

CONSOLIDATED BALANCE TO JUNE 30, 2010
(AMOUNTS STATED IN MEXICAN PESOS)

A S S E T S		LIABILITIES & STOCKHOLDERS' EQUITY	
LIQUID ASSETS		3,772,174,032	FUNDING
MARGIN ACCOUNT		341,653,060	Demand deposits
INVESTMENT IN SECURITIES			5,859,580,243
Trading securities	16,201,616,274		Time deposits
Securities available for sale	2,775,596,709		Public
Securities held to maturity	<u>20,258,545,586</u>	39,235,758,569	Money market
			5,941,031,301
REPURCHASE AGREEMENTS (RECEIVABLE)		555,085,598	<u>9,281,325,908</u>
DERIVATIVES			15,222,357,209
With trading purpose	181,308		BANK LOANS AND FROM OTHER AGENCIES
With coverage purpose	<u>18,141,229</u>	18,322,537	On demand
			372,655,531
VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE		480,288,228	Short-term
			6,582,412,878
LOAN PORTFOLIO			<u>3,980,082,274</u>
Commercial portfolio			10,935,150,683
Enterprise or commercial activity	9,623,370,025		REPURCHASE AGREEMENTS (PAYABLE)
Financial entities	568,749,073		46,795,093,832
Government entities	<u>32,283,654,922</u>	42,475,774,020	VALUES ALLOCATED LIABILITIES
Consumer loans		393,743,730	1,672,960,143
Mortgage credits		<u>143,446,848</u>	COLLATERALS SOLD OR GIVEN IN WARRANTY
			Securities purchased under agreement to resell (Payable)
TOTAL LOAN PORTFOLIO		43,012,964,598	<u>555,085,598</u>
			555,085,598
NON-PERFORMING LOAN PORTFOLIO			DERIVATIVES
Commercial portfolio			With trading purpose
Enterprise or commercial activity	498,897,212	520,626,490	686,337
Government entities	<u>21,729,278</u>	463,081	With coverage purpose
Consumer loans		8,317,963	<u>354,912,006</u>
Mortgage credits			355,598,343
			OTHER LIABILITIES
TOTAL NON-PERFORMING LOAN PORTFOLIO		529,407,534	Reserve for income tax, asset tax
			524,345,028
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS		<u>1,210,761,346</u>	Employee profit sharing
			12,650,407
NET LOAN PORTFOLIO		42,331,610,786	Accruals on clearance operations
			2,923,237,928
OTHER RECEIVABLES, NET		3,835,150,510	Accruals and other payables
			<u>846,190,079</u>
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS		117,416,998	4,306,423,442
PROPERTY, FURNITURE AND EQUIPMENT, NET		183,068,881	SUBORDINATED DEBENTURES OUTSTANDING
INVESTMENTS IN PERMANENT STOCK		464,215,741	1,202,118,889
GULP DEFERRED TAXES (NET)		112,449,267	DEFERRED CREDITS AND ADVANCE COLLECTION
			<u>4,442,594</u>
OTHER ASSETS			TOTAL LIABILITIES
Deferred charges, advance payments and intangible	<u>500,692,851</u>	500,692,851	86,908,810,976
TOTAL ASSETS		<u>91,947,887,058</u>	
			STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL
			Capital stock
			2,251,391,777
			Premium paid on stock issued
			<u>81,906,859</u>
			2,333,298,636
			EARNED CAPITAL
			Capital reserves
			189,653,417
			Retained earnings (losses) of prior years
			1,856,150,172
			Loss from valuation of securities available for sale, net
			145,597,912
			Net income
			<u>514,369,580</u>
			2,705,771,081
			MINORITY INTEREST
			<u>6,365</u>
			TOTAL STOCKHOLDERS' EQUITY
			<u>5,039,076,082</u>
			TOTAL LIABILITIES & STOCKHOLDERS' EQUITY
			<u>91,947,887,058</u>

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		1,904,689,029
Credit commitments		970,806,932
Goods in trust or mandate		
Trust	27,257,156,725	
Mandate	<u>284,406,696</u>	27,541,563,421
Agente Financiero del Gobierno Federal		
Goods in safe keeping or administration		54,188,960,431
Received guarantees		7,640,318,235
Repossessed and sold or delivered collaterals in warranty		555,085,598
Investment banking operations on third party behalf (net)		182,125,798
Interest earned not collected from non-performing loans		187,015,636
Other accounts of registry		92,913,184,891

"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

CARLOS PÉREZ GAYTÁN
Corporate Internal Audit Director

ADAN MORENO ESTEVANES
Financial Accounting Director