

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	11,083	DEPOSIT FUNDING:	
MARGIN ACCOUNTS (DERIVATIVE FINANCIAL INSTRUMENTS)	31	DEMAND DEPOSITS	38,948
INVESTMENTS IN FINANCIAL INSTRUMENTS		TIME DEPOSITS	40,611
NEGOTIABLE FINANCIAL INSTRUMENTS	56,275	GENERAL PUBLIC	<u>40,611</u>
FINANCIAL INSTRUMENTS TO COLLECT PRINCIPAL AND INTEREST	<u>199</u>	MARKETABLE DEBT SECURITIES	918
DEBTORS ON REPURCHASE/RESELL AGREEMENTS	95,017	GLOBAL DEPOSIT ACCOUNT WITHOUT MOVEMENTS	<u>93</u>
DERIVATIVES FINANCIAL INSTRUMENTS		BANK AND OTHER BORROWINGS:	
TRADING PURPOSES	18	SHORT-TERM	2,241
HEDGING PURPOSES	<u>24</u>	LONG-TERM	<u>2,659</u>
VALUATION ADJUSTMENTS OF HEDGING FINANCIAL ASSETS	(7)	CREDITORS ON REPURCHASE/RESELL AGREEMENTS	41,486
LOAN PORTFOLIO WITH CREDIT RISK PHASE 1		COLLATERALS SOLD OR PLEDGED BY THE ENTITY (REPURCHASE AGREEMENTS)	84,807
COMMERCIAL LOANS:	31,847	DERIVATIVES FINANCIAL INSTRUMENTS	
BUSINESS OR COMMERCIAL ACTIVITY	29,181	TRADING PURPOSES	12
FINANCIAL ENTITIES	238	HEDGING PURPOSES	<u>1</u>
GOVERNMENT ENTITIES	<u>2,428</u>	FINANCIAL LEASES	1,213
CONSUMER LOANS	9,806	OTHER ACCOUNTS PAYABLE:	
RESIDENTIAL MORTGAGE LOANS:	10,621	CREDITORS FOR SETTLEMENT OF OPERATIONS	13
MEDIUM-INCOME HOUSING AND RESIDENTIAL	10,621	CREDITORS FOR MARGIN ACCOUNTS	18
LOW-INCOME HOUSING	<u>7</u>	CREDITORS FOR COLLATERALS RECEIVED IN CASH	1
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 1	<u>52,281</u>	CONTRIBUTIONS PAYABLE	148
LOAN PORTFOLIO WITH CREDIT RISK PHASE 2		SUNDRY CREDITORS AND OTHER ACCOUNTS PAYABLE	<u>2,360</u>
COMMERCIAL LOANS:	1,049	FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	
BUSINESS OR COMMERCIAL ACTIVITY	1,049	SUBORDINATED DEBT ISSUED	3,349
CONSUMER LOANS	228	EMPLOYEES BENEFITS	110
RESIDENTIAL MORTGAGE LOANS:	369	DEFERRED CREDITS AND ADVANCED CHARGES	88
MEDIUM-INCOME HOUSING AND RESIDENTIAL	369	TOTAL LIABILITIES	<u>219,076</u>
LOW-INCOME HOUSING	<u>2</u>		
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 2	<u>1,648</u>		
LOAN PORTFOLIO WITH CREDIT RISK PHASE 3			
COMMERCIAL LOANS:	2,275		
BUSINESS OR COMMERCIAL ACTIVITY	2,275		
CONSUMER LOANS	254		
RESIDENTIAL MORTGAGE LOANS:	704		
MEDIUM-INCOME HOUSING AND RESIDENTIAL	703		
LOW-INCOME HOUSING	<u>1</u>		
TOTAL LOAN PORTFOLIO WITH CREDIT RISK PHASE 3	<u>3,233</u>		
TOTAL LOAN PORTFOLIO	57,162		
(+/-) DEFERRED ITEMS	(3)		
(-) LESS:			
ALLOWANCE FOR LOAN LOSSES	<u>2,674</u>		
LOAN PORTFOLIO, NET	54,485	STOCKHOLDERS' EQUITY:	
OTHER ACCOUNTS RECEIVABLE, NET	1,350	PAID-IN CAPITAL:	3,655
FORECLOSED ASSETS, NET	229	CAPITAL STOCK	
ADVANCE PAYMENTS AND OTHER ASSETS, NET	1,568	PREMIUM ON SHARE SUBSCRIPTION	263
PROPERTY, FURNITURE AND EQUIPMENT, NET	4,543	EARNED CAPITAL:	
RIGHT-OF-USE ASSET PROPERTY, FURNITURE AND EQUIPMENT, NET	1,183	STATUTORY RESERVES	446
INVESTMENTS IN SUBSIDIARIES	161	CUMULATIVE RESULTS	3,491
DEFERRED INCOME TAX ASSET, NET	760	OTHER COMPREHENSIVE INCOME	
		RESULT FROM VALUATION OF CASH FLOW	
		HEDGE INSTRUMENTS	14
		REMEASUREMENT OF DEFINED EMPLOYEES' BENEFITS	<u>(26)</u>
		TOTAL CONTROLLING INTEREST	7,843
		NON-CONTROLLING INTEREST	-
		TOTAL STOCKHOLDERS' EQUITY	7,843
TOTAL ASSETS	<u>226,919</u>	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	<u>226,919</u>
		MEMORANDUM ACCOUNTS:	
		GUARANTEES GRANTED	848
		LOAN COMMITMENTS	9,523
		ASSETS IN TRUST OR UNDER MANDATE	
		TRUST	54,442
		MANDATE	<u>13</u>
		ASSETS IN CUSTODY OR UNDER MANAGEMENT	362,804
		COLLATERALS RECEIVED BY THE ENTITY	94,423
		COLLATERALS RECEIVED AND SOLD OR PLEDGED BY THE ENTITY	85,990
		INTEREST ACCRUED BUT NOT COLLECTED OF LOAN PORTFOLIO	158
		WHIT CREDIT RISK PHASE 3	<u>118,895</u>
		OTHER MEMORANDUM ACCOUNTS	<u>727,086</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

 GUSTAVO MANUEL VERGARA ALONSO
 CHIEF FINANCIAL OFFICER
 FINANCE CONTROLLER

 LUIS ARTURO ARIAS MEDINA
 CHIEF FINANCIAL OFFICER

 DAVID GERARDO MARTINEZ MATA
 DIRECTOR OF INTERNAL AUDIT