

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>
	110,431		
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
	249		
Current loan portfolio		Creditors on repurchase resell agreements	100,091
Commercial loans:	31,354		
Business or commercial activity	28,441	Derivatives financial instruments	
Financial entities	520	Trading purposes	8
Government entities	<u>2,393</u>	Hedging purposes	<u>87</u>
Consumer loans	7,803		95
Residential mortgage loans:	8,238		
Medium-income housing and residential	8,228	Other accounts payable:	
Low-income housing	<u>10</u>	Employee statutory profit sharing payable	26
	47,395	Sundry creditors and other accounts payable	<u>2,866</u>
Past-due loan portfolio			2,892
Commercial loans:		Subordinated debt issued	2,738
Business or commercial activity	939		
Consumer loans	272	Deferred credits	62
Residential mortgage loans:			
Medium-income housing and residential	674	Total liabilities	<u>173,436</u>
Total past-due loan portfolio	<u>1,885</u>		
	49,280	Stockholders' equity:	
Total loan portfolio		Paid-in capital:	
Less:		Capital stock	3,026
Allowance for loan losses	<u>2,334</u>	Premium on share subscription	263
	46,946	Additional paid-in capital	629
Loan portfolio, net		Earned capital:	
Valuation adjustments of hedging financial assets	5	Statutory reserves	2,981
Other accounts receivable, net	2,262	Result from valuation of cash flow	
Foreclosed assets, net	193	hedgce instruments	122
Premises, furniture and equipment, net	3,884	Remeasurement of defined employees' benefits	(22)
Investments in subsidiaries	99	Net income	<u>210</u>
Deferred income tax, net	576		<u>3,291</u>
Other assets:		Total controlling interest	7,209
Other assets, deferred income charges and intangibles, net	671	Non-controlling interest	-
		Total stockholders' equity	7,209
Total assets	<u>180,645</u>	Total liabilities and stockholders' equity	<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.

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JESÚS ANTONIO RAMÍREZ GARZA  
Chief Executive Officer

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GUSTAVO MANUEL VERGARA ALONSO  
Chief Financial Officer  
Finance Controller

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JESÚS RICARDO GÁMEZ DEL CASTILLO  
Chief Financial Officer

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DAVID GERARDO MARTÍNEZ MATA  
Director of Internal Audit