



BANCO DEL BAJÍO, S.A.  
 INSTITUCIÓN DE BANCA MÚLTIPLE  
 CONSOLIDATED BALANCE SHEET,  
 AS OF SEPTEMBER 30, 2017

ASSETS		LIABILITIES	
CASH AND CASH AND EQUIVALENTS	\$ 17,405	TRADITIONAL DEPOSITS	
		Demand deposits	\$ 54,352
		Time deposits:	61,154
		General public	\$ 47,469
		Money market	13,685
INVESTMENTS IN SECURITIES			
Trading securities	\$ 16,681	Credit instruments issued	1,322
Securities held to maturity	-	Global deposit account of dormant accounts	57 \$ 116,885
	16,681		
DEBTORS IN REPURCHASE AGREEMENTS	7,501	INTERBANK AND AGENCIES	
		LOANS	
DERIVATIVES		On demand deposits	\$ -
Held for trading	\$ 221	Short-terms loans	7,458
Held for hedging	-	Long-terms loans	25,042 32,500
	221		
Valuacion adjustments for financial asset hedging	-	CREDITORS IN REPURCHASE AGREEMENTS	11,780
	23		
PERFORMING LOANS PORTOFOLIO		DERIVATIVES	
Commercial loans:		Held for trading	\$ 174
Business or commercial activity	\$ 113,137	Contracted for hedging	14 188
Financial entities	10,060		
Government agencies	9,174 \$ 132,371	OTHER ACCOUNTS PAYABLE	
Consumer loans	-	ISR (income taxes) and PTU (statutory employee profit sharing)	\$ 456
Mortgage loans	\$ 6,648	Sundry creditors and other accounts payable	5,770 6,226
	140,274		
TOTAL PERFORMING LOANS PORTOFOLIO	\$ 140,274	DEFERRED LOANS AND COLLECTIONS IN ADVANCE	476
		TOTAL LIABILITIES	\$ 168,055
NON-PERFORMING LOANS PORTOFOLIO			
Commercial loans:			
Business or commercial activity	\$ 775		
Financial entities	2		
Government agencies	26 \$ 803		
Consumer loans	-		
Mortgage loans	\$ 377		
	1,240		
TOTAL NON-PERFORMING LOANS PORTOFOLIO	\$ 1,240		
TOTAL LOANS PORTOFOLIO	\$ 141,514		
( - ) LESS			
Allowance for loan losses	- 2,576	SHAREHOLDER'S EQUITY	
LOAN PORTOFOLIO (NET)	\$ 138,938	PAID IN CAPITAL	
		Capital stock	\$ 2,989
		Additional paid-in capital	10,888
			- \$ 13,877
TOTAL LOAN PORTOFOLIO (NET)	138,938	EARNED CAPITAL	
OTHER ACCOUNTS RECEIVABLE (NET)	4,292	Capital reserves	\$ 4,983
FORECLOSED ASSETS (NET)	182	Prior year's reserves	1,533
PROPERTY, FURNITURE AND EQUIPMENT (NET)	1,983	Valuation result of cash flow hedging instruments	(2)
		Remeasurements for defined employee benefits	(60)
PERMANENT INVESTMENTES IN SECURITIES	155	Net income for the year	2,785 9,239
DEFERRED TAXES (NET)	1,897		
OTHER ASSETS		TOTAL SHAREHOLDER'S EQUITY	\$ 23,116
Other assets, deferred charges and intangibles, goodwill	1,893		
TOTAL ASSETS	\$ 191,171	TOTAL LIABILITIES AND SHAREHOLDERS EQUITY	\$ 191,171

MEMORANDUM ACCOUNTS

Other contingent obligations	\$ 1,897
Goods in trust or mandates	60,617
Opening of irrevocable lines of credit	77,147
Assets in custody or administration	10,190
Securities deliverable under repurchase agreement	7,501
Third party investments banking operations	5,112
Uncollected accrued interests on past-due portofolio	123
Other control accounts	8,915
Classified loan portofolio	146,979
Amounts contracted in derivative instruments	7,087

\*The consolidated balance sheets were prepared in accordance with the Accounting Criteria issued by the Mexican National Banking and Securities Commission (CNBV) for banks based on article 99, 101 and 102 of the Credit Institutions Law, which are mandatory and consistently applied, and present all the transactions conducted by the Institution at the above dates, which were carried out and valued in accordance with sound banking practices and applicable legal and administrative provisions. \*

\*These consolidated balance sheets were approved by the Board of Directors under the responsibility of the signing officers.

\*Authorized historical common stock as of the date of each one of these statements is \$2,380 and historical common stock paid is \$ 2,240 as of 30th of september 2017.

\*The last capitalization requirement known as of the publication date of this accounting statement are those related to June 2017, with a capitalization rate on assets at credit risk of 14,95%, assets of total risks (ICAP) is 15.03%\*.

	B A N K	C O N S O L I D A T E D
GOVERNMENT VALUES	\$ 13,944	\$ 13,944
LOAN PORTOFOLIO	" 133,443	" 141,514
NET INCOME FOR THE PERIOD	" 2,785	" 2,785

ING. CARLOS DE LA CERDA SERRANO  
 CHIEF EXECUTIVE OFFICE

JUAN MARIO AGUILAR BUCIO  
 INTERNAL CONTROL DIRECTOR

C.P. JORGE RAFAEL GALINDO BUELNA  
 INTERNAL AUDIT DIRECTOR

C.P.C. HÉCTOR EDUARDO NOÉ FRANCO  
 FINANCE DIRECTOR