

GRUPO FINANCIERO INTE'RACCIONES, S.A. DE C.V.,  
AND SUBSIDIARIES

Consolidated Balance Sheets

Years Ended December 31, 2013 and 2012

(Amounts in millions of Mexican pesos)

(Notes 1, 2 and 3)

	2013		2012			2013		2012	
	Ps.		Ps.			Ps.		Ps.	
<b>Assets</b>					<b>Liabilities</b>				
Cash and cash equivalents (Note 2)	6,622		7,148		Traditional deposits (Note 14)				
Margin accounts	69		28		Demand deposits	17,631		16,071	
Investments in securities (Note 3)					Time deposits				
Held-for-trading securities	87,441		63,465		General public	9,010		11,910	
Available-for-sale securities	6,103		7,585		Money market	11,343		9,410	
Held-to-maturity securities	1,342		1,298			20,353		21,320	
	94,886		72,348		Debt securities issued	7,780		3,944	
						45,764		41,335	
Debtors under security repurchase agreements (Note 4)	181		-		Interbank and other borrowings (Note 15):				
Derivatives (Note 5)					Demand loans	943		2,102	
Held-for-trading	-		4		Short-term	4,757		1,800	
					Long-term	13,500		10,818	
						19,200		14,720	
Performing loan portfolio (Note 6)					Technical reserves	3,076		2,830	
Commercial loans					Creditors under security repurchase agreements (Note 5)	82,207		63,957	
Business or commercial activity	12,274		9,930		Collateral securities sold or delivered in guarantee	506		570	
Financial entities	2,274		959		Securities loans				
Government entities	47,985		44,171		Derivatives (Note 6)				
Consumer loans	25		11		Held for trading	4		-	
Home mortgage loans	258		220		For hedging purposes	-		4	
Total performing loan portfolio	62,816		55,291			4		4	
Past-due loans					Accounts payable to insurers and rebonders	204		206	
Commercial loans					Other accounts payable				
Business or commercial activity	129		290		Income tax payable	27		462	
Government entities	-		67		Employee profit sharing payable	46		45	
Home mortgage loans	7		9		Creditors on settlement of transactions (Note 16)	6,104		2,518	
Total past-due loan portfolio	136		366		Sundry creditors and other accounts payable (Note 17)	2,848		2,913	
Total loan portfolio	62,952		55,657			9,025		5,938	
Loan-loss reserve (Note 8)	( 1,897)		( 2,015)		Outstanding subordinated debentures (Note 18)	2,556		2,505	
Total loan portfolio, net (Note 7)	61,055		53,642		Income tax and deferred employee profit sharing, net (Note 21)	-		64	
Accounts receivable from loans, discounts and credits granted by the insurance company, net	46		44		Deferred credits and early settlements	138		118	
Premium debtors, net	672		683		Total liabilities	162,680		132,247	
Accounts receivable from insurers and rebonders	2,157		1,860		Shareholders' equity (Note 20)				
Other accounts receivable, net (Note 9)	5,344		3,111		Contributed capital				
Foreclosed and repossessed assets, net (Note 11)	1,038		215		Capital stock	2,231		2,251	
Property, furniture and equipment, net (Note 10)	425		440		Stock premium	1,849		82	
Long-term equity investments (Note 12)	49		47			4,080		2,333	
Deferred income tax and deferred employee profit sharing, net	144		-		Earned capital				
Other assets (Note 13)					Capital reserves	379		308	
Deferred charges, prepaid expenses and intangibles	484		601		Retained earnings	3,968		3,254	
Other short- and long-term assets	18		2		Unrealized gain on available-for-sale securities	415		620	
	502		603		Result from holding non-monetary assets	30		5	
Total assets	Ps. 173,190		Ps. 140,173		Net income	1,638		1,406	
						6,430		5,593	
					Non-controlling interest	-		-	
					Total shareholders' equity	10,510		7,926	
					Total liabilities and shareholders' equity	Ps. 173,190		Ps. 140,173	

Memorandum Accounts (Note 24)

	2013		2012			2013		2012	
	Ps.		Ps.			Ps.		Ps.	
<b>Transactions on behalf of others</b>					<b>Proprietary transactions</b>				
Customers' current accounts					Contingent assets and liabilities	-		-	
Customers' banks	378		168		Loan commitments	1,052		1,131	
Settlement of customers' transactions	3		7,035		Property held in trust or under mandate (Note 24a)				
	381		7,203		Trusts	37,428		34,261	
Securities held for safekeeping					Mandates	89		89	
Customers' securities received for safekeeping (Note 24c)	72,886		63,804		Property held for safekeeping or managed (Note 24b)	6,726		6,725	
Transactions on behalf of customers					Collateral securities received (Note 24d)	11,425		6,954	
Customers' securities loan agreements	58		67		Collateral securities received and sold or delivered in guarantee by the entity	6,595		6,954	
Collateral securities pledged on behalf of customers	907		1,144		Uncollected accrued interest on past-due loans	215		409	
	965		1,211		Other memorandum accounts	44,522		83,850	
Total transactions on behalf of others	Ps. 74,232		Ps. 72,218		Total proprietary transactions	Ps. 108,052		Ps. 140,373	

The accompanying notes are an integral part of these financial statements.

The Bank's historical capital stock at December 31, 2013 and 2012 is Ps.762 and Ps.667, respectively.