

<u>A S S E T S</u>		<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>	
CASH AND CASH EQUIVALENTS	11,270	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	28	DEMAND DEPOSITS	37,443
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	37,376
NEGOTIABLE FINANCIAL INSTRUMENTS	36,077	GENERAL PUBLIC	<u>37,376</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	<u>205</u>	MARKETABLE DEBT SECURITIES	531
DEBTORS ON REPURCHASE/RESELL AGREEMENTS	2,452	GLOBAL DEPOSIT ACCOUNT WITHOUT MOVEMENTS	<u>85</u>
DERIVATIVES FINANCIAL INSTRUMENTS		BANK AND OTHER BORROWINGS:	
TRADING PURPOSES	37	SHORT-TERM	2,715
HEDGING PURPOSES	<u>229</u>	LONG-TERM	<u>3,140</u>
VALUATION ADJUSTMENTS OF HEDGING FINANCIAL ASSETS	(236)	CREDITORS ON REPURCHASE RESELL AGREEMENTS	16,491
LOAN PORTFOLIO WITH CREDIT RISK PHASE 1	33,435	DERIVATIVES FINANCIAL INSTRUMENTS	
COMMERCIAL LOANS:		TRADING PURPOSES	14
BUSINESS OR COMMERCIAL ACTIVITY	31,044	HEDGING PURPOSES	<u>5</u>
FINANCIAL ENTITIES	534	FINANCIAL LEASES	1,149
GOVERNMENT ENTITIES	<u>1,857</u>	OTHER ACCOUNTS PAYABLE:	
CONSUMER LOANS	8,911	CREDITORS FOR MARGIN ACCOUNTS	234
RESIDENTIAL MORTGAGE LOANS:	10,053	CREDITORS FOR COLLATERALS RECEIVED IN CASH	1
MEDIUM-INCOME HOUSING AND RESIDENTIAL	10,045	CONTRIBUTIONS PAYABLE	134
LOW-INCOME HOUSING	<u>8</u>	SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,903</u>
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 1	<u>52,399</u>	FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
LOAN PORTFOLIO WITH CREDIT RISK PHASE 2		SUBORDINATED DEBT ISSUED	3,346
COMMERCIAL LOANS:		EMPLOYEES BENEFITS	93
BUSINESS OR COMMERCIAL ACTIVITY	666	DEFERRED CREDITS AND ADVANCED CHARGES	82
CONSUMER LOANS	175	TOTAL LIABILITIES	<u>105,742</u>
RESIDENTIAL MORTGAGE LOANS:	361		
MEDIUM-INCOME HOUSING AND RESIDENTIAL	359	STOCKHOLDERS' EQUITY:	
LOW-INCOME HOUSING	<u>2</u>	PAID-IN CAPITAL:	
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 2	<u>1,202</u>	CAPITAL STOCK	3,655
LOAN PORTFOLIO WITH CREDIT RISK PHASE 3		PREMIUM ON SHARE SUBSCRIPTION	263
COMMERCIAL LOANS:		EARNED CAPITAL:	
BUSINESS OR COMMERCIAL ACTIVITY	1,455	STATUTORY RESERVES	446
CONSUMER LOANS	247	CUMULATIVE RESULTS	3,150
RESIDENTIAL MORTGAGE LOANS:	701	OTHER COMPREHENSIVE INCOME	
MEDIUM-INCOME HOUSING AND RESIDENTIAL	700	RESULT FROM VALUATION OF CASH FLOW	
LOW-INCOME HOUSING	<u>1</u>	HEDGE INSTRUMENTS	11
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 3	<u>2,403</u>	REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(17)</u>
TOTAL LOAN PORTFOLIO	56,004	TOTAL CONTROLLING INTEREST	7,508
(-) LESS:		NON-CONTROLLING INTEREST	-
ALLOWANCE FOR LOAN LOSSES	<u>2,621</u>	TOTAL STOCKHOLDERS' EQUITY	7,508
LOAN PORTFOLIO, NET	53,383	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>113,250</u>
OTHER ACCOUNTS RECEIVABLE, NET	2,180		
FORECLOSED ASSETS, NET	214	MEMORANDUM ACCOUNTS:	
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,638	GUARANTEES GRANTED	846
PROPERTY, FURNITURE AND EQUIPMENT, NET	3,886	LOAN COMMITMENTS	8,888
RIGHT-OF-USE ASSET PROPERTY, FURNITURE AND EQUIPMENT, NET	1,125	ASSETS IN TRUST OR UNDER MANDATE	
INVESTMENTS IN SUBSIDIARIES	150	TRUST	44,812
DEFERRED INCOME TAX ASSET, NET	612	MANDATE	<u>13</u>
		ASSETS IN CUSTODY OR UNDER MANAGEMENT	44,825
		COLLATERALS RECEIVED BY THE ENTITY	316,081
		COLLATERALS RECEIVED AND SOLD OR PLEDGED BY THE ENTITY	82,811
		INTEREST ACCRUED BUT NOT COLLECTED OF LOAN PORTFOLIO	81,093
		WHIT CREDIT RISK PHASE 3	120
		OTHER MEMORANDUM ACCOUNTS	<u>109,107</u>
			<u>643,771</u>
TOTAL ASSETS	<u>113,250</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.

JESÚS ANTONIO RAMÍREZ GARZA  
 CHIEF EXECUTIVE OFFICER

GUSTAVO MANUEL VERGARA ALONSO  
 CHIEF FINANCIAL OFFICER  
 FINANCE CONTROLLER

LUIS ARTURO ARIAS MEDINA  
 CHIEF FINANCIAL OFFICER

DAVID GERARDO MARTÍNEZ MATA  
 DIRECTOR OF INTERNAL AUDIT