

**CONSOLIDATED BALANCE TO MARCH 31, 2009**  
AMOUNTS STATED IN MEXICAN PESOS

<b>A S S E T S</b>				<b>LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>	
<b>LIQUID ASSETS</b>		4,308,987,430		<b>FUNDING</b>	
<b>INVESTMENT IN SECURITIES</b>				Demand deposits	5,045,313,384
Trading securities	3,873,918			Time deposits	
Securities available for sale	1,850,117,826			Public	7,647,200,483
Securities held to maturity	<u>22,197,354,418</u>	24,051,346,162		Money market	<u>4,765,870,200</u>
					<u>12,413,070,683</u>
<b>SECURITIES AND DERIVATIVE TRANSACTIONS</b>				<b>BANK LOANS AND FROM OTHER AGENCIES</b>	
Repurchase agreements receivable, net	597,134,982			On demand	261,241,594
Derivative financial instrument transactions	<u>47,775,414</u>	644,910,396		Short-term	8,644,892,636
				Long-term	<u>31,205,182</u>
					8,937,339,412
<b>LOAN PORTFOLIO</b>				<b>VALUES ALLOCATED LIABILITIES</b>	984,929,559
Commercial portfolio				<b>SECURITIES AND DERIVATIVE TRANSACTIONS</b>	
Enterprise or commercial activity	10,821,117,021			Repurchase agreements payable	25,621,236,504
Financial entities	706,419,390			Securities deliverable in loan transactions	18,085
Government entities	<u>17,630,191,296</u>	29,157,727,707		Derivative financial instrument transactions	<u>447,771,944</u>
Consumer loans	17,981,751				26,069,026,533
Mortgage credits	<u>129,234,443</u>	29,304,943,901		<b>OTHER LIABILITIES</b>	
				Reserve for Income tax, asset tax and employee profit sha	36,273,691
<b>NON-PERFORMING LOAN PORTFOLIO</b>				Other payables	<u>2,168,431,065</u>
Commercial portfolio					2,204,704,756
Enterprise or commercial activity	152,415,795			<b>SUBORDINATED DEBENTURES OUTSTANDING</b>	1,127,135,147
Government entities	<u>30,901,323</u>	183,317,118		<b>DEFERRED TAXES (NET)</b>	17,092,674
Consumer loans	922,214				
Mortgage credits	<u>6,432,466</u>	190,671,798		<b>DEFERRED CREDITS AND ADVANCE COLLECTION</b>	4,672,287
<b>TOTAL LOAN PORTFOLIO</b>		29,495,615,699		<b>TOTAL LIABILITIES</b>	<u>56,803,284,435</u>
(-) less				<b>STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL</b>	
<b>PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS</b>		<u>(578,330,977)</u>		Capital stock	2,251,391,777
				Premium paid on stock issued	<u>81,906,859</u>
					2,333,298,636
<b>NET LOAN PORTFOLIO</b>		28,917,284,722		<b>EARNED CAPITAL</b>	
<b>OTHER RECEIVABLES, NET</b>		1,424,466,657		Capital reserves	113,663,444
<b>ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS</b>		46,760,118		Retained earnings (losses) of prior years	977,129,367
<b>PROPERTY, FURNITURE AND EQUIPMENT, NET</b>		174,238,339		Loss from valuation of securities available for sale, net	<u>(17,340,577)</u>
<b>INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES</b>		397,300,677		Net income	<u>212,077,610</u>
<b>OTHER ASSETS</b>					1,285,529,844
Commercial Credit	107,754,537			<b>MINORITY INTEREST</b>	12,684
Deferred charges, advance payments and intangible	<u>349,076,562</u>	456,831,099		<b>TOTAL STOCKHOLDERS' EQUITY</b>	<u>3,618,841,164</u>
<b>TOTAL ASSETS</b>		<u>60,422,125,600</u>		<b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>	<u>60,422,125,600</u>

**MEMORANDUM ACCOUNTS**

<b>OPERATIONS ON BEHALF OF THIRD</b>				<b>OPERATIONS BY OWN ACCOUNT</b>	
<b>CLIENTS CURRENT ACCOUNTS</b>				<b>OWN ACCOUNTS OF REGISTRY</b>	
Customers Banks	(11,691,178)			Contingent assets and liabilities	1,065,737,360
Awards clients	<u>99,906</u>	(11,591,272)		Credit commitments	440,896,567
				Goods in trust or mandate	25,992,578,414
<b>VALUES OF CUSTOMERS</b>				Goods in safekeeping or administration	13,221,539,555
Securities client received in custody	35,946,510,558			Received guarantees	83,591,999
Securities and documents received assurance	<u>808,490,712</u>	36,755,001,270		Transactions on behalf of third parties	<u>182,125,798</u>
					40,986,469,693
<b>ACCOUNT OF OPERATIONS FOR CLIENTS</b>				Uncollected interest income derived from credit portfolio expired	61,522,119
Operations securities lending clients	<u>185,774,784</u>	185,774,784		Other accounts of registry	<u>66,870,797,319</u>
		<u>36,929,184,782</u>			<u>107,918,789,131</u>

*\*This consolidated with the balance sheet of financial institutions and other companies that are part of the financial group who are likely to be consolidated, was formulated in accordance with the criteria for Accounting Societies controllers Financial Groups, issued by the National Banking Commission and Securities, based on the provisions of article 30 of the Act to Regulate Financial Partnerships, enforcement and mandatory applied in a consistent manner, reflected the operations being conducted by the company controller and financial institutions and other companies that are part of the financial group who are likely to be consolidated, so far above, which were undertaken and valuaron with adherence to sound practices and the laws and administrative issuances. This consolidated balance sheet was approved by the board under the responsibility of the managers who subscribe*

**CARLOS HANK GONZÁLEZ**  
General Director

**ALEJANDRO FRIGOLET VÁZQUEZ-VELA**  
Administration and Finances Executive Director

**JUAN CASTILLO DELGADO**  
Corporate Internal Audit Director

**ADAN MORENO ESTEVANES**  
Financial Accounting Director