

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	<u>34,401,669,620</u>		<u>17,911,176,685</u>
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	<u>5,164,336</u>	Long-term	<u>2,144,628,941</u>
VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE	291,818,042		6,533,997,939
LOAN PORTFOLIO		REPURCHASE AGREEMENTS (PAYABLE)	33,899,518,743
Commercial portfolio		VALUES ALLOCATED LIABILITIES	644,503,446
Enterprise or commercial activity	10,415,804,174	COLLATERALS SOLD OR GIVEN IN WARRANTY	
Financial entities	684,753,912	Securities purchased under agreement to resell (Payable)	<u>898,785,020</u>
Government entities	<u>19,876,120,718</u>	DERIVATIVES	
Consumer loans	30,976,678,804	With trading purpose	165,264
Mortgage credits	<u>15,377,035</u>	With coverage purpose	<u>284,779,144</u>
TOTAL LOAN PORTFOLIO	31,137,630,914	OTHER LIABILITIES	
NON-PERFORMING LOAN PORTFOLIO		Reserve for income tax, asset tax	222,897,770
Commercial portfolio		Employee profit sharing	21,150,753
Enterprise or commercial activity	347,205,458	Accruals on clearance operations	3,363,035,479
Government entities	<u>31,187,992</u>	Accruals and other payables	<u>654,203,376</u>
Consumer loans	378,393,450	SUBORDINATED DEBENTURES OUTSTANDING	1,165,369,262
Mortgage credits	<u>989,035</u>	DEFERRED TAXES (NET)	22,523,128
TOTAL NON-PERFORMING LOAN PORTFOLIO	387,453,254	DEFERRED CREDITS AND ADVANCE COLLECTION	<u>4,190,799</u>
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS	<u>711,482,883</u>	TOTAL LIABILITIES	73,895,407,988
NET LOAN PORTFOLIO	30,813,601,285	STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL	
OTHER RECEIVABLES, NET	2,923,251,497	Capital stock	2,251,391,777
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS	53,923,257	Premium paid on stock issued	<u>81,906,859</u>
PROPERTY, FURNITURE AND EQUIPMENT, NET	157,590,783	EARNED CAPITAL	
INVESTMENTS IN PERMANENT STOCK	406,480,213	Capital reserves	141,556,758
OTHER ASSETS		Retained earnings (losses) of prior years	947,416,338
Deferred charges, advance payments and intangible	<u>522,462,568</u>	Loss from valuation of securities available for sale, net	117,903,346
	<u>522,462,568</u>	Net income	<u>661,964,065</u>
TOTAL ASSETS	<u>78,097,553,172</u>	MINORITY INTEREST	<u>6,041</u>
		TOTAL STOCKHOLDERS' EQUITY	<u>4,202,145,184</u>
		TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	<u>78,097,553,172</u>

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	<u>285,157,830</u>
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