

Consolidated balance sheets

As of December 31, 2009 and 2008

(Amounts stated in millions of Mexican pesos)

Translation of financial statements originally issued in Spanish

A S S E T S			LIABILITIES AND STOCKHOLDERS' EQUITY		
	2009	2008		2009	2008
LIQUID ASSETS	\$ 5,643	\$ 5,376	TRADITIONAL DEPOSITS		
MARGIN ACCOUNTS	280	49	Demand deposits	\$ 4,722	\$ 4,597
INVESTMENTS IN SECURITIES			Time deposits		
Trading securities	13,338	3	Public in general	4,494	5,502
Securities available for sale	707	569	Money Market	16,307	10,989
Securities held to maturity	9,867	18,808		20,801	16,491
				25,523	21,088
	23,912	19,380	BANK LOANS AND FROM OTHER AGENCIES		
AGREEMENTS (DEBIT BALANCE)			Is due immediately	970	507
AGREEMENTS (DEBIT BALANCE)	1,210	338	Short-term	7,889	12,648
DERIVATIVES			Long-term	3,162	31
Designated as hedges	19	160		12,021	13,186
	19	160	Credit in repurchase transactions	22,737	18,221
VALUATION ADJUSTMENTS OF FINANCIAL ASSETS HEDGING	424	-	COLLATERAL SOLD OR FURNISHED AS A GUARANTEE		
LOAN PORTAFOLIO			Repurchase agreements (Debit Balance)	1,209	130
Commercial portfolio	9,873	10,554		1,209	130
Loans to financial entities	597	782	SECURITIES AND DERIVATIVE TRANSACTIONS		
Consumer loans	8	18	Derivate financial transactions	316	132
Mortgage loans	143	132		316	132
Loans to governmental entities	24,772	19,804	OTHER LIABILITIES		
TOTAL CURRENT LOAN PORTFOLIO	35,393	31,290	Reserve for income tax, asset tax and employee profit sharing	17	19
NON-ACCUAL LOAN PORTFOLIO			Creditors on settlement of transactions	79	46
Commercial portfolio	412	141	Accruals and other account payable	713	521
Consumer loans	1	2		809	586
Mortgage loans	10	5	OUTSTANDING SUBORDINATED DEBENTURES	1,203	1,115
Loans to governmental entities	18	13	DEFERRED TAXES	86	23
TOTAL NON-ACCUAL LOAN PORTFOLIO	441	161	DEFERRED CREDITS AND ANTICIPATED PROCEEDS	4	5
TOTAL LOAN-PORTFOLIO	35,834	31,451	TOTAL LIABILITIES	63,908	54,486
PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS	(991)	(686)	STOCKHOLDERS' EQUITY		
NET LOAN PORTFOLIO	34,843	30,765	CONTRIBUTED CAPITAL		
OTHER RECEIVABLES, NET	465	460	Capital stock	1,913	1,913
ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS	41	21	Contributions for future capital increases	38	38
PROPERTY, FURNITURE AND EQUIPMENT, NET	106	120		1,951	1,951
PERMANENT STOCK INVESTMENTS	5	5	EARNED CAPITAL		
OTHER ASSETS	151	125	Capital reserves	173	120
	151	125	Retained earnings (accumulated losses) of prior years	175	(300)
			Gain or loss from valuation of securities available for sale	94	14
			Net income	798	528
				1,240	362
			Participation is not controlling	-	-
				1,240	362
			TOTAL STOCKHOLDERS' EQUITY	3,191	2,313
			TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 67,099	\$ 56,799

MEMORANDUM ACCOUNTS

	2009	2008
Other contingent obligations	\$ 4	\$ 2
Credit commitments	1,229	481
Securities placed in trust or mandate		
Trust	25,286	23,596
Mandate	285	709
Assets in custody or administration	6,729	6,310
Collateral received by the entity	7,506	7,367
Collateral received and sold or		

furnished as a guarantee by the entity	1,210	
Investment banking operations on behalf of thirds parties-net	182	182
Uncollected accrued interest derived from the non-performing loan portfolio	125	44
Other accounts of record	75,381	36,626

Banco Interacciones, S.A. Institución de Banca Múltiple
Grupo Financiero Interacciones and Subsidiaries

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As of December 31, 2009 and 2008, the historical stock value of the Bank amounts to \$872.

These consolidated balance sheets have been prepared in accordance with the compulsory Accounting Criteria applicable to Credit Institutions, issued by the Mexican National Banking and Securities Commission pursuant to the provisions of articles 99, 101 and 102 of the Law to regulate Credit Institutions, being such criteria consistently applied, and includes all transactions performed by the Institution as of the date referred to above. Such transactions were carried out and valued in accordance with best banking practices and the applicable legal and administrative provisions.

These consolidated balance sheets, were approved by the Board of Directors under the responsibility of the officers who sign them.

Dr. Gerardo Salazar Viezca
General Director

Lic. Alejandro Frigolet Vázquez-Vela
Administration and Finance
Executive Director

Lic. Juan Castillo Delgado
Corporate Internal
Audit Director

C.P. Adan Moreno Estevanes
Financial Accounting
Director

www.interacciones.com/portal/index.jsp?id_category=3&page=document/doc_list.jsp&id_document=3356

www.cnbv.gob.mx/estadistica

The accompanying notes are an integral part of these consolidated balance sheets