

BBVA Bancomer

Financial Results 1Q12

April 27th, 2012

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Presentation of Financial Information

This report presents unaudited financial information as of March 31, 2012, as referred to in "*Disposiciones de Carácter General Aplicables a la Información Financiera de las Instituciones de Crédito*" (General Resolutions Applicable to Financial Information of Credit Institutions) for BBVA Bancomer S.A., in accordance with the generally accepted accounting principles for Mexican banking institutions (the "Mexican Banking GAAP").

Certain amounts and percentages included in this document have been subject to rounding adjustments. Accordingly, figures shown for the same category presented in different tables may vary slightly and figures shown as totals in certain tables may not be an arithmetical aggregation of the figures preceding them.

Financial information contained in this document has been prepared in accordance with the accounting principles and regulations prescribed by the "*Comisión Nacional Bancaria y de Valores*" (the National Banking and Securities Commission or CNBV), that is, the Mexican Banking GAAP. Mexican Banking GAAP differs from Mexican Financial Reporting Standards, as published by the "*Consejo Mexicano para la Investigación y Desarrollo de Normas de Información Financiera*" (the Mexican Board for the Research and Development of Financial Reporting Standards, or CINIF). Mexican Banking GAAP also differs from generally accepted accounting principles in the United States of America, or U.S. GAAP, and SEC guidelines applicable to banking institutions in the United States.

Unless specified otherwise, in accordance with Mexican Banking GAAP, our financial statements and other financial information contained in this document are presented on a consolidated basis. In accordance with Mexican Banking GAAP, only those subsidiaries that operate in the financial sector or that provide auxiliary or complementary services are consolidated for the purpose of presenting our consolidated financial information. Our other affiliates are accounted for under the equity method, representing less than 1% of our total equity. Bancomer's Consolidated subsidiaries are: BBVA Bancomer Financial Holdings, Inc., Opcion Volcan, S.A. de C.V., Desitel, Tecnología y Sistemas, S.A. de C.V., Afore Bancomer, S.A. de C.V., Fideicomiso No. 29764-8 Socio Liquidador de Operaciones Financieras Derivadas Posición de Terceros, Fideicomiso No. 29763-0 Socio Liquidador de Operaciones Financieras Derivadas Posición Propia, Adquira México, S. A. de C. V., Visacom, S. A. de C. V., Financiera Ayudamos, S. A. de C. V. and Unidad de Avalúos México, S. A. de C. V.

Highlights 1Q12

Decree and Payment of Cash Dividend of BBVA Bancomer and Subsidiaries

During 1Q12, BBVA Bancomer authorized the payment of an annual cash dividend of \$1.393122910682 per share. Payments are going to be quarterly. The first payment in March was of \$0.433034179942403 per share, although, the subsidiaries: Casa de Bolsa BBVA Bancomer, BBVA Bancomer Gestión, Seguros BBVA Bancomer y Afore BBVA Bancomer paid a dividend of \$0.7108948810, \$27,720.00, \$2,560.84558823529 y \$7.73705416603003, respectively, per share.

Accountant Criteria

In March, were effective the modifications on the accountant Criteria B-6 "Performing Loans". The most significant changes proceeds from the Non performing loans sales, because of the treatment of restructure and renewals.

Financial Statements

Balance Sheet

Balance Sheet as of March 31th, 2012

(Data in million MXN pesos)

ASSETS		LIABILITIES AND STOCKHOLDERS' EQUITY	
Cash and cash equivalents	127,640	Deposits	649,681
Margin call accounts	4,098	Demand deposits	439,627
Securities	329,670	Time Deposits	150,482
Trading	219,048	The general public	134,917
Available for sale	95,796	Money market	15,565
Held to maturity	14,826	Bonds	59,572
Debtors from repurchase agreement	11	Interbank loans and loans from other entities	20,228
Derivatives	64,829	Payable on demand	4,227
Trading	58,356	Short-term	11,020
Hedging Transactions	6,473	Long-term	4,981
Valuation adjustments derived from hedges of financial assets	1,827	Creditors from repurchase agreements	225,366
Performing loans	611,360	Securities loans	1
Commercial loans	312,971	Collaterals sold or delivered in guarantee	32,995
Business or commercial activity	211,730	Repurchase agreement	0
Financial entities	7,701	Security loans	32,995
Government entities	93,540	Derivatives	62,391
Consumer	150,203	Trading	59,530
Mortgage	148,186	Hedge transactions	2,861
Non performing loans	20,820	Valuation adjustments derived from hedges of financial liabilities	3,652
Commercial loans	7,812	Other payables	60,987
Business or commercial activity	7,810	Employee profit sharing (PTU) payable	43
Financial entities	1	Transaction settlement creditors	29,713
Government entities	1	Creditors from collaterals received in cash	9,637
Consumer	5,712	Accrued liabilities and other	21,594
Mortgage	7,296	Subordinated debt	58,837
Total loans	632,180	Deferred credits and advanced collections	6,582
Allowance for loan losses	(25,642)	Total Liabilities	1,120,720
Total loans, net	606,538	Stockholders' equity	
Receivable benefits from securitization transactions	1,175	Subscribed capital	39,864
Receivable sundry debtors and prepayments net	58,171	Paid-in capital	24,138
Reposessed assets, net	4,249	Share premium	15,726
Property, furniture and equipment, net	17,220	Earned capital	75,103
Equity investments	2,705	Capital reserves	6,881
Deferred taxes, net	4,692	Results of prior years	58,290
Other assets	13,591	Unrealized gain on available-for-sale securities	2,602
Deferred charges, prepaid expenses and intangibles	13,591	Result from valuation of cash flow hedging instruments	1,308
Total Assets	1,236,416	Result from conversion of foreign subsidiaries	120
		Net income	5,902
		Majority stockholders' equity	114,966
		Non-controlling interest in consolidated subsidiaries	729
		Total stockholders' equity	115,696
		Total Liabilities and Stockholders' Equity	1,236,416

BBVA Bancomer Memorandum Accounts Million of Pesos

Mar
2012

Contingent assets and liabilities	82
Credit commitments	233,311
Assets in trust or under mandate	888,315
In trust	319,848
Under mandate	568,467
Assets in custody or under administration	254,095
Collaterals received by the institution	49,017
Collaterals received and sold or pledged as collateral by the institution	49,017
Investment banking transactions on behalf of third parties, net	56,278
Accrued interest on non-performing loans	4,962
Other record accounts	1,443,304

The historical paid-in capital at March 31th, 2012 was of 4,243 million pesos.

This consolidated balance sheet was prepared according to the Accounting Criteria applicable to Credit Institutions issued by the Mexican National Banking and Securities Commission, in conformity with Articles 99, 101 and 102 of the Mexican Credit Institutions Law, of general and compulsory observance, consistently applied, reflecting the financial position of the institution as of the dates stated above, which were carried out and measured according to sound banking practices and applicable legal and administrative dispositions.

This consolidated balance sheet was approved by the Board of Directors under the responsibility of the signatories.

Income Statement

BBVA Bancomer Income Statement from January 1st to March 31th, 2012 (Data in million MXN pesos)

Interest income	24,671
Interest expense	(7,829)
Net interest income	16,843
Provisions for loan losses	(4,824)
Net interest income after provisions for loan losses	12,018
Fees on Service	7,196
Fees Paid	(2,081)
Total Fees	5,114
Trading income	959
Other operating income	168
Non-interest expense	(10,545)
Operating income	7,715
Share in net income of unconsolidated subsidiaries and affiliates	87
Income before tax	7,803
Current income tax	(181)
Deferred income tax	(1,627)
Income before discontinued operations	5,994
Discontinued operations	0
Income before controlling interest	5,994
Non-controlling interest	(92)
Net income	5,902

This consolidated Income Statement was prepared according to the Accounting Criteria applicable to Credit Institutions issued by the Mexican National Banking and Securities Commission, in conformity with Articles 99, 101 and 102 of the Mexican Credit institutions Law, of general and compulsory observance, consistently applied, reflecting the financial position of the institution for the years stated above, which were carried out and measured according to sound banking practices and applicable legal and administrative dispositions.

This consolidated Income Statement was approved by the Board of Directors under the responsibility of the signatories.

Statement of Cash Flows

BBVA Bancomer
Statement of Cash Flows from January 1st to March 31th, 2012
(Data in million MXN pesos)

Net income		5,902
Adjustments derived from items not involving cash flow		
Profit or loss derived from the valuation of investment and financing activities	(51)	
Depreciation of property, furniture and fixtures	341	
Amortization of intangible assets	293	
Provisions	1,311	
Income taxes	1,808	
Share in net income of unconsolidated subsidiaries and affiliated companies	(87)	
Noncontrolling interest	92	3,707
		9,609
Operating activities		
Change in margin call accounts		(655)
Change in investments in securities		1,865
Change in debtors from repurchase agreement		4,529
Change in derivatives (assets)		5,277
Change in loan portfolio (net)		(6,887)
Change in receivable benefits from securitized transactions		1
Change in repossessed assets		(147)
Change in other operating assets		(15,878)
Change in deposits		8,732
Change in interbank loans and other loans from other entities		395
Change in creditors from repurchase agreements		14,482
Change in collaterals sold or delivered in guarantee		8,272
Change in derivatives (liabilities)		(12,590)
Change in subordinated debt		(1,248)
Change in other operating liabilities		2,163
Change in hedging instruments (of hedge items related to operation activities)		4,048
Income taxes payment		(1,966)
Net cash flows used in operating activities		10,393
Investment activities		
Proceeds from the disposal of property, furniture and fixtures		50
Payments for the acquisition of property furniture and fixtures		(524)
Proceeds from the disposal of equity investments		3
Payments for the acquisition of equity investments		(39)
Payments for the acquisition of intangible assets		(170)
Net cash flows used in investment activities		(680)
Financing activities		
Cash dividends paid		(6,562)
Cash dividends paid of Afore Bancomer		(304)
Net cash flows used in financing activities		(6,866)
Net increase or decrease in cash and cash equivalents		12,456
Effects of changes in cash and cash equivalents		(216)
Cash and cash equivalents at the beginning of the year		115,400
Cash and cash equivalents at the end of the year		127,640

This Consolidated Statement of Cash Flows was prepared according to the Accounting Criteria applicable to Credit Institutions issued by the Mexican National Banking and Securities Commission, in conformity with Articles 99, 101 and 102 of the Mexican Credit institutions Law, of general and compulsory observance, consistently applied, reflecting the cash flows of the institution for the years stated above, which were carried out and measured according to sound banking practices and applicable legal and administrative dispositions. This Consolidated Statement of Cash Flows was approved by the Board of Directors under the responsibility of the signatories.

Statement of Changes in Stockholders' Equity

BBVA Bancomer Statement of Changes in Stockholders' Equity Million pesos	Subscribed Capital			Results of Prior Years	Earned capital			Net Income	Majority stockholders' equity	Non controlling Interest in Consolidated Subsidiaries	Total Stock- holders Equity
	Paid-in Capital	Share Premium	Capital Reserves		Unrealized Gain on Available for Sale Securities	Result from Valuation of Cash Flow Hedging Instruments	Result from Conversion of Foreign Subsidiaries				
Balances at December 31, 2011	24,138	15,726	6,881	41,385	2,412	1,255	171	23,467	115,435	942	116,377
<i>Movements due to stockholders' decision</i>											
Transfer of net income to results of prior years				23,467				(23,467)	-		-
Cash Dividends Paid				(6,562)					(6,562)		(6,562)
Dividends Paid of Afore										(304)	(304)
Total	-	-	-	16,905	-	-	-	(23,467)	(6,562)	(304)	(6,866)
<i>Comprehensive income movements</i>											
Net income for the year											
Net income								5,902	5,902	92	5,994
Results from valuation of available for sale securities					190				190		190
Results from valuation of Cash Flow Hedging Instruments						53			53		53
Adjustment for valuation of associated companies										(1)	(1)
Result from Conversion of Foreign Subsidiaries							(51)		(51)		(51)
Total	-	-	-		190	53	(51)	5,902	6,094	91	6,185
Balances at March 31, 2012	24,138	15,726	6,881	58,290	2,602	1,308	120	5,902	114,967	729	115,696

The present Consolidated Statement of Changes in Stockholders' Equity was prepared according to the Accounting Criteria applicable to Credit Institutions issued by the Mexican National Banking and Securities Commission, in conformity with Articles 99, 101 y 102 of the Mexican Credit Institutions Law, of general and compulsory observance, consistently applied, reflecting the changes in stockholders' equity of the institution for the years stated above which were carried out and measured according to sound banking practices and applicable legal and administrative dispositions

This Consolidated Statement of Changes in Stockholders' Equity was approved by the Board of Directors under the responsibility of the signatories.

Balance Sheet (last 5 quarters)

BBVA Bancomer					
Assets	Mar	Jun	Sep	Dic	Mar
Million of pesos	2011	2011	2011	2011	2012
Cash and cash equivalents	100,330	99,389	101,511	115,400	127,640
Margin call accounts	2,324	2,961	2,992	3,546	4,098
Securities:	311,563	317,940	305,582	332,865	329,670
Trading	194,512	210,467	192,115	213,112	219,048
Available for sale	102,826	93,095	98,932	105,081	95,796
Held to maturity	14,225	14,378	14,534	14,671	14,826
Debtors from repurchase agreement	0	14	0	4,540	11
Derivatives	51,527	58,402	89,744	74,461	64,829
Trading	47,571	53,978	79,304	63,633	58,356
Hedging Transactions	3,956	4,424	10,441	10,828	6,473
Valuation adjustments derived from hedges of financial assets	1,119	1,563	1,246	969	1,827
Performing loans	576,669	563,705	581,786	610,216	611,360
Commercial loans	312,548	292,075	301,922	317,905	312,971
Business or commercial activity	213,917	202,780	211,736	218,536	211,730
Financial entities	8,299	8,095	7,530	7,425	7,701
Government entities	90,332	81,200	82,656	91,944	93,540
Consumer	122,841	129,546	136,659	146,734	150,203
Mortgage	141,280	142,084	143,205	145,577	148,186
Non performing loans	14,966	18,192	21,052	19,681	20,820
Commercial loans	4,767	6,685	7,591	7,556	7,812
Business or commercial activity	4,746	6,674	6,846	7,555	7,810
Financial entities	3	7	2	1	1
Government entities	18	4	744	0	1
Consumer	4,866	5,352	5,959	5,756	5,712
Mortgage	5,333	6,155	7,502	6,369	7,296
Total loans	591,635	581,896	602,838	629,897	632,180
Allowance for loan losses	(23,149)	(24,733)	(26,031)	(24,873)	(25,642)
Total loans, net	568,486	557,164	576,807	605,024	606,538
Receivable benefits from securitization transactions	1,209	1,192	1,189	1,175	1,175
Receivable sundry debtors and prepayments net	38,505	40,260	54,581	44,190	58,171
Reposessed assets, net	2,894	2,953	3,369	4,102	4,249
Property, furniture and equipment, net	15,290	15,627	16,287	17,086	17,220
Equity investments	2,446	2,380	2,490	2,591	2,705
Deferred taxes, net	8,429	7,702	8,188	6,367	4,692
Other assets	7,950	8,866	8,424	10,600	13,591
Deferred charges, prepaid expenses and intangibles	7,950	8,866	8,424	10,600	13,591
Total Assets	1,112,072	1,116,414	1,172,411	1,222,914	1,236,416

BBVA Bancomer					
Liabilities and Stockholders' Equity					
Million of pesos	Mar 2011	Jun 2011	Sep 2011	Dic 2011	Mar 2012
Deposits	614,288	608,958	642,342	645,436	649,681
Demand deposits	377,524	390,099	406,620	437,572	439,627
Time Deposits	186,184	165,295	180,001	154,316	150,482
The general public	140,942	144,246	161,149	138,861	134,917
Money market	45,242	21,049	18,853	15,455	15,565
Bonds	50,580	53,564	55,722	53,548	59,572
Interbank loans and loans from other entities	36,903	18,373	25,515	20,306	20,228
Payable on demand	22,086	3,558	10,145	4,179	4,227
Short-term	10,045	9,872	10,143	11,052	11,020
Long-term	4,772	4,943	5,227	5,075	4,981
Creditors from repurchase agreements	169,087	188,318	157,003	210,884	225,366
Securities creditors	1	0	2	1	1
Collaterals sold or delivered in guarantee	14,308	13,140	22,966	24,723	32,995
Repurchase agreement	11	0	7	0	0
Security loans	14,297	13,140	22,959	24,723	32,995
Derivatives	54,935	62,948	93,548	74,721	62,391
Trading	53,708	61,152	90,450	72,121	59,530
Hedge transactions	1,227	1,796	3,098	2,600	2,861
Valuation adjustments derived from hedges of financial liabilities	632	1,177	3,040	3,134	3,652
Other payables	50,832	50,470	45,984	59,395	60,987
Employee profit sharing (PTU) payable	40	18	25	33	43
Transaction settlement creditors	22,124	21,932	15,048	24,404	29,713
Creditors from collaterals received in cash	11,435	9,396	10,496	10,187	9,637
Accrued liabilities and other	17,233	19,124	20,415	24,771	21,594
Subordinated debt	56,186	55,282	62,253	62,450	58,837
Deferred credits and advanced collections	6,106	5,583	5,393	5,487	6,582
Total Liabilities	1,003,278	1,004,249	1,058,047	1,106,538	1,120,720
Stockholders' equity					
Subscribed capital	39,864	39,864	39,864	39,864	39,864
Paid-in capital	24,138	24,138	24,138	24,138	24,138
Share premium	15,726	15,726	15,726	15,726	15,726
Earned capital	68,033	71,551	73,659	75,571	75,103
Capital reserves	6,881	6,881	6,881	6,881	6,881
Results of prior years	53,101	49,207	45,288	41,385	58,290
Unrealized gain on available-for-sale securities	759	1,729	3,001	2,411	2,602
Result from valuation of cash flow hedging instruments	1,497	1,924	2,007	1,255	1,308
Result from conversion of foreign subsidiaries	77	69	168	171	120
Net income	5,718	11,741	16,314	23,467	5,902
Majority stockholders' equity	107,897	111,415	113,523	115,435	114,966
Non-controlling interest in consolidated subsidiaries	897	750	842	942	729
Total Stockholders' Equity	108,794	112,165	114,365	116,377	115,696
Total Liabilities and Stockholders' Equity	1,112,072	1,116,414	1,172,411	1,222,914	1,236,416

BBVA Bancomer					
Memorandum Accounts					
Million of Pesos	Mar 2011	Jun 2011	Sep 2011	Dec 2011	Mar 2012
Contingent assets and liabilities	97	81	82	82	82
Credit commitments	204,377	232,030	215,388	229,597	233,311
Assets in trust or under mandate	825,894	840,033	842,509	875,039	888,315
In trust	291,042	303,032	315,349	307,500	319,848
Under mandate	534,852	537,001	527,160	567,539	568,467
Assets in custody or under administration	245,548	245,213	238,658	248,434	254,095
Collaterals received by the institution	122,287	30,137	40,356	75,381	49,017
Collaterals received and sold or pledged as collateral by the institution	121,107	30,137	40,356	70,881	49,017
Investment banking transactions on behalf of third parties, net	27,986	40,250	49,058	32,360	56,278
Accrued interest on non-performing loans	3,618	4,024	4,664	4,997	4,962
Other record accounts	1,520,152	1,384,550	1,450,641	1,442,476	1,443,304

Income Statement (last 5 quarters)

BBVA Bancomer Income Statement Million of pesos	1Q 2011	2Q 2011	3Q 2011	4Q 2011	1Q 2012
Interest income	22,845	23,042	23,446	25,114	24,671
Interest expense	(7,455)	(7,624)	(7,603)	(8,300)	(7,829)
Net interest income	15,390	15,418	15,843	16,815	16,843
Provisions for loan losses	(4,617)	(5,172)	(5,718)	(4,504)	(4,824)
Net interest income after provisions for loan losses	10,773	10,246	10,125	12,310	12,018
Fees on Services	6,680	6,848	7,230	7,426	7,196
Fees Paid	(1,737)	(1,768)	(1,932)	(2,196)	(2,081)
Total Fees	4,943	5,080	5,298	5,230	5,114
Trading income	1,481	1,956	256	674	959
Other operating income	256	146	338	550	168
Non-interest expense	(9,711)	(9,620)	(9,814)	(9,987)	(10,545)
Operating income	7,742	7,807	6,205	8,777	7,715
Share in net income of unconsolidated subsidiaries and affiliates	7	88	103	94	87
Income before tax	7,749	7,896	6,308	8,870	7,803
Current income tax	(910)	(1,467)	(2,665)	(10)	(181)
Deferred income tax	(1,056)	(316)	1,022	(1,607)	(1,627)
Income before discontinued operations	5,783	6,113	4,665	7,253	5,994
Discontinued operations	-	-	-	-	-
Income before controlling interest	5,783	6,113	4,665	7,253	5,994
Non-controlling interest	(65)	(90)	(92)	(100)	(92)
Net income	5,718	6,023	4,573	7,153	5,902

Financial Ratios

BBVA Bancomer	1Q	2Q	3Q	4Q	1Q
Ratios	2011	2011	2011	2011	2012
Net interest margin (NIM)	4.1%	3.9%	3.8%	4.5%	4.2%
Efficiency	44.0%	42.6%	45.1%	42.9%	45.7%
Productivity	50.9%	52.8%	54.0%	52.4%	48.5%
ROE	21.0%	21.8%	16.2%	24.8%	20.3%
ROA	2.1%	2.2%	1.6%	2.4%	1.9%
Liquidity	97.1%	99.9%	92.0%	95.8%	97.3%
Total Net Capital / Credit Risk	26.9%	27.4%	27.2%	26.7%	26.1%
Basic Capital / Risk Weighted Assets	11.5%	11.5%	11.2%	11.3%	11.0%
Total Net Capital / Risk Weighted Assets	15.9%	15.6%	15.7%	15.8%	15.1%

Bancomer Rating by CNBV

At March 31th, 2012, BBVA Bancomer is positioned in category I, according to calculation made by Banco de Mexico, in accordance to the definition stated in fraction III of the rule I of the General Rules (*Reglas de Carácter General*) established in article 134 BIS of the Mexican Credit Institutions Law ("*Ley de Instituciones de Crédito*").

Financial Ratios

1) NIM:

Net interest income after provision for loan losses determined on annualized basis / Average earning assets, based on beginning and end of the period.

2) Efficiency:

Non-interest expense / (Net interest income + Total Fees + Trading income + Other operating income)

3) Productivity

Total Fees / Non-interest expense.

4) ROE:

Net Income determined on annualized basis / Average stockholders' equity, based on beginning and end of the period.

5) ROA:

Net Income determined on annualized basis / Average total assets, based on beginning and end of the periods.

6) Liquidity:

Liquid assets (cash and cash equivalents + trading + available for sale securities) / Liquid liabilities (demand deposits + interbank loans and loans from other entities payable on demand + interbank loans and loans from other entities of short term).

7) Total Net Capital / Credit Risk:

Total Net Capital / Assets subject to credit risk

8) Basic capital / Risk-Weighted Assets:

Basic Capital / Assets subject to credit, operational and market risk

9) Total Net capital / Risk-Weighted Assets:

Total Net Capital / Assets subject to credit, operational and market risk

Rating Loan Portfolio

BBVA Bancomer

Performing Loan Ratings at March 31th , 2012

Concept	Performing Loans Ammount	Allowance for Loan Losses			
		Commercial Loans	Consumer Loans	Mortgage Loans	Total Allowance for Loan Losses
Excepted Rated	25,087				
Risk A	412,633	1,718	314	373	2,405
Risk B	188,141	2,186	5,612	1,232	9,030
Risk C	18,301	914	3,457	1,741	6,112
Risk D	4,284	119	2,951	88	3,158
Risk E	1,573	1,019	390	205	1,614
Additional		440	57	2,826	3,323
Provisions	650,019	6,396	12,781	6,465	25,642

Notes:

1. The amount for grading and setting up provisions corresponds to the last day of the month stated in balance sheet at March 31th, 2012.
2. Performing loans are graded in accordance to the rules issued by National Banking and Securities Commission (CNBV), and internal methodologies.

Ratings of Bancomer

BBVA Bancomer Ratings of Issuer

Standard and Poor's

	Long Term	Short Term	Outlook
Global Foreign Currency	BBB	A-3	Stable
Global Local Currency	BBB	A-3	Stable
National Scale	mxAAA	mxA-1+	Stable
Stand Alone Credit Profile (SACP)	a-		Stable

Moody's

	Long Term	Short Term	Outlook
Global Foreign Currency	Baa1	P-2	Stable
Global Local Currency	A1	P-1	Review for Downgrade
National Scale	Aaa.mx	MX-1	Stable
Bank Financial Strength Rating (BFSR)	C+		Review for Downgrade

Fitch

	Long Term	Short Term	Outlook
Global Foreign Currency	A-	F1	Stable
Global Local Currency	A-	F1	Stable
National Scale	AAA(mex)	F1 + (mex)	Stable
Viability (VR)	a-		Stable

Bancomer's Issuances

BBVA Bancomer Bancomer Issuances						
Instrument	Amount (mill)	Issue Date	Due Date	Year of Maturity	Period (years)	Rate
Senior Debt						
Bank Bond 2da Emisión - BCM0001	\$ 2,500	10-Nov-06	27-Oct-16	2016	10.0	8.60%
Bank Bond 3ra Issue UDIS (1,719) - BACOMER 07U	1,719	02-Feb-07	09-Jul-26	2026	19.4	4.36%
Bank Bond 3ra Issue UDIS (522) Reap - BACOMER 07U	522	30-Mar-07	09-Jul-26	2026	19.3	4.36%
Bank Bond 7ma Issue UDIS (1,092) - BACOMER 10U	1,092	06-Sep-10	24-Ago-20	2020	10.0	3.70%
Bank Bond 8va Issue - BACOMER 10	\$ 1,078	06-Sep-10	24-Ago-20	2020	10.0	7.83%
Bank Bond 1ra Issue 2011 - BACOMER 11	\$ 5,000	31-Ene-11	27-Ene-14	2014	3.0	TIIE28 + 0.20%
Bank Bond 1ra Issue 2011 - BACOMER 13062	\$ 1,200	05-Abr-11	05-Feb-13	2013	1.8	TIIE28 + 0.14%
Senior Notes DIs 2011	US\$750	10-Mar-11	10-Mar-16	2016	5.0	4.50%
Bank Bond 2da Issue 2011 - BACOMER 21145	\$ 1,000	15-Abr-11	02-Abr-21	2021	10.0	TIIE28 + 0.80%
Bank Bond 3ra Issue 2011 - BACOMER 13225	\$ 700	03-Jun-11	31-May-13	2013	2.0	TIIE28 + 0.10%
Bank Bond 2da Issue 2011 - BACOMER 11-2	\$ 3,000	10-Jun-11	06-Jun-14	2014	3.0	TIIE28 + 0.20%
Subordinated Debentures						
Subordinated Debentures Tier 2 - BACOMER 06	\$ 2,500	28-Sep-06	18-Sep-14	2014	8.0	TIIE28 + 0.30%
Capitalization Notes Tier 1 Dólares - USG09077AB73	US\$500	17-May-07	17-May-17	2017	15NC10	6.008%
Subordinated Notes Tier 2 Euros - XS0300999744	EU600	17-May-07	17-May-12	2012	10NC5	4.799%
Subordinated Debentures Tier 2 - BACOMER 08	\$ 1,200	28-Jul-08	27-Jul-13	2013	10NC5	TIIE28 + 0.60%
Subordinated Debentures Tier 2 - BACOMER 08-2	\$ 3,000	06-Oct-08	05-Oct-13	2013	10NC5	TIIE28 + 0.65%
Subordinated Debentures Tier 2 - BACOMER 08-3	\$ 2,859	10-Dic-08	09-Dic-15	2015	12NC7	TIIE28 + 1.00%
Subordinated Debentures Tier 2 - BACOMER 09	\$ 2,729	19-Jun-09	18-Jun-14	2014	10NC5	TIIE28 + 1.30%
Capitalization Notes Tier 1 Dólares	US\$1000	22-Abr-10	22-Abr-20	2020	10.0	7.250%
Subordinated Debenturesinadas Tier 2 Dólares	US\$1,250	10-Mar-11	10-Mar-21	2021	10.0	6.500%
Mortgage Securitization						
1st Issue - BACOMCB 07	\$ 2,540	21-Dic-07	13-Mar-28	2028	20.2	9.05%
2nd Issue - BACOMCB 08	\$ 1,114	14-Mar-08	14-Jul-28	2028	20.3	8.85%
3rd Issue Serie A2 UDIS - BACOMCB 08-2U	587	08-Ago-08	31-Ene-33	2033	24.5	5.53%
4th Issue - BACOMCB 08-2	\$ 5,509	01-Dic-08	19-Ago-30	2030	21.7	9.91%
5th Issue Serie 2 - BACOMCB 09-2	\$ 1,732	07-Ago-09	24-May-29	2029	19.8	8.04%
5th Issue Serie 3 - BACOMCB 09-3	\$ 3,616	07-Ago-09	24-May-29	2029	19.8	10.48%
Others:						
Inter-American Development Bank Loan	US\$20	15/07/2010	15/11/2013	2013	3.3	LIBOR 6M + 1.25%

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