

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	7,632	Deposit funding:	
Margin call accounts	50	Demand deposits	34,240
		Time deposits	26,339
		General public	24,199
		Money market	2,140
Investment securities		Marketable debt securities	232
Trading	110,214	Global deposit account without movements	82
Held-to-maturity	<u>217</u>		<u>60,893</u>
Debtors on repurchase/resell agreements	7,647	Bank and other borrowings:	
Derivatives financial instruments		Short-term	2,554
Trading purposes	17	Long-term	<u>4,111</u>
Hedging purposes	<u>232</u>		6,665
Current loan portfolio		Creditors on repurchase resell agreements	100,091
Commercial loans:	31,354	Derivatives financial instruments	
Business or commercial activity	28,441	Trading purposes	8
Financial entities	520	Hedging purposes	<u>87</u>
Government entities	<u>2,393</u>		95
Consumer loans	7,803	Other accounts payable:	
Residential mortgage loans:	8,238	Employee statutory profit sharing payable	26
Medium-income housing and residential	8,228	Sundry creditors and other accounts payable	<u>2,866</u>
Low-income housing	<u>10</u>		2,892
Total current loan portfolio	<u>47,395</u>	Subordinated debt issued	2,738
Past-due loan portfolio		Deferred credits	62
Commercial loans:		Total liabilities	<u>173,436</u>
Business or commercial activity	939	Stockholders' equity:	
Consumer loans	272	Paid-in capital:	
Residential mortgage loans:		Capital stock	3,026
Medium-income housing and residential	674	Premium on share subscription	263
Total past-due loan portfolio	<u>1,885</u>	Additional paid-in capital	629
Total loan portfolio	49,280	Earned capital:	
Less:		Statutory reserves	2,981
Allowance for loan losses	<u>2,334</u>	Result from valuation of cash flow	
Loan portfolio, net	46,946	hedgce instruments	122
Valuation adjustments of hedging financial assets	5	Remeasurement of defined employees' benefits	(22)
Other accounts receivable, net	2,262	Net income	<u>210</u>
Foreclosed assets, net	193	Total controlling interest	7,209
Premises, furniture and equipment, net	3,884	Non-controlling interest	-
Investments in subsidiaries	99	Total stockholders' equity	7,209
Deferred income tax, net	576	Total liabilities and stockholders' equity	<u>180,645</u>
Other assets:			
Other assets, deferred income charges and intangibles, net	671		
Total assets	<u>180,645</u>		
		Memorandum accounts:	
		Guarantees granted	1,158
		Loan commitments	8,524
		Assets in trust or under mandate	
		Trust	41,606
		Mandate	<u>42</u>
		Assets in custody or under management	283,645
		Collaterals received by the entity	51,427
		Collaterals received and sold or pledged by the entity	43,997
		Investments on behalf of customers, net	20,160
		Interest accrued but not collected of past-due loan portfolio	104
		Other memorandum accounts	<u>130,657</u>
			<u>581,320</u>

The consolidated balance sheet 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 balance sheet was approved by the Board of Directors under the responsibility of the following signing officers:
The historical capital stock amounts \$2,752.

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