

ASSETS				LIABILITIES AND STOCKHOLDERS' EQUITY	
<b>CASH AND CASH EQUIVALENTS</b>		\$71,258		<b>DEPOSITS</b>	
<b>MARGIN SECURITIES</b>		745		Demand deposits	\$364,504
<b>INVESTMENT IN SECURITIES</b>				Time deposits	
Trading Securities	\$167,884			General public	\$201,864
Securities available for sale	107,535			Money market	<u>1,400</u>
Securities held to maturity	<u>6,279</u>	281,698		Senior debt issued	<u>203,264</u>
					\$569,018
<b>DEBTOR BALANCES UNDER REPURCHASE AND RESALE AGREEMENTS</b>		72		<b>INTERBANK AND OTHER LOANS</b>	
<b>DERIVATIVES FINANCIAL INSTRUMENTS</b>				Short-term loans	\$6,529
For trading purposes	\$16,191			Long-term loans	<u>9,054</u>
For hedging purposes	<u>113</u>	16,304			15,583
<b>VALUATION ADJUSTMENTS FOR ASSETS HEDGING</b>		117		<b>CREDITOR BALANCES UNDER REPURCHASE AND RESALE AGREEMENTS</b>	224,490
<b>PERFORMING LOAN PORTFOLIO</b>				<b>COLLATERAL SOLD OR PLEDGED</b>	
Commercial loans				Repurchase or resale agreements (creditor balance)	6
Business loans	\$202,109			<b>DERIVATIVES FINANCIAL INSTRUMENTS</b>	
Financial institutions' loans	18,386			For trading purposes	\$18,597
Government loans	<u>128,981</u>	349,476		For hedging purposes	<u>8,671</u>
Consumer loans		82,753			27,268
Mortgage loans				<b>OTHER ACCOUNT PAYABLES</b>	
Media and residential	\$106,686			Income tax	\$1,311
Social Interest	43			Employee profit sharing	299
Crédits acquired of INFONAVIT or the FOVISSSTE	<u>3,892</u>	110,621		Creditors from settlements of transactions	8,072
				Creditors for cash collateral received	1,328
<b>TOTAL PERFORMING LOAN PORTFOLIO</b>		<u>\$542,850</u>		Sundry creditors and other payables	<u>12,674</u>
<b>PAST-DUE LOAN PORTFOLIO</b>					\$23,684
Commercial loans				<b>SUBORDINATED DEBENTURES</b>	18,246
Business loans	\$7,339			<b>DEFERRED CREDITS AND ADVANCED COLLECTIONS</b>	
Financial institutions' loans	<u>344</u>	7,683			637
Consumer loans		3,206		<b>TOTAL LIABILITIES</b>	<u>\$878,932</u>
Mortgage loans				<b>STOCKHOLDERS' EQUITY</b>	
Media and residential	\$1,081			<b>PAID-IN CAPITAL</b>	
Social Interest	2			Common Stock	\$20,074
Crédits acquired of INFONAVIT or the FOVISSSTE	<u>74</u>	1,157		Additional paid-in capital	<u>11,976</u>
					\$32,050
<b>TOTAL PAST-DUE LOAN PORTFOLIO</b>		<u>\$12,046</u>		<b>OTHER CAPITAL</b>	
<b>LOAN PORTFOLIO</b>		\$554,896		Capital reserves	\$11,509
(-) Minus:				Retained earnings from prior years	57,599
<b>ALLOWANCE FOR LOAN LOSSES</b>		<u>14,873</u>		Result from valuation of securities available for sale	(108)
<b>LOAN PORTFOLIO, net</b>		\$540,023		Result from valuation of instruments for cash flow hedging	(2,412)
<b>ACQUIRED COLLECTION RIGHTS</b>		<u>1,473</u>		Cumulative foreign currency translation adjustment	2,116
<b>TOTAL LOAN PORTFOLIO, net</b>		541,496		Actuarial gains for employee benefits	(382)
<b>RECEIVABLES GENERATED BY SECURITIZATIONS</b>		202		Net income	<u>10,941</u>
<b>OTHER ACCOUNTS RECEIVABLE, net</b>		30,006		<b>NONCONTROLLING INTEREST</b>	10
<b>FORECLOSED ASSETS, net</b>		1,445		<b>TOTAL STOCKHOLDERS' EQUITY</b>	<u>\$111,323</u>
<b>PROPERTY, FURNITURE AND EQUIPMENT, net</b>		12,184		<b>TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY</b>	<u>\$990,255</u>
<b>PERMANENT STOCK INVESTMENTS</b>		13,427			
<b>DEFERRED TAXES AND PROFIT SHARING, net</b>		3,603			
<b>OTHER ASSETS</b>					
Deferred charges, advance payments and intangibles	\$14,525				
Other short-term and long-term assets	<u>3,173</u>	<u>\$17,698</u>			
<b>TOTAL ASSETS</b>		<u>\$990,255</u>			

**MEMORANDUM ACCOUNTS**

Contingent assets and liabilities	\$40	
Credit commitments	222,004	
Assets in trust or mandate		
Trust		
Mandates	\$309,671	319,228
Managed assets in custody	<u>9,557</u>	308,394
Collateral received		73,162
Collateral received and sold or given as a pledge		12,846
Investment banking transactions on account of third parties (net)		92,104
Interest accrued but not charged of past due loans		<u>464</u>
		\$1,028,242

This balance sheet was prepared according to accounting principles applicable to Credit Institutions issued by the Mexican National Banking and Securities Commission according to Articles 99, 101 and 102 of the Law of Credit Institutions. Such principles are consistently applied in the consolidated financial statements, which are presented according to sound practices and applicable legal and administrative provisions and reflect all the operations conducted by the Institution as of the consolidated balance sheet date above.

The accompanying Consolidated Balance Sheet has been approved by the Board of Directors in accordance with the responsibility assigned to them.