

CONSOLIDATED BALANCE SHEET AS OF SEPTIEMBRE 30, 2009
(AMOUNTS STATED IN MEXICAN PESOS)

A S S E T S		LIABILITIES & STOCKHOLDERS' EQUITY	
LIQUID ASSETS		4,831,545,058	FUNDING
MARGIN ACCOUNT		228,028,320	Demand deposits 8,269,111,180
INVESTMENT IN SECURITIES			Time deposits
Trading securities 2,148,387			Public 4,958,367,333
Securities available for sale 2,560,627,887			Money market 12,952,809,352
Securities held to maturity 34,401,669,620	36,964,445,894		26,180,287,865
REPURCHASE AGREEMENTS (RECEIVABLE)		899,241,919	BANK LOANS AND FROM OTHER AGENCIES
DERIVATIVES			On demand 350,043,777
With trading purpose			Short-term 4,039,325,221
With coverage purpose 5,164,336	5,164,336		Long-term 2,144,628,941
VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE		291,818,042	6,533,997,939
LOAN PORTFOLIO			REPURCHASE AGREEMENTS (PAYABLE)
Commercial portfolio			33,899,518,743
Enterprise or commercial activity 10,415,804,174			VALUES ALLOCATED LIABILITIES
Financial entities 684,753,912			644,503,446
Government entities 19,876,120,718	30,976,678,804		COLLATERALS SOLD OR GIVEN IN WARRANTY
Consumer loans 15,377,035			Securities purchased under agreement to resell (Payable) 898,785,020
Mortgage credits 145,575,075			898,785,020
TOTAL LOAN PORTFOLIO	31,137,630,914		DERIVATIVES
NON-PERFORMING LOAN PORTFOLIO			With trading purpose 165,264
Commercial portfolio			With coverage purpose 284,779,144
Enterprise or commercial activity 347,205,458			OTHER LIABILITIES
Government entities 31,187,992	378,393,450		Reserve for income tax, asset tax 222,897,770
Consumer loans 989,035			Employee profit sharing 21,150,753
Mortgage credits 8,070,769			Accruals on clearance operations 3,363,035,479
TOTAL NON-PERFORMING LOAN PORTFOLIO	387,453,254		Accruals and other payables 654,203,376
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS		711,482,883	4,261,287,378
NET LOAN PORTFOLIO		30,813,601,285	SUBORDINATED DEBENTURES OUTSTANDING
OTHER RECEIVABLES, NET		2,923,251,497	1,165,369,262
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS		53,923,257	DEFERRED TAXES (NET)
PROPERTY, FURNITURE AND EQUIPMENT, NET		157,590,783	22,523,128
INVESTMENTS IN PERMANENT STOCK		406,480,213	DEFERRED CREDITS AND ADVANCE COLLECTION
OTHER ASSETS			4,190,799
Deferred charges, advance payments and intangible 522,462,568	522,462,568		TOTAL LIABILITIES
TOTAL ASSETS	78,097,553,172		73,895,407,988
			STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL
			Capital stock 2,251,391,777
			Premium paid on stock issued 81,906,859
			2,333,298,636
			EARNED CAPITAL
			Capital reserves 141,556,758
			Retained earnings (losses) of prior years 947,416,338
			Loss from valuation of securities available for sale, net 117,903,346
			Net income 661,964,065
			1,868,840,507
			MINORITY INTEREST
			6,041
			TOTAL STOCKHOLDERS' EQUITY
			4,202,145,184
			TOTAL LIABILITIES & STOCKHOLDERS' EQUITY
			78,097,553,172

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		1,677,969,498
Credit commitments		1,170,167,987
Goods in trust or mandate		
Trust	25,459,034,096	
Mandate	285,157,830	25,744,191,926
Agente Financiero del Gobierno Federal		
Goods in safe keeping or administration		48,593,214,068
Received guarantees		7,233,310,863
Reposessed and sold or delivered		
collaterals in warranty		899,241,924
Investment banking operations		
on third party behalf (net)		182,125,798
Interest earned not collected from		
non-performing loans		99,515,871
Other accounts of registry		70,203,060,966

"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 valuation 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