMERCIAL ACTIVITY	34,179	FOR TRADING	5
FINANCIAL ENTITIES	47	FOR HEDGING PURPOSES	<u>83</u>
GOVERNMENT ENTITIES	<u>2,933</u>	LEASE LIABILITY	1,605
CONSUMER LOANS	11,116	OTHER ACCOUNTS PAYABLE:	
MORTGAGE LOANS:	12,007	CREDITORS FOR LIQUIDATION OF OPERATIONS	306
MEDIUM AND RESIDENTIAL	12,000	CREDITORS FOR COLLATERALS RECEIVED IN CASH	2
OF SOCIAL INTEREST	<u>7</u>	CONTRIBUTIONS PAYABLE	126
TOTAL CREDIT PORTFOLIO WITH STAGE 1 CREDIT RISK	<u>60,282</u>	SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,235</u>
LOAN PORTFOLIO WITH STAGE 2 CREDIT RISK		FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
COMMERCIAL LOANS:		SUBORDINATED DEBENTURES OUTSTANDING	3,354
BUSINESS OR COMMERCIAL ACTIVITY	175	EMPLOYEES BENEFITS	110
CONSUMER LOANS	287		
MORTGAGE LOANS:	349	DEFERRED CREDITS ANTICIPATED COLLECTIONS	105
MEDIUM AND RESIDENTIAL	347		
OF SOCIAL INTEREST	<u>2</u>	TOTAL LIABILITIES	<u>277,525</u>
TOTAL CREDIT PORTFOLIO WITH STAGE 2 CREDIT RISK	<u>811</u>		
LOAN PORTFOLIO WITH STAGE 3 CREDIT RISK			
COMMERCIAL LOANS:			
BUSINESS OR COMMERCIAL ACTIVITY	2,261		
CONSUMER LOANS	392		
MORTGAGE LOANS:	712		
MEDIUM AND RESIDENTIAL	711		
OF SOCIAL INTEREST	<u>1</u>		
TOTAL CREDIT PORTFOLIO WITH STAGE 3 CREDIT RISK	<u>3,365</u>		
TOTAL LOAN PORTFOLIO	64,458		
(+/-) DEFERRED ITEMS	34		
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES	<u>2,330</u>		
LOAN PORTFOLIO, NET	62,162		
OTHER ACCOUNTS RECEIVABLE, NET	1,747	STOCKHOLDERS' EQUITY:	
FORECLOSED ASSETS, NET	265	PAID-IN CAPITAL:	
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,676	CAPITAL STOCK	8,655
PROPERTY, FURNITURE AND EQUIPMENT, NET	5,459	PREMIUM ON SALE SHARES	263
ASSETS FOR RIGHTS OF USE OF PROPERTY, FURNITURE AND EQUIPMENT, NET	1,512	EARNED CAPITAL:	
PERMANENT INVESTMENTS	197	CAPITAL RESERVES	509
DEFERRED INCOME TAX ASSET, NET	655	ACCUMULATED RESULTS	3,786
		OTHER INTEGRAL RESULTS:	
		VALUATION OF DERIVATIVE FINANCIAL INSTRUMENTS TO	
		HEDGE CASH FLOWS	86
		REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(17)</u>
		TOTAL CONTROLLING INTEREST	8,282
		NON-CONTROLLING INTEREST	-
		TOTAL STOCKHOLDERS' EQUITY	8,282
TOTAL ASSETS	<u>285,807</u>	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>285,807</u>

ORDER ACCOUNTS		
GUARANTEES GRANTED	906	
CREDIT COMMITMENTS	12,445	
ASSETS IN TRUST OR MANDATE		
TRUST	59,146	
MANDATE	<u>13</u>	59,159
ASSETS IN CUSTODY OR UNDER ADMINISTRATION AND INVESTMENT	393,668	
COLLATERALS RECEIVED BY THE ENTITY	34,088	
COLLATERALS RECEIVED AND SOLD OR DELIVERED AS COLLATERAL BY THE ENTIT	31,396	
UNCOLLECTED ACCRUED INTEREST DERIVED FROM CREDIT PORTFOLIO		
WHIT STAGE 3 CREDIT RISK	271	
OTHER REGISTRATION ACCOUNTS	<u>183,612</u>	715,545
		<u>715,545</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.

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 JESUS ANTONIO RAMIREZ GARZA  
 CHIEF EXECUTIVE OFFICER

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 ALEJANDRO GARAY ESPINOSA  
 GENERAL DIRECTOR OF CORPORATE MANAGEMENT  
 FINANCE CONTROLLER

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 LUIS ARTURO ARIAS MEDINA  
 CHIEF FINANCIAL OFFICER

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 DAVID GERARDO MARTINEZ MATA  
 DIRECTOR OF INTERNAL AUDIT