

CONSOLIDATED BALANCE TO SEPTEMBER 30, 2007

(AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS OF SEPTEMBER 2007 PURCHASING POWER)

A S S E T S			LIABILITIES & STOCKHOLDERS' EQUITY		
LIQUID ASSETS		2,246	FUNDING		
INVESTMENT IN SECURITIES			Demand deposits	1,705	
Trading securities	120		Time deposits		
Securities available for sale	2		Public	3,107	
Securities held to maturity	136	260	Money market	9,893	13,000
					14,705
SECURITIES AND DERIVATIVE TRANSACTIONS			BANK LOANS AND FROM OTHER AGENCIES		
Repurchase agreements receivable, net	48		Short-term	1,300	
Derivative financial instrument transactions	286	334	Long-term	595	1,895
			VALUES ASSIGNED TO LIQUIDATE		1,402
LOAN PORTFOLIO			SECURITIES AND DERIVATIVE TRANSACTIONS		
Commercial portfolio			Repurchase agreements payable		
Enterprise or commercial activity	6,288		Derivative financial instrument transactions	287	287
Financial entities	644				
Government entities	9,087	16,019	OTHER LIABILITIES		
Consumer loans		18	Reserve for Income tax, asset tax and employee profit sharing	63	
Mortgage credits		76	Other payables	645	708
		16,113			
NON-PERFORMING LOAN PORTFOLIO			DEFERRED CREDITS AND ADVANCE COLLECTION		4
Commercial portfolio					
Enterprise or commercial activity	36	38	TOTAL LIABILITIES		19,001
Government entities	2				
Consumer loans		2			
Mortgage credits		2			
		42			
TOTAL LOAN PORTFOLIO		16,155			
(-) less					
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS		395			
NET LOAN PORTFOLIO		15,760	STOCKHOLDERS' EQUITY CONTRIBUTED CAPITAL		
OTHER RECEIVABLES, NET		1,909	Capital stock	1,645	
			Contributions for future increases of capital decided by meeting of shareholders	236	1,881
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS		2			
PROPERTY, FURNITURE AND EQUIPMENT, NET		113	Capital reserves		
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES		3	Retained earnings (losses) of prior years	89	
DEFERRED TAXES (NET)		10	Loss from valuation of securities available for sale, net	130	
			Insufficiency in restated stockholders' equity	(606)	
OTHER ASSETS			Loss from holding nonmonetary assets		
Deferred charges, advance payments and intangibles	32		From deferred tax	(71)	
Other assets	6	38	From valuation of investments in unconsolidated subsidiaries	(10)	(81)
			Net income	261	
TOTAL ASSETS		20,675	Minority interest	0	(207)
			TOTAL STOCKHOLDERS' EQUITY		1,674
			TOTAL LIABILITIES & STOCKHOLDERS' EQUITY		20,675

MEMORANDUM ACCOUNTS

Contingent assets and liabilities		4
Credit commitments		415
Securities placed in trust or mandate		
Trusts	19,847	
Mandates	613	20,460
Securities held in custody or under administration		13,326
Investment banking operations on behalf of thirds parties - net		182
Accrued interests not received derivatives of non-performing loan portfolio		15
Repurchase and resale agreement transactions		
Seller		
Lending position	11,528	
(-) less		
Borrowing position	11,480	48
Buyer		
Lending position	476	
(-) less		
Borrowing position	476	0
Other accounts		51,434

"The present Consolidated Balance Sheet have been formulated in accordance with the Criteria of Accounting for the Institutions of Credit, emitted by the Banking National Commission and of Values, with foundation in the arranged thing by articles 99, 101 and 102 of the Law of Institutions of Credit, of general and obligatory observance, applied of consistent way, being reflected the operations conducted by the institution to the date it arrives mentioned, which were made and estimated with attachment to healthy you practice banking and to applicable the legal and administrative dispositions

These Consolidated Balance Sheets, were approved by the Board of Directors under the responsibility of the officers who sign them".

GERARDO C. SALAZAR VIEZCA
General Director

ALEJANDRO FRIGOLET VÁZQUEZ-VELA
Administration and Finances Ejecutive Director

ANTONIO SALAS HERNÁNDEZ
Corporate Internal Audit Director

ADAN MORENO ESTEVANES
Financial Accounting Director