

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)

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

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