

<u>A S S E T S</u>		<u>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</u>	
CASH AND CASH EQUIVALENTS	13,919	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	12	DEMAND DEPOSITS	37,198
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	34,728
NEGOTIABLE FINANCIAL INSTRUMENTS	56,808	GENERAL PUBLIC	<u>34,728</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	<u>209</u>	MARKETABLE DEBT SECURITIES	843
DEBTORS ON REPURCHASE/RESELL AGREEMENTS	9,270	GLOBAL DEPOSIT ACCOUNT WITHOUT MOVEMENTS	<u>74</u>
DERIVATIVES FINANCIAL INSTRUMENTS		BANK AND OTHER BORROWINGS:	
TRADING PURPOSES	7	SHORT-TERM	2,437
HEDGING PURPOSES	<u>427</u>	LONG-TERM	<u>3,687</u>
VALUATION ADJUSTMENTS OF HEDGING FINANCIAL ASSETS	(156)	CREDITORS ON REPURCHASE RESELL AGREEMENTS	46,946
LOAN PORTFOLIO WITH CREDIT RISK PHASE 1		DERIVATIVES FINANCIAL INSTRUMENTS	
COMMERCIAL LOANS:	33,307	TRADING PURPOSES	11
BUSINESS OR COMMERCIAL ACTIVITY	30,938	HEDGING PURPOSES	<u>14</u>
FINANCIAL ENTITIES	600	FINANCIAL LEASES	1,722
GOVERNMENT ENTITIES	<u>1,769</u>	OTHER ACCOUNTS PAYABLE:	
CONSUMER LOANS	8,077	CREDITORS FOR SETTLEMENT OF OPERATIONS	3,000
RESIDENTIAL MORTGAGE LOANS:	8,975	CREDITORS FOR MARGIN ACCOUNTS	351
MEDIUM-INCOME HOUSING AND RESIDENTIAL	8,966	CREDITORS FOR COLLATERALS RECEIVED IN CASH	1
LOW-INCOME HOUSING	<u>9</u>	CONTRIBUTIONS PAYABLE	129
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 1	<u>50,359</u>	SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,902</u>
LOAN PORTFOLIO WITH CREDIT RISK PHASE 2		FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
COMMERCIAL LOANS:		SUBORDINATED DEBT ISSUED	2,940
BUSINESS OR COMMERCIAL ACTIVITY	232	LIABILITIES DEFERRED INCOME TAX, NET	31
CONSUMER LOANS	213	EMPLOYEES BENEFITS	83
RESIDENTIAL MORTGAGE LOANS:	535	DEFERRED CREDITS AND ADVANCED CHARGES	69
MEDIUM-INCOME HOUSING AND RESIDENTIAL	534	TOTAL LIABILITIES	<u>137,366</u>
LOW-INCOME HOUSING	<u>1</u>		
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 2	<u>980</u>		
LOAN PORTFOLIO WITH CREDIT RISK PHASE 3			
COMMERCIAL LOANS:			
BUSINESS OR COMMERCIAL ACTIVITY	787		
CONSUMER LOANS	229		
RESIDENTIAL MORTGAGE LOANS:	621		
MEDIUM-INCOME HOUSING AND RESIDENTIAL	619		
LOW-INCOME HOUSING	<u>2</u>		
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 3	<u>1,637</u>		
TOTAL LOAN PORTFOLIO	52,976		
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES	<u>2,273</u>		
LOAN PORTFOLIO, NET	50,703	STOCKHOLDERS' EQUITY:	
OTHER ACCOUNTS RECEIVABLE, NET	5,519	PAID-IN CAPITAL:	
FORECLOSED ASSETS, NET	234	CAPITAL STOCK	3,655
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,197	PREMIUM ON SHARE SUBSCRIPTION	263
PROPERTY, FURNITURE AND EQUIPMENT, NET	4,252	EARNED CAPITAL:	
RIGHT-OF-USE ASSET PROPERTY, FURNITURE AND EQUIPMENT, NET	1,712	STATUTORY RESERVES	368
INVESTMENTS IN SUBSIDIARIES	121	CUMULATIVE RESULTS	2,975
DEFERRED INCOME TAX ASSET, NET	553	OTHER COMPREHENSIVE INCOME	
RESULT FROM VALUATION OF CASH FLOW		RESULT FROM VALUATION OF CASH FLOW	
		HEDGE INSTRUMENTS	176
		REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(17)</u>
		TOTAL CONTROLLING INTEREST	7,420
		NON-CONTROLLING INTEREST	-
		TOTAL STOCKHOLDERS' EQUITY	7,420
TOTAL ASSETS	<u>144,786</u>	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>144,786</u>
MEMORANDUM ACCOUNTS:			
GUARANTEES GRANTED	809		
LOAN COMMITMENTS	8,015		
ASSETS IN TRUST OR UNDER MANDATE			
TRUST	43,845		
MANDATE	<u>32</u>		
ASSETS IN CUSTODY OR UNDER MANAGEMENT	#####		
COLLATERALS RECEIVED BY THE ENTITY	68,731		
COLLATERALS RECEIVED AND SOLD OR PLEDGED BY THE ENTITY	59,651		
INTEREST ACCRUED BUT NOT COLLECTED OF LOAN PORTFOLIO	102		
WHIT CREDIT RISK PHASE 3	#####		
OTHER MEMORANDUM ACCOUNTS	#####		

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

 JESÚS RICARDO GÁMEZ DEL CASTILLO
 CHIEF FINANCIAL OFFICER

 DAVID GERARDO MARTÍNEZ MATA
 DIRECTOR OF INTERNAL AUDIT