

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	7,544	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	68	IMMEDIATED DEMAND DEPOSITS	42,504
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	44,444
NEGOTIABLE FINANCIAL INSTRUMENTS	147,419	FROM THE GENERAL PUBLIC	<u>44,444</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	<u>207</u>	CREDIT TITLES ISSUED	1,495
DEBTORS UNDER REPURCHASE AGREEMENTS	39,511	GLOBAL COLLECTION ACCOUNT WITH NO MOVEMENTS	<u>122</u>
DERIVATIVES FINANCIAL INSTRUMENTS		INTERBANK LOANS AND LOANS FROM OTHER INSTITUTIONS:	
FOR TRADING	4	SHORT-TERM	2,697
FOR HEDGING PURPOSES	<u>381</u>	LONG-TERM	<u>3,164</u>
VALUATION ADJUSTMENTS OF HEDGING OF FINANCIAL ASSETS	(184)	CREDITORS UNDER REPURCHASE AGREEMENTS	118,652
LOAN PORTFOLIO WITH STAGE 1 CREDIT RISK		COLLATERALS SOLD OR GIVEN AS COLLATERAL (REPOS)	35,635
COMMERCIAL LOANS:	34,571	DERIVATIVES FINANCIAL INSTRUMENTS	
BUSINESS OR COMMERCIAL ACTIVITY	31,651	FOR TRADING	4
FINANCIAL ENTITIES	191	FOR HEDGING PURPOSES	<u>13</u>
GOVERNMENT ENTITIES	<u>2,729</u>	LEASE LIABILITY	1,772
CONSUMER LOANS	10,730	OTHER ACCOUNTS PAYABLE:	
MORTGAGE LOANS:	11,503	CREDITORS FOR LIQUIDATION OF OPERATIONS	127
MEDIUM AND RESIDENTIAL	11,495	CREDITORS FOR COLLATERALS RECEIVED IN CASH	191
OF SOCIAL INTEREST	<u>8</u>	CONTRIBUTIONS PAYABLE	97
TOTAL CREDIT PORTFOLIO WITH STAGE 1 CREDIT RISK	<u>56,804</u>	SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,138</u>
LOAN PORTFOLIO WITH STAGE 2 CREDIT RISK		FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
COMMERCIAL LOANS:		SUBORDINATED DEBTENTURES OUTSTANDING	3,365
BUSINESS OR COMMERCIAL ACTIVITY	105	EMPLOYEES BENEFITS	125
CONSUMER LOANS	276	DEFERRED CREDITS ANTICIPATED COLLECTIONS	79
MORTGAGE LOANS:	364	TOTAL LIABILITIES	<u>256,624</u>
MEDIUM AND RESIDENTIAL	363		
OF SOCIAL INTEREST	<u>1</u>		
TOTAL CREDIT PORTFOLIO WITH STAGE 2 CREDIT RISK	<u>745</u>		
LOAN PORTFOLIO WITH STAGE 3 CREDIT RISK			
COMMERCIAL LOANS:			
BUSINESS OR COMMERCIAL ACTIVITY	2,351		
CONSUMER LOANS	504		
MORTGAGE LOANS:	702		
MEDIUM AND RESIDENTIAL	701		
OF SOCIAL INTEREST	<u>1</u>		
TOTAL CREDIT PORTFOLIO WITH STAGE 3 CREDIT RISK	<u>3,557</u>		
TOTAL LOAN PORTFOLIO	61,106		
(+/-) DEFERRED ITEMS	23		
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES	<u>2,376</u>		
LOAN PORTFOLIO, NET	58,753		
OTHER ACCOUNTS RECEIVABLE, NET	1,878	STOCKHOLDERS' EQUITY:	
FORECLOSED ASSETS, NET	201	PAID-IN CAPITAL:	
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,521	CAPITAL STOCK	3,655
PROPERTY, FURNITURE AND EQUIPMENT, NET	4,892	PREMIUM ON SALE SHARES	263
ASSETS FOR RIGHTS OF USE OF PROPERTY, FURNITURE AND EQUIPMENT, NET	1,700	EARNED CAPITAL:	
PERMANENT INVESTMENTS	178	CAPITAL RESERVES	509
DEFERRED INCOME TAX ASSET, NET	691	ACCUMULATED RESULTS	3,603
TOTAL ASSETS	<u>264,764</u>	OTHER INTEGRAL RESULTS:	
		VALUATION OF DERIVATIVE FINANCIAL INSTRUMENTS TO	
		HEDGE CASH FLOWS	136
		REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(26)</u>
		TOTAL CONTROLLING INTEREST	8,140
		NON-CONTROLLING INTEREST	-
		TOTAL STOCKHOLDERS' EQUITY	8,140
		TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>264,764</u>
		ORDER ACCOUNTS	
		GUARANTEES GRANTED	984
		CREDIT COMMITMENTS	9,781
		ASSETS IN TRUST OR MANDATE	
		TRUST	57,172
		MANDATE	<u>14</u>
		ASSETS IN CUSTODY OR UNDER ADMINISTRATION AND INVESTMENT	362,751
		COLLATERALS RECEIVED BY THE ENTITY	39,233
		COLLATERALS RECEIVED AND SOLD OR DELIVERED AS COLLATERAL BY THE ENT	35,404
		UNCOLLECTED ACCRUED INTEREST DERIVED FROM CREDIT PORTFOLIO	
		WHIT STAGE 3 CREDIT RISK	238
		OTHER REGISTRATION ACCOUNTS	<u>167,581</u>
			<u>673,158</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

LIC. 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