

CONSOLIDATED BALANCE TO DECEMBER 31, 2009

(AMOUNTS STATED IN MEXICAN PESOS)

A S S E T S		LIABILITIES & STOCKHOLDERS' EQUITY	
LIQUID ASSETS		5,683,518,759	FUNDING
MARGIN ACCOUNT		405,799,290	Demand deposits 4,648,643,462
INVESTMENT IN SECURITIES			Time deposits
Trading securities 8,487,254,641			Public 4,494,475,363
Securities available for sale 1,139,645,036			Money market 8,736,454,726
Securities held to maturity 21,652,353,805	31,279,253,482		13,385,098,188
REPURCHASE AGREEMENTS (RECEIVABLE)		1,516,501,873	BANK LOANS AND FROM OTHER AGENCIES
DERIVATIVES			On demand 970,122,755
With trading purpose 201,290			Short-term 7,888,854,059
With coverage purpose 8,598,000	8,799,290		Long-term 3,161,796,037
VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE		354,647,928	12,020,772,851
LOAN PORTFOLIO			REPURCHASE AGREEMENTS (PAYABLE)
Commercial portfolio			41,727,020,123
Enterprise or commercial activity 9,873,295,435			VALUES ALLOCATED LIABILITIES
Financial entities 596,828,054			COLLATERALS SOLD OR GIVEN IN WARRANTY
Government entities 24,771,633,787	35,241,757,276		Securities purchased under agreement to resell (Payable) 1,515,818,809
Consumer loans 7,964,019			1,515,818,809
Mortgage credits 142,719,776			DERIVATIVES
TOTAL LOAN PORTFOLIO	35,392,441,071		With trading purpose
NON-PERFORMING LOAN PORTFOLIO			With coverage purpose 348,535,487
Commercial portfolio			OTHER LIABILITIES
Enterprise or commercial activity 412,006,983			Reserve for income tax, asset tax 1,962
Government entities 18,073,876	430,080,859		Employee profit sharing 22,524,989
Consumer loans 890,920			Accruals on clearance operations 79,040,144
Mortgage credits 9,663,288			Accruals and other payables 776,959,759
TOTAL NON-PERFORMING LOAN PORTFOLIO	440,635,067		878,526,854
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS		989,770,656	SUBORDINATED DEBENTURES OUTSTANDING
NET LOAN PORTFOLIO		34,843,305,482	1,202,844,334
OTHER RECEIVABLES, NET		545,160,111	DEFERRED TAXES (NET)
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS		48,281,856	132,042,359
PROPERTY, FURNITURE AND EQUIPMENT, NET		187,612,981	DEFERRED CREDITS AND ADVANCE COLLECTION
INVESTMENTS IN PERMANENT STOCK		432,290,241	18,459,632
OTHER ASSETS			TOTAL LIABILITIES
Deferred charges, advance payments and intangible 408,379,274	408,379,274		71,229,118,638
TOTAL ASSETS		<u>75,713,550,568</u>	STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL
			Capital stock 2,251,391,777
			Premium paid on stock issued 81,906,859
			2,333,298,636
			EARNED CAPITAL
			Capital reserves 141,556,758
			Retained earnings (losses) of prior years 942,341,192
			Loss from valuation of securities available for sale, net 155,899,156
			Net income 911,302,020
			2,151,099,126
			MINORITY INTEREST
			34,168
			TOTAL STOCKHOLDERS' EQUITY
			4,484,431,930
			TOTAL LIABILITIES & STOCKHOLDERS' EQUITY
			<u>75,713,550,568</u>

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		381,136,162
Credit commitments		1,228,797,226
Goods in trust or mandate		
Trust	25,285,808,681	
Mandate	284,724,636	25,570,533,317
Agente Financiero del Gobierno Federal		
Goods in safe keeping or administration		47,198,166,424
Received guarantees		7,812,751,931
Reposessed and sold or delivered collaterals in warranty		1,516,501,873
Investment banking operations on third party behalf (net)		182,125,798
Interest earned not collected from non-performing loans		125,076,126
Other accounts of registry		78,103,559,050

"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