

CONSOLIDATED BALANCE TO JUNE 30, 2009

AMOUNTS STATED IN MEXICAN PESOS

A S S E T S		LIABILITIES & STOCKHOLDERS' EQUITY	
LIQUID ASSETS		5,038,887,404	FUNDING
MARGIN ACCOUNT		150,821,690	Demand deposits 8,324,035,303
INVESTMENT IN SECURITIES			Time deposits
Trading securities	3,474,915		Public 6,385,037,358
Securities available for sale	1,409,863,019		Money market <u>6,631,382,763</u>
Securities held to maturity	<u>26,604,294,922</u>	28,017,632,856	
REPURCHASE AGREEMENTS (RECEIVABLE)		1,211,230,617	BANK LOANS AND FROM OTHER AGENCIES
VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE		284,018,466	On demand 747,633,387
DERIVATIVES			Short-term 4,285,623,641
With trading purpose	351,002		Long-term <u>2,371,967,982</u>
With coverage purpose	<u>46,204,290</u>	46,555,292	
LOAN PORTFOLIO			REPURCHASE AGREEMENTS (PAYABLE)
Commercial portfolio			26,201,457,897
Enterprise or commercial activity	10,469,844,779		VALUES ALLOCATED LIABILITIES
Financial entities	648,321,407		948,817,468
Government entities	<u>18,005,606,345</u>	29,123,772,531	COLLATERALS SOLD OR GIVEN IN WARRANTY
Consumer loans	15,907,209		Securities purchased under agreement to resell (Payable) <u>1,207,982,965</u>
Mortgage credits	<u>135,867,445</u>	135,867,445	
TOTAL LOAN PORTFOLIO		29,275,547,185	DERIVATIVES
NON-PERFORMING LOAN PORTFOLIO			With coverage purpose <u>276,653,787</u>
Commercial portfolio			OTHER LIABILITIES
Enterprise or commercial activity	208,550,076		Reserve for Income tax, asset tax 114,547,466
Government entities	<u>30,901,323</u>	239,451,399	Employee profit sharing 15,878,455
Consumer loans	1,070,512		Accruals on clearance operations 1,066,069,342
Mortgage credits	<u>10,140,633</u>	10,140,633	Other payables <u>669,138,929</u>
TOTAL NON-PERFORMING LOAN PORTFOLIO		250,662,544	SUBORDINATED DEBENTURES OUTSTANDING
LOAN PORTFOLIO		29,526,209,729	1,163,807,722
(-) less			DEFERRED TAXES (NET)
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS		<u>629,030,370</u>	22,523,128
NET LOAN PORTFOLIO		28,897,179,359	DEFERRED CREDITS AND ADVANCE COLLECTION
OTHER RECEIVABLES, NET		1,680,542,173	<u>4,681,971</u>
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS		45,680,674	TOTAL LIABILITIES
PROPERTY, FURNITURE AND EQUIPMENT, NET		158,937,063	62,437,239,554
INVESTMENTS IN PERMANENT STOCK		409,329,282	STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL
OTHER ASSETS			Capital stock 2,251,391,777
Deferred charges, advance payments and intangible	318,222,107		Subordinated obligations of obligatory conversion to capital <u>81,906,859</u>
Other assets	<u>107,754,537</u>	425,976,644	
TOTAL ASSETS		<u>66,366,791,520</u>	EARNED CAPITAL
			Capital reserves 141,556,758
			Retained earnings (losses) of prior years 949,225,568
			Loss from valuation of securities available for sale, net 48,549,558
			Net income <u>456,916,523</u>
			1,596,248,407
			MINORITY INTEREST
			<u>4,923</u>
			TOTAL STOCKHOLDERS' EQUITY
			<u>3,929,551,966</u>
			TOTAL LIABILITIES & STOCKHOLDERS' EQUITY
			<u>66,366,791,520</u>

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		1,234,531,354
Credit commitments		451,750,249
Goods in trust or mandate		
Trust	24,227,144,877	
Mandate	<u>286,521,106</u>	24,513,665,983
Agente Financiero del Gobierno Federal		
Goods in safe keeping or administration		44,282,502,446
Received guarantees		8,441,860,404
Repossessed and sold or delivered		
collaterals in warranty		1,208,459,212
Investment banking operations		
on third party behalf (net)		182,125,798
Interest earned not collected from		
non-performing loans		75,431,264
Other accounts of registry		<u>68,355,727,331</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