

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

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