

BANCO INTERACCIONES, S.A., INSTITUCIÓN DE BANCA
MÚLTIPLE, GRUPO FINANCIERO INTERACCIONES
AND SUBSIDIARIES

Consolidated Balance Sheets

December 31, 2013 and 2012

(Amounts in millions of Mexican pesos)
(Notes 1 and 2)

	2013		2012			2013		2012	
Assets	Ps.	6,335	Ps.	7,068	Liabilities	Ps.	17,717	Ps.	16,289
Cash and cash equivalents (Note 3)					Traditional deposits (Note 13)				
Margin accounts (Note 6)		46		19	Demand deposits				
Investments in securities (Note 4)					Time deposits		9,010		11,910
Securities held for trading		57,126		32,906	General public		11,456		9,651
Available-for-sale securities		5,242		4,580	Money market		20,466		21,561
Securities held-to-maturity		1,027		1,038	Debt securities issued (Note 13)		8,125		4,714
Derivatives (Note 6)					Interbank and other borrowings (Note 14)		46,308		42,564
Held for trading		-		4	Demand loans		942		2,102
Performing loans (Note 7)					Short-term		4,757		1,800
Commercial loans					Long-term		13,501		10,818
Business or commercial activity		12,274		9,930	Creditors under security repurchase agreements (Note 5)		19,200		14,720
Financial entities		2,374		1,236	Collateral securities sold or delivered in guarantee				
Government entities		47,986		44,171	Securities loans		337		570
Consumer loans		26		11	Derivatives (Note 6)				
Home mortgage loans		258		220	Held for trading		4		-
Total performing loans		62,918		55,568	For hedging purposes		-		3
Past-due loans:					Other accounts payable		4		3
Commercial loans					Income tax payable		27		408
Business or commercial activity		129		290	Employee profit sharing payable		30		26
Government entities		-		67	Creditors on settlement of transactions (Note 15)		5,915		2,364
Home mortgage loans		7		9	Sundry creditors and other accounts payable (Note 16)		1,555		2,007
Total past-due loans		136		366	Outstanding subordinated debentures (Note 17)		2,556		2,505
Total loans		63,054		55,934	Deferred income tax and deferred employee profit sharing, net		-		68
Loan-loss reserve (Note 8)		(1,897)		(2,015)	Deferred credits and early settlements		135		109
Total loans, net		61,157		53,919	Total liabilities		128,385		95,833
Other accounts receivable, net (Note 9)		4,399		1,576	Shareholders' equity (Note 19)				
Foreclosed and repossessed assets, net (Note 10)		1,038		215	Contributed capital		3,624		1,893
Property, furniture and equipment, net (Note 11)		128		141	Capital stock				
Long-term equity investments		5		4	Earned capital				
Deferred income tax, net (Note 20)		121		-	Capital reserves		539		446
Other assets (Note 12)					Retained earnings		2,506		2,174
Deferred charges, prepaid expenses and intangible assets		254		195	Unrealized gain on available for sale				
Other short- and long-term assets		12		123	Securities		347		512
Total assets		Ps. 136,890		Ps. 101,788	Net income		1,489		930
					Total shareholders' equity		8,505		5,955
					Total liabilities and shareholders' equity		Ps. 136,890		Ps. 101,788

Memorandum Accounts (Note 24)

	2013		2012	
	Ps.	1,244	Ps.	1,131
Loan commitments				
Property held in trust or under mandate				
Trusts		Ps. 37,428		Ps. 34,261
Mandates		Ps. 89		Ps. 89
Property held for safekeeping or managed		Ps. 6,726		Ps. 6,726
Collateral received by the Bank		Ps. 6,410		Ps. 6,380
Collateral securities received and sold or delivered in guarantee by the Bank		Ps. 1,580		Ps. 6,380
Uncollected accrued interest on past-due loans		Ps. 215		Ps. 409
Other memorandum accounts		Ps. 44,522		Ps. 82,794

The Bank's historical capital stock at December 31, 2013 and 2012 is Ps.2,604 and Ps.872, respectively.

The accompanying notes are an integral part of these financial statements.