

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	9,384	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	139	IMMEDIATED DEMAND DEPOSITS	43,230
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	45,414
NEGOTIABLE FINANCIAL INSTRUMENTS	144,756	FROM THE GENERAL PUBLIC	<u>45,414</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	<u>202</u>	CREDIT TITLES ISSUED	1,494
DEBTORS UNDER REPURCHASE AGREEMENTS	34,369	GLOBAL COLLECTION ACCOUNT WITH NO MOVEMENTS	<u>114</u>
DERIVATIVES FINANCIAL INSTRUMENTS		INTERBANK LOANS AND LOANS FROM OTHER INSTITUTIONS:	
FOR TRADING	5	SHORT-TERM	2,555
FOR HEDGING PURPOSES	<u>17</u>	LONG-TERM	<u>2,796</u>
VALUATION ADJUSTMENTS OF HEDGING OF FINANCIAL ASSETS	36	CREDITORS UNDER REPURCHASE AGREEMENTS	125,177
LOAN PORTFOLIO WITH STAGE 1 CREDIT RISK		COLLATERALS SOLD OR GIVEN AS COLLATERAL (REPOS)	19,439
COMMERCIAL LOANS:	33,138	DERIVATIVES FINANCIAL INSTRUMENTS	
BUSINESS OR COMMERCIAL ACTIVITY	31,021	FOR TRADING	11
FINANCIAL ENTITIES	228	FOR HEDGING PURPOSES	<u>38</u>
GOVERNMENT ENTITIES	<u>1,889</u>	LEASE LIABILITY	1,526
CONSUMER LOANS	10,214	OTHER ACCOUNTS PAYABLE:	
MORTGAGE LOANS:	11,037	CREDITORS FOR LIQUIDATION OF OPERATIONS	8
MEDIUM AND RESIDENTIAL	11,028	CREDITORS FOR MARGIN ACCOUNTS	1
OF SOCIAL INTEREST	<u>9</u>	CREDITORS FOR COLLATERALS RECEIVED IN CASH	2
TOTAL CREDIT PORTFOLIO WITH STAGE 1 CREDIT RISK	<u>54,389</u>	CONTRIBUTIONS PAYABLE	105
LOAN PORTFOLIO WITH STAGE 2 CREDIT RISK		SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,301</u>
COMMERCIAL LOANS:	127	FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
BUSINESS OR COMMERCIAL ACTIVITY	127	SUBORDINATED DEBTENTURES OUTSTANDING	3,357
CONSUMER LOANS	451	EMPLOYEES BENEFITS	118
MORTGAGE LOANS:	358		
MEDIUM AND RESIDENTIAL	358		
OF SOCIAL INTEREST	<u>-</u>		
TOTAL CREDIT PORTFOLIO WITH STAGE 2 CREDIT RISK	<u>936</u>	DEFERRED CREDITS ANTICIPATED COLLECTIONS	109
LOAN PORTFOLIO WITH STAGE 3 CREDIT RISK		TOTAL LIABILITIES	<u>247,795</u>
COMMERCIAL LOANS:	2,453		
BUSINESS OR COMMERCIAL ACTIVITY	2,453		
CONSUMER LOANS	294		
MORTGAGE LOANS:	701		
MEDIUM AND RESIDENTIAL	700		
OF SOCIAL INTEREST	<u>1</u>		
TOTAL CREDIT PORTFOLIO WITH STAGE 3 CREDIT RISK	<u>3,448</u>		
TOTAL LOAN PORTFOLIO	58,773		
(+/-) DEFERRED ITEMS	6		
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES	<u>2,396</u>		
LOAN PORTFOLIO, NET	56,383	STOCKHOLDERS' EQUITY:	
OTHER ACCOUNTS RECEIVABLE, NET	1,392	PAID-IN CAPITAL:	3,655
FORECLOSED ASSETS, NET	237	CAPITAL STOCK	263
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,738	PREMIUM ON SALE SHARES	
PROPERTY, FURNITURE AND EQUIPMENT, NET	4,698	EARNED CAPITAL:	
ASSETS FOR RIGHTS OF USE OF PROPERTY, FURNITURE AND EQUIPMENT, NET	1,479	CAPITAL RESERVES	509
PERMANENT INVESTMENTS	171	ACCUMULATED RESULTS	3,502
DEFERRED INCOME TAX ASSET, NET	703	OTHER INTEGRAL RESULTS:	
		VALUATION OF DERIVATIVE FINANCIAL INSTRUMENTS TO	
		HEDGE CASH FLOWS	11
		REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(26)</u>
		TOTAL CONTROLLING INTEREST	7,914
		NON-CONTROLLING INTEREST	-
		TOTAL STOCKHOLDERS' EQUITY	7,914
TOTAL ASSETS	<u>255,709</u>	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>255,709</u>
		ORDER ACCOUNTS	
		GUARANTEES GRANTED	884
		CREDIT COMMITMENTS	9,813
		ASSETS IN TRUST OR MANDATE	
		TRUST	55,815
		MANDATE	<u>19</u>
		ASSETS IN CUSTODY OR UNDER ADMINISTRATION AND INVESTMENT	55,834
		COLLATERALS RECEIVED BY THE ENTITY	328,725
		COLLATERALS RECEIVED AND SOLD OR DELIVERED AS COLLATERAL BY THE ENT	34,092
		UNCOLLECTED ACCRUED INTEREST DERIVED FROM CREDIT PORTFOLIO	19,288
		WHIT STAGE 3 CREDIT RISK	175
		OTHER REGISTRATION ACCOUNTS	<u>142,901</u>
			<u>591,712</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