

**CONSOLIDATED BALANCE TO JUNE 30, 2009**

AMOUNTS STATED IN MEXICAN PESOS

<b>A S S E T S</b>		<b>LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>	
<b>LIQUID ASSETS</b>		5,038,887,404	<b>FUNDING</b>
<b>MARGIN ACCOUNT</b>		150,821,690	Demand deposits 8,324,035,303
<b>INVESTMENT IN SECURITIES</b>			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	
<b>REPURCHASE AGREEMENTS (RECEIVABLE)</b>		1,211,230,617	<b>BANK LOANS AND FROM OTHER AGENCIES</b>
<b>VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE</b>		284,018,466	On demand 747,633,387
<b>DERIVATIVES</b>			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	
<b>LOAN PORTFOLIO</b>			<b>REPURCHASE AGREEMENTS (PAYABLE)</b>
Commercial portfolio			26,201,457,897
Enterprise or commercial activity	10,469,844,779		<b>VALUES ALLOCATED LIABILITIES</b>
Financial entities	648,321,407		948,817,468
Government entities	<u>18,005,606,345</u>	29,123,772,531	<b>COLLATERALS SOLD OR GIVEN IN WARRANTY</b>
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	
<b>TOTAL LOAN PORTFOLIO</b>		29,275,547,185	<b>DERIVATIVES</b>
<b>NON-PERFORMING LOAN PORTFOLIO</b>			With coverage purpose <u>276,653,787</u>
Commercial portfolio			<b>OTHER LIABILITIES</b>
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>
<b>TOTAL NON-PERFORMING LOAN PORTFOLIO</b>		250,662,544	<b>SUBORDINATED DEBENTURES OUTSTANDING</b>
<b>LOAN PORTFOLIO</b>		29,526,209,729	1,163,807,722
(-) less			<b>DEFERRED TAXES (NET)</b>
<b>PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS</b>		<u>629,030,370</u>	22,523,128
<b>NET LOAN PORTFOLIO</b>		28,897,179,359	<b>DEFERRED CREDITS AND ADVANCE COLLECTION</b>
<b>OTHER RECEIVABLES, NET</b>		1,680,542,173	<u>4,681,971</u>
<b>ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS</b>		45,680,674	<b>TOTAL LIABILITIES</b>
<b>PROPERTY, FURNITURE AND EQUIPMENT, NET</b>		158,937,063	<b>62,437,239,554</b>
<b>INVESTMENTS IN PERMANENT STOCK</b>		409,329,282	<b>STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL</b>
<b>OTHER ASSETS</b>			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	
<b>TOTAL ASSETS</b>		<u><b>66,366,791,520</b></u>	<b>EARNED CAPITAL</b>
			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
			<b>MINORITY INTEREST</b>
			<u>4,923</u>
			<b>TOTAL STOCKHOLDERS' EQUITY</b>
			<u><b>3,929,551,966</b></u>
			<b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>
			<u><b>66,366,791,520</b></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