

TABLE I.1 Disclosure format for capital integration without considering transitory application of regulatory adjustments

Reference	Common Equity Tier 1 (CET1): Instruments and Reserves	Amount
1	Common shares that qualify for Tier 1 common capital plus their corresponding premium	3,918.63
2	Results of past exercises	0.00
3	Other elements of comprehensive income (and other reserves)	3,090.95
4	Capital subject to phase-out of Tier 1 common equity (only applicable for companies that are not linked to shares)	Not applicable
5	Ordinary shares issued by subsidiaries held by third parties (allowed amount in common equity level 1)	Not applicable
6	Tier 1 common capital before regulatory adjustments	7,009.58
Tier 1 Common Capital: Regulatory Adjustments		
7	Prudential valuation adjustments	Not applicable
8	Commercial Credit (net of its corresponding deferred income taxes charged)	0.00
9	Other intangibles other than rights for mortgage services (net of their corresponding deferred income taxes payable)	346.31
10 (conservative)	Deferred income taxes in favor that depend on future earnings, excluding those derived from temporary differences (net of deferred income taxes payable)	
11	Result from valuation of cash flow hedging instruments	0.00
12	Reserves pending to constitute	0.00
13	Benefits on the remainder in securitization operations	
14	Gains and losses caused by changes in the own credit rating on liabilities valued at fair value	Not applicable
15	Defined benefit pension plan	
16 (conservative)	Investments in treasury shares	
17 (conservative)	Reciprocal investments in ordinary capital	
18 (conservative)	Investments in the capital of banks, financial institutions and insurance companies outside the scope of regulatory consolidation, net of eligible short positions, where the Institution does not have more than 10% of the issued capital stock (amount that exceeds the 10% threshold)	
19 (conservative)	Significant investments in common shares of banks, financial institutions and insurance companies outside the scope of regulatory consolidation, net of eligible short positions, where the Institution owns more than 10% of the issued share capital (amount that exceeds the 10% threshold)	
20 (conservative)	Mortgage servicing fees (amount exceeding the 10% threshold)	
21	Deferred income taxes in favor from temporary differences (amount exceeding the 10% threshold, net of deferred taxes payable)	0.00
22	Amount exceeding the 15% threshold	Not applicable
23	Of which: Significant investments where the institution owns more than 10% in common shares of financial institutions	Not applicable
24	Of which: Rights for mortgage services	Not applicable
25	Of which: Deferred income taxes in favor derived from temporary differences	Not applicable
26	National regulatory adjustments	630.57
TO	Of which: Other elements of comprehensive income (and other reserves)	610.50
B	Of which: Investments in subordinated debt	
C	Of which: Profit or increase in the value of assets due to the acquisition of securitization positions (Originating Institutions)	
D	Of which: Investments in multilateral organizations	
E.	Of which: Investments in related companies	
F	Of which: Venture capital investments	
G	Of which: Investments in mutual funds	20.07
H	Of which: Financing for the acquisition of own shares	
I	Of which: Operations that contravene the provisions	
J	Of which: Deferred charges and advance payments	
K	Of which: Positions in First Loss Schemes	
L	Of which: Employee Participation in Deferred Profits	
M	Of which: Relevant Related Persons	
N	Of which: Defined benefit pension plan	

0.	Of which: Adjustment for capital recognition	
27	Regulatory adjustments applied to Tier 1 common capital due to insufficient additional Tier 1 capital and Tier 2 capital to cover deductions	
28	Total regulatory adjustments to Tier 1 common capital	976.88
29	Common Equity Tier 1 (CET1)	6,032.70
Additional Tier 1 Capital - Instruments		
30	Directly issued instruments that qualify as additional Tier 1 capital, plus your premium	
31	of which: Classified as equity under the applicable accounting criteria	
32	of which: Classified as liabilities under the applicable accounting criteria	Not applicable
33	Directly issued capital instruments subject to phase-out of additional Tier 1 capital	
34	Additional Tier 1 capital instruments issued and Tier 1 common equity instruments not included in line 5 that were issued by subsidiaries held by third parties (allowed amount in additional level 1)	Not applicable
35	Of which: Instruments issued by subsidiaries subject to phase-out	Not applicable
36	Additional Tier 1 capital before regulatory adjustments	0.00
Additional Tier 1 Capital: Regulatory Adjustments		
37 (conservative)	Investments in equity instruments of additional Tier 1 capital	Not applicable
38 (conservative)	Investments in reciprocal shares in additional Tier 1 capital instruments	Not applicable
39 (conservative)	Investments in the capital of banks, financial institutions and insurance companies outside the scope of regulatory consolidation, net of eligible short positions, where the Institution does not have more than 10% of the issued capital stock (amount that exceeds the 10% threshold)	Not applicable
40 (conservative)	Significant investments in the capital of banks, financial institutions and insurance companies outside the scope of regulatory consolidation, net of eligible short positions, where the Institution owns more than 10% of the issued share capital	Not applicable
41	National regulatory adjustments	
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions	Not applicable
43	Total regulatory adjustments to additional Tier 1 capital	0.00
44	Additional Tier 1 Capital (AT1)	0.00
45	Tier 1 capital (T1 = CET1 + AT1)	6,032.70
Tier 2 capital: instruments and reserves		
46	Directly issued instruments that qualify as Tier 2 capital, plus your premium	
47	Directly issued equity instruments subject to phase-out from Tier 2 capital	
48	Tier 2 capital instruments and Tier 1 common equity instruments and Tier 1 additional capital that have not been included in lines 5 or 34, which have been issued by subsidiaries held by third parties (amount allowed in complementary capital level 2)	Not applicable
49	of which: Instruments issued by subsidiaries subject to phase-out	Not applicable
50	Reserves	
51	Tier 2 capital before regulatory adjustments	0.00
Tier 2 capital: regulatory adjustments		
52 (conservative)	Investments in own Tier 2 capital instruments	Not applicable
53 (conservative)	Reciprocal investments in Tier 2 capital instruments	Not applicable
54 (conservative)	Investments in the capital of banks, financial institutions and insurance companies outside the scope of regulatory consolidation, net of eligible short positions, where the Institution does not have more than 10% of the issued capital stock (amount that exceeds the 10% threshold)	Not applicable
55 (conservative)	Significant investments in the capital of banks, financial institutions and insurance companies outside the scope of regulatory consolidation, net of eligible short positions, where the Institution owns more than 10% of the issued share capital	Not applicable
56	National regulatory adjustments	
57	Total regulatory adjustments to Tier 2 capital	0.00
58	Tier 2 Capital (T2)	0.00
59	Total capital (TC = T1 + T2)	6,032.70
60	Total risk-weighted assets	56,952.96
Capital ratios and supplements		
61	Common Capital Tier 1 (as a percentage of total risk-weighted assets)	10.59

62	Tier 1 Capital (as a percentage of total risk-weighted assets)	10.59
63	Total Capital (as a percentage of total risk-weighted assets)	10.59
64	Institutional specific supplement (at least it must consist of: the common capital requirement of level 1 plus the capital conservation buffer, plus the countercyclical buffer, plus the G-SIB buffer; expressed as a percentage of total risk-weighted assets)	7.00
65	Of which: Capital Conservation Supplement	2.50
66	Of which: Specific Banking Countercyclical Supplement	Not applicable
67	Of which: Global Systemically Important Banks Supplement (G-SIB)	Not applicable
68	Common Tier 1 Capital available to cover supplements (as a percentage of total risk-weighted assets)	3.59
National minimums (if different from Basel 3)		
69	CET1 national minimum ratio (if it differs from the minimum established by Basel 3)	Not applicable
70	T1 national minimum ratio (if it differs from the minimum established by Basel 3)	Not applicable
71	National minimum TC ratio (if it differs from the minimum established by Basel 3)	Not applicable
Amounts below deduction thresholds (before risk weighting)		
72	Non-significant investments in the capital of other financial institutions	Not applicable
73	Significant investments in common shares of financial institutions	Not applicable
74	Rights for mortgage services (net of deferred income taxes payable)	Not applicable
75	Deferred income taxes in favor derived from temporary differences (net of deferred income taxes payable)	
Limits applicable to the inclusion of reserves in Tier 2 capital		
76	Reserves eligible for inclusion in Tier 2 capital with respect to exposures subject to the standardized methodology (prior to application of the cap)	
77	Limit on the inclusion of provisions in Tier 2 capital under the standardized methodology	
78	Reserves eligible for inclusion in Tier 2 capital with respect to exposures subject to internal rating methodology (prior to application of cap)	
79	Limit on the inclusion of reserves in Tier 2 capital under the internal rating methodology	
Equity instruments subject to phase-out (applicable only between January 1, 2018 and January 1, 2022)		
80	Current cap on CET1 instruments subject to phase-out	Not applicable
81	Amount excluded from CET1 due to the limit (excess over the limit after amortizations and maturities)	Not applicable
82	Current limit on AT1 instruments subject to phase-out	
83	Amount excluded from AT1 due to the limit (excess over the limit after amortizations and maturities)	
84	Current limit on T2 instruments subject to phase-out	
85	Amount excluded from T2 due to limit (excess over limit after amortizations and maturities)	

TABLE I.1 Notes to the disclosure format of the integration of capital without considering the transitional period in the application of regulatory adjustments.

Reference	Description
1	Elements of contributed capital in accordance with section I, paragraph a), items 1) and 2) of Article 2 Bis 6 of these provisions.
2	Results of prior years and their corresponding restatements.
3	Capital reserves, net income, gain or loss from valuation of available-for-sale securities, cumulative translation adjustment, gain or loss from valuation of cash flow hedging instruments, gain or loss from holding non-monetary assets, and the balance of remeasurements for defined benefit employee benefits, considering in each item their restatements.
4	Not applicable The capital stock of credit institutions in Mexico is represented by securities or shares. This concept only applies to entities where such capital is not represented by representative securities or shares.
5	It does not apply to the capitalization scope in Mexico, which is on an unconsolidated basis. This concept would only apply to entities where the scope of application is consolidated.
6	6 Sum of concepts 1 to 5.

7	Not applicable Mexico does not allow the use of internal models for the calculation of the market risk capital requirement.
8	Commercial Credits, net of deferred income taxes payable in accordance with the provisions of Section I, paragraph n) of Article 2 Bis 6 of these provisions.
9	Intangible assets, other than commercial credits and, if applicable, mortgage servicing rights, net of deferred income taxes payable, in accordance with the provisions of Section I, paragraph n) of Article 2 Bis 6 of these provisions.
10	Deferred income tax credits arising from tax loss carryforwards and tax credits in accordance with Section I, paragraph p) of Article 2 Bis 6 of these provisions. This treatment is more conservative than that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011, as it does not allow offsetting against deferred income taxes payable.
11	Result from valuation of cash flow hedging instruments corresponding to hedged items that are not valued at fair value.
12	Reserves pending constitution in accordance with the provisions of Section I, paragraph k) of Article 2 Bis 6 of these provisions. This treatment is more conservative than that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011, as it deducts from Common Equity Tier 1 the preventive reserves pending to be constituted, in accordance with the provisions of Chapter V of Title Two of these provisions, as well as those of institutions that use methods based on internal ratings to determine their capital requirements, it does not only deduct the positive difference between Total Expected Losses minus Total Eligible Reserves, but also those reserves charged to accounting accounts that are not part of the income statement or stockholders' equity.
13	Benefits on the remainder of securitization transactions in accordance with the provisions of Section I, paragraph c) of Article 2 Bis 6 of these provisions.
14	Not applicable
15	Investments made by the defined benefit pension fund that correspond to resources to which the Institution does not have unrestricted and unlimited access. These investments will be considered net of plan liabilities and any applicable deferred income tax expense that has not been applied in any other regulatory adjustment.
16	The amount of the investment in any own shares acquired by the Institution: in accordance with the provisions of the Law as set forth in Section I, paragraph d) of Article 2 Bis 6 of these provisions; through the securities indexes provided for in Section I, paragraph e) of Article 2 Bis 6 of these provisions; and through the investment funds considered in Section I, paragraph i) of Article 2 Bis 6 of these provisions. This treatment is more conservative than that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011 because the deduction for this item is made from Common Equity Tier 1, regardless of the level of capital invested.
17	The Bank may also invest in other financial entities that are members of the group to which the Institution belongs or of their financial subsidiaries in accordance with the provisions of Section I, paragraph j) of Article 2 Bis 6 of these provisions, including those investments corresponding to investment funds considered in Section I, paragraph i) of Article 2 Bis 6. This treatment is more conservative than the one established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011 because the deduction for this concept is made from common equity tier 1 capital, regardless of the level of capital invested, and additionally because any type of entity is considered, not only financial institutions.
18	Investments in shares, where the Institution owns up to 10% of the capital stock of financial entities referred to in Articles 89 of the Law and 31 of the Law to Regulate Financial Groupings in accordance with the provisions of section I, paragraph f) of Article 2 Bis 6 of these provisions. Paragraph f) of Article 2 Bis 6 of these provisions, including those investments made through the investment funds referred to in section I paragraph i) of Article 2 Bis 6. The above investments exclude those made in the capital of multilateral development or international development organizations that have a credit rating assigned to the issuer by one of the rating agencies, equal to or better than Risk Grade 2 in the long term. This treatment is more conservative than that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011 because the deduction for this concept is made from Common Equity Tier 1, regardless of the level of capital in which it has been invested, and additionally because the total recorded amount of the investments is deducted.

19*	Investments in shares, where the Institution owns more than 10% of the capital stock of the financial entities referred to in Articles 89 of the Law and 31 of the Law to Regulate Financial Groupings in accordance with the provisions of section I, paragraph f) of Article 2 Bis 6 of these provisions. I paragraph f) of Article 2 Bis 6 of these provisions, including those investments made through the investment funds referred to in section I paragraph i) of Article 2 Bis 6. The above investments exclude those made in the capital of multilateral development or international development organizations that have a credit rating assigned to the issuer by one of the rating agencies, equal to or better than Risk Grade 2 in the long term. This treatment is more conservative than that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011 because the deduction for this concept is made from Common Equity Tier 1, regardless of the level of capital in which it has been invested, and additionally because the total recorded amount of the investments is deducted.
20*	Mortgage service fees will be deducted for the total amount recorded if such fees exist. This treatment is more conservative than the one established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011 due to the fact that the total amount recorded is deducted from the rights.
21	The amount of deferred income taxes in favor arising from temporary differences less the corresponding deferred income taxes payable not considered to offset other adjustments, which exceeds 10% of the difference between reference 6 and the sum of references 7 to 20.
22	Not applicable The items were deducted from equity in their entirety. See notes 19, 20 and 21.
23	Not applicable The concept was deducted from capital in its entirety. See note to reference 19.
24	Not applicable The concept was deducted from capital in its entirety. See note to reference 20.
25	Not applicable The concept was deducted from capital in its entirety. See note in reference 21.
26	<p>National adjustments considered as the sum of the following items.</p> <p>A. The sum of the cumulative exchange adjustment and the result from holding non-monetary assets considering the amount of each of these items with the opposite sign to that considered for inclusion in reference 3, i.e. if they are positive in this item they will be included as negative and vice versa.</p> <p>B. Investments in subordinated debt instruments, in accordance with the provisions of Section I, paragraph b) of Article 2 Bis 6 of these provisions.</p> <p>C. The amount that results if as a result of the acquisition of securitization positions, the originating institutions record a profit or an increase in the value of their assets with respect to the assets previously recorded in their balance sheet, in accordance with the provisions of section I, paragraph c) of Article 2 Bis 6 of these provisions.</p> <p>D. Investments in the capital of multilateral development or international development organizations in accordance with the provisions of Section I, paragraph f) of Article 2 Bis 6 of these provisions, which have a credit rating assigned by one of the rating agencies to the issuer, equal to or better than Risk Grade 2 in the long term.</p> <p>E. Investments in shares of companies related to the Institution under the terms of Articles 73, 73 Bis and 73 Bis 1 of the Law, including the corresponding amount of investments in mutual funds and investments in indexes as established in section I, paragraph g) of Article 2 Bis 6 of these provisions.</p> <p>G. Investments in shares, other than fixed capital, of listed investment funds in which the Institution holds more than 15 percent of the stockholders' equity of the investment fund, in accordance with Section I (i) of Article 2 Bis 6, which have not been considered in the above references.</p>
	<p>H. Any type of contribution whose resources are destined to the acquisition of shares of the controlling company of the financial group, of the other financial entities that are members of the group to which the Institution belongs or of their financial subsidiaries in accordance with the provisions of section I, paragraph l) of Article 2 Bis 6 of these provisions. I. Operations that contravene the provisions, in accordance with the provisions of Section I, paragraph m) of Article 2 Bis 6 of these provisions. J. Deferred charges and prepayments, net of deferred income taxes payable, as established in Section I paragraph n) of Article 2 Bis 6 of these provisions. K. Positions related to the First Loss Scheme in which risk is retained or credit protection is provided up to a certain limit of a position in accordance with Section I (o) of Article 2 Bis 6. L. Employees' deferred profit sharing payable pursuant to Section I, paragraph p) of Article 2 Bis 6 of these provisions. M. The aggregate amount of the Transactions Subject to Credit Risk by Relevant Related Persons in accordance with section I paragraph s) of Article 2 Bis 6 of these provisions. N. The difference between the investments made by the defined benefit pension fund in accordance with Article 2 Bis 8 minus reference 15. O. Adjustment for recognition of Net Equity. The amount shown corresponds to the amount recorded in cell C1 of the format included in section II of this appendix. P. Investments or contributions, directly or indirectly, in the capital of companies or in the assets of trusts or other similar types of entities whose purpose is to compensate and settle transactions carried out on the stock exchange, except for the participation of such companies or trusts in the latter in accordance with paragraph f) section I of Article 2 Bis 6.</p>

27	Not applicable There are no regulatory adjustments for additional Tier 1 capital or supplementary capital. All regulatory adjustments are made to Common Equity Tier 1. 28 Sum of lines 7 to 22, plus lines 26 and 27. 29 Section 6 minus Section 28.
30	The corresponding amount of the securities representing the capital stock (including the premium on the sale of shares) that have not been considered in the Fundamental Capital and the Capital Instruments, which meet the conditions set forth in Exhibit 1-R of these provisions in accordance with the provisions of Section II of Article 2 Bis 6 of these provisions. 31 Amount of line 30 classified as equity under applicable accounting standards.
32	Not applicable Directly issued instruments that qualify as additional Tier 1 capital, plus their premium, are recorded for accounting purposes as capital.
33	Subordinated debentures computable as Non-Core Basic Capital, in accordance with the provisions of the Third Transitory Article of Resolution 50a, which amends the general provisions applicable to credit institutions (Resolution 50a).
34	Not applicable See note in reference 5.
35	Not applicable See note in reference 5.
36	Sum of Sections 30, 33 and 34.
37	Not applicable The deduction is made in full from Common Equity Tier 1.
38	Not applicable The deduction is made in full from Common Equity Tier 1.
39	Not applicable The deduction is made in full from Common Equity Tier 1.
40	Not applicable The deduction is made in full from Common Equity Tier 1.
41	National adjustments considered: Adjustment for recognition of Net Equity. The amount shown corresponds to the amount recorded in cell C1 of the format included in section II of this appendix.
42	Not applicable There are no regulatory adjustments for supplementary capital. All regulatory adjustments are made to Common Equity Tier 1.
43	Sum of Section 37 to 42.
44	Section 36, minus Section 43.
45	Section 29, plus Section 44.
46	The corresponding amount of the securities representing the capital stock (including the premium on the sale of shares) that have not been considered in the Fundamental Capital or in the Non-Fundamental Basic Capital and the Capital Instruments, which comply with Exhibit 1-S of these provisions in accordance with the provisions of Article 2 Bis 7 of these provisions.
47	Subordinated debentures computable as supplementary capital, in accordance with the provisions of the Third Transitory Article of Resolution 50a.
48	Not applicable See note in reference 5.
49	Not applicable See note in reference 5.
50	Provisions for credit risk up to the sum of 1.25% of the assets weighted by credit risk, corresponding to the Transactions in which the Standardized Method is used to calculate the capital requirement for credit risk; and the positive difference of the Total Allowable Reserves minus the Total Expected Losses, up to an amount not to exceed 0.6 percent of the assets weighted by credit risk, corresponding to the Operations in which the method based on internal ratings is used to calculate the capital requirement for credit risk, in accordance with section III of Article 2 Bis 7.
51	Sum of Section 46 to 48, plus Section 50.
52	Not applicable The deduction is made in full from Common Equity Tier 1.
53	Not applicable The deduction is made in full from Common Equity Tier 1.
54	Not applicable The deduction is made in full from Common Equity Tier 1.
55	Not applicable The deduction is made in full from Common Equity Tier 1.
56	National adjustments considered: Adjustment for recognition of Net Equity. The amount shown corresponds to the amount recorded in cell C4 of the format included in section II of this appendix.
57	Sum of Sections 52 to 56.
58	Section 51, minus Section 57.

59	Section 45, plus Section 58.
60	Weighted Assets Subject to Total Risk
61	Section 29 divided by Section 60 (expressed as a percentage).
62	Section 45 divided by Section 60 (expressed as a percentage).
63	Section 59 divided by Section 60 (expressed as a percentage).
64	Report the sum of the percentages expressed in items 61, 65, 66 and 67.
65	Report 2.5%.
66	Percentage corresponding to the Countercyclical Capital Supplement referred to in paragraph c), section III of Article 2 Bis 5.
67	The SCCS amount in row 64 (expressed as a percentage of risk-weighted assets) that relates to the systemic capital supplement of the multiple banking institution, in terms of paragraph b), section III of Article 2 Bis 5.
68	Section 61 minus 7%.
69	Not applicable The minimum is the same as that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011.
70	Not applicable The minimum is the same as that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011.
71	Not applicable The minimum is the same as that established by the Basel Committee on Banking Supervision in its document "Basel III: Global Regulatory Framework for Strengthening Banks and Banking Systems" published in June 2011.
72	Not applicable The concept was deducted from capital in its entirety. See note in reference 18.
73	Not applicable The concept was deducted from capital in its entirety. See note to reference 19.
74	Not applicable The concept was deducted from capital in its entirety. See note to reference 20.
75	The amount, not to exceed 10% of the difference between reference 6 and the sum of references 7 to 20, of deferred income taxes in favor arising from temporary differences less the corresponding deferred income taxes payable not considered to offset other adjustments.
76	Provisions for credit risk corresponding to the Operations in which the Standardized Approach is used to calculate the capital requirement for credit risk.
77	1.25% of the assets weighted by credit risk, corresponding to the Transactions in which the Standardized Approach is used to calculate the capital requirement for credit risk.
78	Positive difference of Total Eligible Reserves minus Total Expected Losses for Transactions where the internal ratings-based approach is used to calculate the capital requirement for credit risk.
79	0.6 percent of the credit risk weighted assets, corresponding to the Operations in which the method based on internal ratings is used to calculate the capital requirement for credit risk.
80	Not applicable There are no instruments subject to transition that are included in Common Equity Tier 1.
81	Not applicable There are no instruments subject to transition that are included in Common Equity Tier 1.
82	Balance of the instruments that computed as capital in the basic portion as of December 31, 2012 for the corresponding limit of the balance of such instruments.
83	Balance of instruments computed as equity in the basic portion as of December 31, 2012 less line item 33.
84	Balance of the instruments that computed as capital in the supplementary part as of December 31, 2012 for the corresponding limit of the balance of such instruments.
85	Balance of instruments computed as capital in the supplementary part as of December 31, 2012 less line 47.
70	T1 national minimum ratio (if it differs from the minimum established by Basel 3)
71	National minimum TC ratio (if it differs from the minimum established by Basel 3)
Amounts below deduction thresholds (before risk weighting)	
72	Non-significant investments in the capital of other financial institutions
73	Significant investments in common shares of financial institutions

74	Rights for mortgage services (net of deferred income taxes payable)
75	Deferred income taxes in favor derived from temporary differences (net of deferred income taxes payable)
Limits applicable to the inclusion of reserves in Tier 2 capital	
76	Reserves eligible for inclusion in Tier 2 capital with respect to exposures subject to the standardized methodology (prior to application of the cap)
77	Limit on the inclusion of provisions in Tier 2 capital under the standardized methodology
78	Reserves eligible for inclusion in Tier 2 capital with respect to exposures subject to internal rating methodology (prior to application of cap)
79	Limit on the inclusion of reserves in Tier 2 capital under the internal rating methodology
Equity instruments subject to phase-out (applicable only between January 1, 2018 and January 1, 2022)	
80	Current cap on CET1 instruments subject to phase-out
81	Amount excluded from CET1 due to the limit (excess over the limit after amortizations and maturities)
82	Current limit on AT1 instruments subject to phase-out
83	Amount excluded from AT1 due to the limit (excess over the limit after amortizations and maturities)
84	Current limit on T2 instruments subject to phase-out
85	Amount excluded from T2 due to limit (excess over limit after amortizations and maturities)

TABLA II.1

Conceptos de capital	Sin ajuste por reconocimiento de capital	DATOS	% APSRT	DATOS	Ajuste por reconocimiento de capital	DATOS	Con ajuste por reconocimiento de capital	DATOS	% APSRT	DATOS
Capital Básico 1	A	5,996	B1 = A / F	10.53%	C1	0	A' = A - C1	0	B1' = A' / F'	0
Capital Básico 2	B	812	B2 = B / F	1.43%	C2	0	B' = B - C2	0	B2' = B' / F'	0
Capital Básico	C = A + B	6,808	B3 = C / F	11.95%	C3=C1+C2	0	C' = A' + B'	0	B3' = C' / F'	0
Capital Complementario	D	1,924	B4 = D / F	3.38%	C4	0	D' = D - C4	0	B4' = D' / F'	0
Capital Neto	E = C + D	8,733	B5 = E / F	15.33%	C5=C3+C4	0	E' = C' + D'	0	B5' = E' / F'	0
Activos Ponderados Sujetos a Riesgo Totales (APSRT)	F	56,953	No aplica		No aplica		F' = F	0	No aplica	
Indice capitalización	G = E / F	15.33	No aplica		No aplica		G' = E' / F'	0	No aplica	

TABLE II.1 Balance sheet figures

Balance sheet items reference	Balance sheet items	Amount presented on the balance sheet
	Active	177,625.81
BG1	Liquid Assets	9,373.27
BG2	Margin accounts	35.09
BG3	Investments in securities	103,320.16
BG4	Debtors by repurchase	7,273.28
BG5	Securities Loan	0.00
BG6	Derivatives	359.29
BG7	Valuation adjustments for hedging financial assets	-79.67
BG8	Total loan portfolio (net)	49,579.64
BG9	Benefits to be received in securitization operations	0.00
BG10	Other accounts receivable (net)	1,828.28
BG11	Foreclosed assets (net)	248.96
BG12	Property, furniture, and equipment (net)	4,302.04
BG13	Permanent Investment	109.94
BG14	Long - term assets available for sale	0.00
BG15	Deferred taxes and employee profit sharing (net)	725.04
BG16	Other assets	550.47
	Liabilities	170,475.74
BG17	Traditional deposits	63,468.96
BG18	Interbank and other agencies loans	6,936.41
BG19	Creditors for Repurchase	94,957.57
BG20	Securities Loan	0.00
BG21	Collateral sold or pledged	0.00
BG22	Derivatives	54.66
BG23	Valuation adjustments for hedging financial assets	0.00
BG24	Debt in Securitization Transaction	0.00
BG25	Other accounts payable	2,260.45
BG26	Subordinated bonds issued	2,736.06
BG27	Deferred taxes and employee profit sharing (net)	0.00
BG28	Deferred credits and early collections	61.63
	Stockholders' equity	7,149.93
BG29	Contributed capital	3,918.63
BG30	Earned capital	3,231.30
	Memorandum accounts	738,618.77
BG31	Guarantees granted	948.40

BG32	Contingent assets and liabilities	0.00
BG33	Credit commitments	9,150.96
BG34	Assets in trust or mandate	43,678.13
BG35	Financial agent of the federal government	0.00
BG36	Assets in custody or management	326,513.17
BG37	Collaterals received by the entity	72,383.53
BG38	Collaterals received and sold or delivered as collateral by the entity	65,709.37
BG39	Investment banking operations on behalf of third parties (net)	23,739.37
BG40	Uncollected accrued interest from past due loan portfolio	104.18
BG41	Other registration accounts	196,391.66

TABLE II.2 Regulatory concepts considered for the calculation of the Net Capital components

Identifier	Regulatory concepts considered for the calculation of the components of Net Capital	Reference of the disclosure format of the capital integration of section I of this annex	Amount in accordance with the notes to the table Regulatory concepts considered for the calculation of the Net Capital components	Reference(s) of the item of the balance sheet and amount related to the regulatory concept considered for the calculation of the Net Capital from the mentioned reference.
Active				
1	Commercial Credit	8	0.00	BG16
2	Other Intangibles	9	346.31	BG16
3	Deferred income tax (in favor) from losses and tax credits	10	0.00	BG15
4	Benefits on the remainder in securitization operations	13	0.00	BG09
5	Investments of the pension plan for defined benefits without unrestricted and unlimited access	15	0.00	
6	Investments in shares of the institution itself	16	0.00	
7	Reciprocal investments in ordinary capital	17	0.00	

8	Direct investments in the capital of financial entities where the Institution does not own more than 10% of the issued capital stock	18	0.00	
9	Indirect investments in the capital of financial entities where the Institution does not own more than 10% of the issued capital stock	18	0.00	
10	Direct investments in the capital of financial entities where the Institution owns more than 10% of the issued share capital	19	0.00	
11	Indirect investments in the capital of financial entities where the Institution owns more than 10% of the issued share capital	19	0.00	
12	Deferred income tax (in favor) from temporary differences	21	0.00	
13	Reserves recognized as complementary capital	50	0.00	BG8
14	Investments in subordinated debt	26 - B	0.00	
15	Investments in multilateral organizations	26 - D	0.00	
16	Investments in related companies	26 - E	0.00	
17	Venture capital investments	26 - F	0.00	
18	Investments in mutual funds	26 - G	20.07	BG13
19	Financing for the acquisition of own shares	26 - H	0.00	
20	Deferred charges and advance payments	26 - J	0.00	
21	Deferred employee profit sharing (net)	26 - L	0.00	
22	Investments in the defined benefit pension plan	26 - N	0.00	
23	Investments in clearing houses	26 - P	0.00	BG13
Liabilities				
24	Taxes on deferred income (payable) associated with the Commercial Credit	8	0.00	
25	Deferred income taxes (payable) associated with other intangibles	9	0.00	
26	Liabilities of the pension plan for defined benefits without unrestricted and unlimited access	15	0.00	
27	Deferred income taxes (payable) associated with the defined benefit pension plan	15	0.00	

28	Deferred income taxes (payable) associated with others other than the above	21	0.00	
29	Subordinated bonds amount that complies with Schedule 1-R	31	0.00	
30	Subordinated bonds subject to transitory status that are computed as basic capital 2	33	0.00	
31	Subordinated bonds amount that complies with Schedule 1-S	46	0.00	
32	Subordinated bonds subject to transitory status that are computed as complementary capital	47	0.00	
33	Deferred income taxes (payable) associated with deferred charges and prepayments	26 - J	0.00	
Stockholders' equity				
34	Contributed capital that complies with Schedule 1-Q	1	3,918.63	BG29
35	Results of previous years	2	0.00	BG30
36	Result from valuation of instruments for cash flow hedging of items recorded at fair value	3	0.00	BG30
37	Other elements of earned capital other than the above	3	3,090.95	BG30
38	Contributed capital that complies with Schedule 1-R	31	0.00	
39	Contributed capital that complies with Schedule 1-S	46	0.00	
40	Result from valuation of instruments for cash flow hedging of items not recorded at fair value	3, 11	0.00	
41	Cumulative effect of conversion	3, 26 - A	0.00	
42	Result from holding non-monetary assets	3, 26 - A	0.00	
Memorandum accounts				
43	Positions in First Loss Schemes	26 - K	0.00	
Regulatory concepts not considered in the balance sheet				
44	Reserves pending to constitute	12	0.00	
45	Profit or increase in the value of assets due to the acquisition of securitization positions (Originating Institutions)	26 - C	0.00	
46	Operations that contravene the provisions	26 - I	0.00	

47	Operations with Relevant Related Persons	26 - M	0.00	
48	Capital recognition adjustment	26 - O, 41, 56	0.00	

TABLE III.1 Positions exposed to market risk by risk factor

Concept	Amount of equivalent positions	Capital requirement
Operations in national currency with nominal rate	3,749	300
Operations with debt securities in national currency with a surcharge and a reviewable rate	2,153	172
Operations in national currency with a real rate or denominated in UDI's	79	6
Operations in national currency with a rate of return referred to the growth of the General Minimum Wage	0	0
Positions in UDI's or with performance referred to the INPC	3	0
Positions in national currency with a rate of return referred to the growth of the general minimum wage	0	0
Operations in foreign currency with nominal rate	5	0
Positions in currencies or with yield indexed at the exchange rate	156	12
Gold Positions	0	0
Positions in shares or with yield indexed to the price of a share or group of shares	0	0

6,147	492
-------	-----

TABLE IV.2

Concept	Risk-weighted assets	Capital requirement
Group III (weighted at 20%)	668.44	53.48
Group III (weighted at 50%)	406.95	32.56
Group IV (weighted at 20%)	289.67	23.17
Group V (weighted at 20%)	152.03	12.16

Group V (weighted at 50%)	727.39	58.19
Group V (weighted at 150%)	47.73	3.82
Group VI (weighted at 50%)	1,772.80	141.82
Group VI (weighted at 75%)	909.78	72.78
Group VI (weighted at 100%)	5,803.37	464.27
Group VI (weighted at 150%)	413.43	33.07
Group VI (weighted at 125%)	283.79	22.70
Group VII_A (weighted at 20%)	1,228.58	98.29
Group VII_A (weighted at 50%)	248.38	19.87
Group VII_A (weighted at 100%)	30,203.44	2,416.28
Group VII_A (weighted at 138%)	193.26	15.46
Securitizations with Risk Grade 1 (weighted at 20%)	45.56	3.64

TABLE III.3 Weighted assets subject to operational risk

Risk-weighted assets	Capital requirement
8,403	672

Average of the requirement for market and credit risk of the last 36 months	Average positive annual net income for the last 36 months
N/A	4,186