

CONSOLIDATED BALANCE TO MARCH 31, 2010
(AMOUNTS STATED IN MEXICAN PESOS)

A S S E T S				LIABILITIES & STOCKHOLDERS' EQUITY	
LIQUID ASSETS		4,036,568,258		FUNDING	
MARGIN ACCOUNT		284,165,750		Demand deposits	7,099,693,260
INVESTMENT IN SECURITIES				Time deposits	
Trading securities	14,201,181,738			Public	5,573,227,783
Securities available for sale	1,333,439,071			Money market	12,839,954,252
Securities held to maturity	<u>20,972,210,520</u>	36,506,831,329			19,939,647,512
REPURCHASE AGREEMENTS (RECEIVABLE)				BANK LOANS AND FROM OTHER AGENCIES	
				On demand	100,012,666
		2,909,031,078		Short-term	5,823,761,400
				Long-term	<u>3,681,166,365</u>
DERIVATIVES					9,604,940,431
With trading purpose	932,296			REPURCHASE AGREEMENTS (PAYABLE)	45,027,142,573
With coverage purpose	<u>53,966,130</u>	54,898,426			
VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE				VALUES ALLOCATED LIABILITIES	281,393,019
				COLLATERALS SOLD OR GIVEN IN WARRANTY	
		505,194,144		Securities purchased under agreement to resell (Payable)	<u>2,906,077,601</u>
					2,906,077,601
LOAN PORTFOLIO				DERIVATIVES	
Commercial portfolio				With trading purpose	5,252,343
Enterprise or commercial activity	9,681,332,343			With coverage purpose	<u>392,041,785</u>
Financial entities	513,114,797				397,294,128
Government entities	<u>29,812,312,251</u>	40,006,759,391		OTHER LIABILITIES	
Consumer loans		8,119,616		Reserve for Income tax, asset tax	148,812,918
Mortgage credits		<u>144,893,291</u>		Employee profit sharing	28,190,397
				Accruals on clearance operations	2,759,541,623
TOTAL LOAN PORTFOLIO		40,159,772,298		Accruals and other payables	<u>922,205,298</u>
					3,858,750,236
NON-PERFORMING LOAN PORTFOLIO				SUBORDINATED DEBENTURES OUTSTANDING	1,204,189,084
Commercial portfolio				DEFERRED TAXES (NET)	132,057,667
Enterprise or commercial activity	485,195,945			DEFERRED CREDITS AND ADVANCE COLLECTION	<u>7,372,780</u>
Government entities	<u>19,042,562</u>	504,238,507			
Consumer loans		925,907		TOTAL LIABILITIES	83,358,865,031
Mortgage credits		<u>7,826,988</u>			
				STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL	
TOTAL NON-PERFORMING LOAN PORTFOLIO		512,991,402		Capital stock	2,251,391,777
				Premium paid on stock issued	<u>81,906,859</u>
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS		<u>1,143,286,674</u>			2,333,298,636
				EARNED CAPITAL	
NET LOAN PORTFOLIO		39,529,477,026		Capital reserves	141,556,758
				Retained earnings (losses) of prior years	1,904,247,994
OTHER RECEIVABLES, NET		3,111,136,174		Loss from valuation of securities available for sale, net	154,412,794
				Net income	<u>212,871,799</u>
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS		85,279,001			2,413,089,345
				MINORITY INTEREST	<u>4,737</u>
PROPERTY, FURNITURE AND EQUIPMENT, NET		189,240,777			
				TOTAL STOCKHOLDERS' EQUITY	<u>4,746,392,718</u>
INVESTMENTS IN PERMANENT STOCK		397,275,862			
				TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	88,105,257,749
OTHER ASSETS					
Deferred charges, advance payments and intangible		496,159,924	496,159,924		
TOTAL ASSETS		<u>88,105,257,749</u>			

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		643,721,244
Credit commitments		1,112,943,088
Goods in trust or mandate		
Trust	26,047,964,837	
Mandate	<u>283,874,113</u>	26,331,838,950
Agente Financiero del Gobierno Federal		
Goods in safe keeping or administration		48,323,799,958
Received guarantees		8,511,173,489
Reposessed and sold or delivered collaterals in warranty		2,909,031,078
Investment banking operations on third party behalf (net)		182,125,798
Interest earned not collected from non-performing loans		152,835,702
Other accounts of registry		90,693,523,163

"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

CARLOS PÉREZ GAYTAN
Corporate Internal Audit Director

ADAM MORENO ESTEVANES
Financial Accounting Director