

**CONSOLIDATED BALANCE SHEET AS OF JUNE 30, 2010**  
 (AMOUNTS STATED IN THOUSANDS OF MEXICAN PESOS)

A S S E T S				LIABILITIES & STOCKHOLDERS' EQUITY			
<b>LIQUID ASSETS</b>				<b>FUNDING</b>			
<b>MARGIN ACCOUNTS</b>				Demand deposits		5,911,420	
<b>INVESTMENT IN SECURITIES</b>				Time deposits			
Trading securities		16,200,972		Public	5,941,031		
Securities available for sale		715,904		Money market	<u>20,961,067</u>	<u>26,902,698</u>	32,814,118
Securities held to maturity		<u>9,656,792</u>	26,573,668	<b>BANK LOANS AND FROM OTHER AGENCIES</b>			
<b>DERIVATIVES</b>				On demand		372,656	
With trading purpose		181		Short-term		<u>6,582,413</u>	10,935,151
With coverage purpose		<u>18,141</u>	18,322	Long-term		<u>3,980,082</u>	
<b>VALUATION ADJUSTMENT ON FINANCIAL ASSETS COVERAGE</b>				<b>STOCK-EXCHANGE LIABILITIES</b>			
<b>LOAN PORTFOLIO</b>				<b>REPURCHASE AGREEMENTS PAYABLE</b>			
Commercial portfolio			480,288	<b>DERIVATIVES</b>			
Enterprise or commercial activity	9,623,370			With trading purpose		686	
Financial entities	568,749			With coverage purpose		<u>354,912</u>	355,598
Government entities	<u>32,283,655</u>	42,475,774		<b>OTHER LIABILITIES</b>			
Consumer loans		393,744		Income tax		430,052	
Mortgage credits		<u>143,447</u>		Employee profit sharing		9,097	
<b>TOTAL LOAN PORTFOLIO</b>				Accruals on clearance operations		<u>1,334,624</u>	
<b>NON-PERFORMING LOAN PORTFOLIO</b>				Accruals and other payables		<u>779,320</u>	2,553,093
Commercial portfolio				<b>SUBORDINATED DEBENTURES OUTSTANDING</b>			
Enterprise or commercial activity	498,897						1,202,119
Government entities	<u>21,729</u>	520,626		<b>DEFERRED CREDITS AND ADVANCE COLLECTION</b>			
Consumer loans		463					<u>4,442</u>
Mortgage credits		<u>8,318</u>		<b>TOTAL LIABILITIES</b>			
<b>TOTAL NON-PERFORMING LOAN PORTFOLIO</b>							73,780,963
<b>LOAN PORTFOLIO</b>				<b>STOCKHOLDER'S EQUITY</b>			
(-) minus		43,542,372		<b>CONTRIBUTED CAPITAL</b>			
<b>PREVENTIVE RESERVE FOR POSSIBLE CREDIT RISKS</b>				Capital stock		1,912,697	
		<u>1,210,761</u>		Contributions for future increases of capital decided by meeting of shareholders		<u>38,456</u>	1,951,153
<b>TOTAL LOAN PORTFOLIO</b>				<b>EARNED CAPITAL</b>			
<b>OTHER RECEIVABLES, NET</b>				Capital reserves		252,782	
		42,331,611		Retained earnings		893,558	
<b>ASSETS ACQUIRED THROUGH JUDICIAL PROCEEDINGS</b>				Loss from valuation of securities available for sale, net		<u>128,660</u>	
<b>FURNITURE AND EQUIPMENT, NET</b>				Net income		<u>384,552</u>	
		98,480		Non-holding participation		<u>4</u>	1,659,586
<b>PERMANENT STOCK INVESTMENTS</b>				<b>TOTAL STOCKHOLDER'S EQUITY</b>			
		4,457					<u>3,610,739</u>
<b>DEFERRED TAXES (NET)</b>				<b>TOTAL LIABILITIES &amp; STOCKHOLDERS' EQUITY</b>			
		110,097					<u>77,391,702</u>
<b>OTHER ASSETS</b>							
Deferred charges, advance and intangible payments		<u>227,519</u>	<u>227,519</u>				
<b>TOTAL ASSETS</b>							
		<u>77,391,702</u>					

**MEMORANDUM ACCOUNTS**

Contingent assets and liabilities		4,466	
Credit commitments		970,807	
Securities placed in trust or mandate			
Trusts	27,257,157		
Mandates	<u>284,407</u>	27,541,564	
Securities held in custody or under administration		6,731,428	
Collaterals received by the entity		7,085,233	
Investment banking by third parties operations (net)		182,126	
Interest earned not collected from non-performing loans		<u>187,016</u>	
Other accounts		90,601,502	

Historic Capital Stock of 872 Millions

"This Consolidated Balance Sheet was 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 Executive Director

CARLOS PÉREZ GAYTÁN  
Corporate Internal Audit Director

ADAN MORENO ESTEVANES  
Financial Accounting Director