

December 31, 2015 and 2014

[illegible]

Memorandum accounts

	2015	2014
	Ps.	Ps.
22	1,679	3,041
23	11,311	9,226
	116,956	97,468
24	47,808	58,373
24	4,903	4,153
25	779,848	608,177
	27,841	63,550
	3,602	35,352
	573	537
	178,888	134,149
	165,941	157,989

Guarantees granted
Contingent assets and liabilities
Loan commitments
Goods in trust or under mandate:
Trusts
Mandates
Assets in custody or under administration
Collateral received by the Bank
Collateral received and sold or pledged by the Bank
Uncollected interest earned on non-performing loan portfolio
Loan portfolio rating
Other recording accounts

The accompanying 30 explanatory notes are an integral part of these consolidated financial statements.

The historical, subscribed capital stock at the date of these financial statements was Ps. 14,009 million.

These consolidated balance sheets were prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission based on the provisions of Articles 99, 101 and 102 of the Credit Institutions Law, which are general and mandatory and were consistently applied. These balance sheets reflect the Bank's operations as at the dates mentioned above, which were carried out and valued in accordance with sound 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 undersigned officers.

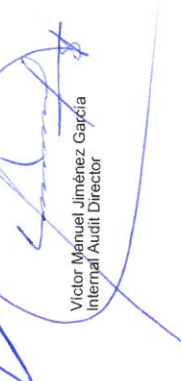
The capital ratio for assets subject to credit risk was 14.56 and 15.95%, and for assets subject to total risk it is 12.68% and 13.06% at December 31, 2015 and 2014, respectively, which is the latest information validated by Banco de México.

The Banco Nacional de Comercio Exterior, S. N. C. global network website containing information regarding this statement is: <http://www.bancomex.com/conoce-bancomex/bancomex-en-cifras/estados-e-indicadores-financieros>. The National Banking and Securities Commission website in which the financial information of Bancomex can be found is: <http://www.cnbv.gob.mx/SECTORES-SUPERVISADOS/BANCA-DE-DESARROLLO/Informacion-Estadistica/Paginas/Banca-de-Desarrollo.aspx>.


Alejandro Díaz de León Carrillo
General Director
(As of November 25, 2015)


Martha Martínez Quiroz
Finance Director


Emeterio Barrientos Romero
Head of General Administration and Financial Director


Víctor Manuel Jiménez García
Internal Audit Director