

BBVA Bancomer

Financial Results 1Q13

April 26th, 2013

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Presentation of Financial Information

This report presents unaudited financial information as of March 31, 2013, 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., 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.

BBVA Bancomer meets the requirements of the local accounting standards NIF-C15 and presents the Afore BBVA Bancomer results as discontinued operations inside the income statement. For comparability purposes, the financial information contained in this report has been rebuilt.

Highlights 1Q13

Decree and Payment of Cash Dividend of BBVA Bancomer

During the first quarter of the year, BBVA Bancomer made the first payment of dividends that was of \$0.2915524037513 per share.

Sale of Afore Bancomer

On January 9th, 2013, BBVA Bancomer achieves the sale of Afore BBVA Bancomer to Afore XXI Banorte. The total amount of this sale was 1,734 million dollars.

Main Messages

Results

- Recurrent Income 1Q13:
 - Net Interest income reached 17,829 mp an increase of 6.0% y-o-y driven by a positive evolution of loans and deposits. Net interest margin stood at 4.4%, 20 bp higher than 1Q12.
 - Provisions for loan losses increased 12% y-o-y.
 - Fees & Commissions reached 4,413 mp, remaining stable during the first quarter, compared to 1Q12.
- Non Interest Expense increased 2.7% annually, achieving an efficiency ratio of 45.2%, 70 bp better than 1Q12.
- Net Income was 13,704 million pesos (mp); excluding discontinued operations, net income reached 5,619 mp, same level as 1Q12.

Commercial Activity

- Total Performing Loans reached 639,158 mp, an annual growth rate of 4.5% driven by consumer loans and credit cards, which showed a positive behavior with a y-o-y growth rate of 9.9%.
- Commercial lending reached 321,952 mp, an annual growth rate of 2.9% highlighting the performance of SMEs increasing at an annual growth rate of 22.9%.
- Mortgage loans with 152,089 mp and an increase of 2.6% y-o-y.
- Total deposits reached 654,825 mp, representing an annual increase of 0.8%. BBVA Bancomer maintains an adequate funding mix with a higher weight from demand deposits that keep increasing to reach 455,964 mp, with an annual growth rate of 3.7%.
- Time deposits decrease 4.5% y-o-y, offset by the offering of different investment products with higher added-value for the customers.
- Mutual funds assets under management reached 294,336 mp an increase of 8.1%.

Financial Ratios

BBVA Bancomer	1Q	2Q	3Q	4Q	1Q
Ratios	2012	2012	2012	2012	2013
Net interest margin (NIM)	4.2%	4.2%	3.8%	4.1%	4.4%
Efficiency	45.9%	46.0%	45.0%	44.2%	45.2%
Productivity	42.7%	42.6%	42.2%	42.8%	41.9%
ROE	20.5%	19.8%	18.1%	21.7%	45.0%
ROA	1.9%	1.8%	1.7%	2.0%	4.4%
Liquidity	97.0%	86.9%	103.2%	92.1%	80.9%
Total Net Capital / Credit Risk	26.1%	25.0%	27.3%	27.1%	27.4%
Tier 1 / Risk Weighted Assets	11.0%	11.6%	11.1%	11.0%	12.1%
Total Net Capital / Risk Weighted Assets	15.1%	14.9%	15.9%	15.8%	16.5%

Bancomer Rating by CNBV

At March 31, 2013, 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) **Tier 1 / Risk-Weighted Assets:**
Tier 1 / 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

Financial Statements

Balance Sheet

Balance Sheet as of March 31, 2013

(Data in million MXN pesos)

ASSETS		LIABILITIES AND STOCKHOLDERS' EQUITY	
Cash and cash equivalents	107,812	Deposits	654,825
Margin call accounts	2,604	Demand deposits	455,964
Securities	283,581	Time Deposits	143,843
Trading	165,348	The general public	123,803
Available for sale	102,773	Money market	20,040
Held to maturity	15,460	Bonds	55,018
Debtors from repurchase agreement	0	Interbank loans and loans from other entities	13,499
Derivatives	74,758	Payable on demand	2,735
Trading	71,519	Short-term	6,009
Hedging Transactions	3,239	Long-term	4,755
Valuation adjustments derived from hedges of financial assets	3,367	Creditors from repurchase agreements	155,659
Performing loans	639,158	Securities loans	1
Commercial loans	321,952	Collaterals sold or delivered in guarantee	37,148
Business or commercial activity	222,096	Repurchase agreement	38
Financial entities	12,624	Security loans	37,110
Government entities	87,232	Derivatives	77,395
Consumer	165,117	Trading	72,871
Mortgage	152,089	Hedge transactions	4,524
Non performing loans	22,762	Valuation adjustments derived from hedges of financial liabilities	3,635
Commercial loans	6,656	Other payables	77,807
Business or commercial activity	6,496	Profit taxes payable	3,708
Financial entities	55	Employee profit sharing (PTU) payable	4
Government entities	105	Transaction settlement creditors	42,098
Consumer	7,475	Creditors from collaterals received in cash	10,812
Mortgage	8,631	Accrued liabilities and other	21,185
Total loans	661,920	Subordinated debt	66,251
Allowance for loan losses	(27,582)	Deferred credits and advanced collections	7,800
Total loans, net	634,338	Total Liabilities	1,094,020
Receivable benefits from securitization transactions	1,175	Stockholders' equity	
Receivable sundry debtors and prepayments net	72,008	Subscribed capital	39,864
Repossessed assets, net	6,202	Paid-in capital	24,138
Property, furniture and equipment, net	19,444	Share premium	15,726
Equity investments	742	Earned capital	86,614
Deferred taxes, net	6,892	Capital reserves	6,881
Other assets	7,605	Results of prior years	62,517
Deferred charges, prepaid expenses and intangibles	7,605	Unrealized gain on available-for-sale securities	1,872
Total Assets	1,220,528	Result from valuation of cash flow hedging instruments	1,546
		Result from conversion of foreign subsidiaries	94
		Net income	13,704
		Majority stockholders' equity	126,478
		Non-controlling interest in consolidated subsidiaries	30
		Total stockholders' equity	126,508
		Total Liabilities and Stockholders' Equity	1,220,528

BBVA Bancomer	
Memorandum Accounts	
Million of Pesos	Mar 2013
Contingent assets and liabilities	36
Credit commitments	267,792
In trust	312,224
Under mandate	690,226
Assets in trust or under mandate	1,002,450
Assets in custody or under administration	275,970
Collaterals received by the institution	79,541
Collaterals received and sold or pledged as collateral by the institution	79,522
Investment banking transactions on behalf of third parties, net	37,916
Accrued interest on non-performing loans	7,871
Other record accounts	1,362,915

The historical paid-in capital at March 31, 2013 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.

VICENTE RODERO RODERO
DIRECTOR GENERAL

JAVIER MALAGON NAVAS
DIRECTOR GRAL. FINANZAS

FERNANDO DEL CARRE GONZALEZ DEL REY
DIRECTOR GRAL. AUDITORIA INTERNA

LEOBARDO RAMIREZ HERNANDEZ
DIRECTOR CONTABILIDAD CORPORATIVA

Income Statement

BBVA Bancomer Income Statement from January 1st to March 31, 2013

(Data in million MXN pesos)

Interest income	25,847
Interest expense	(8,018)
Net interest income	17,829
Provisions for loan losses	(5,403)
Net interest income after provisions for loan losses	12,426
Fees on Service	6,542
Fees Paid	(2,129)
Total Fees	4,413
Trading income	905
Other operating income	152
Non-interest expense	(10,533)
Operating income	7,363
Share in net income of unconsolidated subsidiaries and affiliates	38
Income before tax	7,401
Current income tax	(1,906)
Deferred income tax	124
Income before discontinued operations	5,619
Discontinued operations	8,085
Income before controlling interest	13,704
Non-controlling interest	-
Net income	13,704

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.

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Statement of Cash Flows

BBVA Bancomer
Statement of Cash Flows from January 1st to March 31, 2013
(Data in million MXN pesos)

Net income	13,704
Adjustments derived from items not involving cash flow	
Profit or loss derived from the valuation of investment and financing activities	(29)
Depreciation of property, furniture and fixtures	363
Amortization of intangible assets	339
Provisions	757
Income taxes	1,782
Share in net income of unconsolidated subsidiaries and affiliated companies	(38)
	3,174
	16,878
Operating activities	
Change in margin call accounts	1,123
Change in investments in securities	62,274
Change in debtors from repurchase agreement	153
Change in derivatives (assets)	(7,624)
Change in loan portfolio (net)	(1,834)
Change in repossessed assets	(61)
Change in other operating assets	(34,480)
Change in deposits	(13,415)
Change in interbank loans and other loans from other entities	(11,094)
Change in creditors from repurchase agreements	(63,465)
Change in security loans	(1)
Change in collaterals sold or delivered in guarantee	2,936
Change in derivatives (liabilities)	6,915
Change in subordinated debt	309
Change in other operating liabilities	26,508
Change in hedging instruments (of hedge items related to operation activities)	1,144
Income taxes payment	(1,526)
Net cash flows used in operating activities	(32,138)
Investment activities	
Proceeds from the disposal of property, furniture and fixtures	1
Payments for the acquisition of property furniture and fixtures	(1,140)
Proceeds from the disposal of Long-Term assets available for sale	8,085
Payments for the acquisition of intangible assets	(131)
Net cash flows used in investment activities	6,815
Financing activities	
Cash dividends paid	(4,418)
Net cash flows used in financing activities	(4,418)
Net increase or decrease in cash and cash equivalents	(12,863)
Effects of changes in cash and cash equivalents	(893)
Cash and cash equivalents at the beginning of the year	121,568
Cash and cash equivalents at the end of the year	107,812

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.

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Statement of Changes in Stockholders' Equity

BBVA Bancomer Million pesos	Subscribed Capital				Earned capital						
	Paid-in Capital	Share Premium	Capital Reserves	Results of Prior Years	Unrealized Gain on Available for Sale Securities	Result from Valuation of Cash Flow Hedging Instruments	Result from Conversion of Foreign Subsidiaries	Net Income	Majority stockholders' equity	Non controlling Interest in Consolidated Subsidiaries	Total Stock holders Equity
Balances as of December 31, 2012	24,138	15,726	6,881	43,742	1,863	1,566	130	23,193	117,239	30	117,269
HOLDERS' MOVEMENTS											
Transfer from net income to results of prior years				23,193				(23,193)			
Payment of cash dividends				(4,418)					(4,418)		(4,418)
Total				18,775				(23,193)	(4,418)		(4,418)
COMPREHENSIVE INCOME MOVEMENTS											
Net income for the year								13,704	13,704		13,704
Result from valuation of securities available for sale					9				9		9
Results from valuation of Cash Flow Hedging Instruments						(20)			(20)		(20)
Result from Conversion of Foreign Subsidiaries							(36)		(36)		(36)
Total					9	(20)	(36)	13,704	13,657		13,657
Balances as of March 31,2013	24,138	15,726	6,881	62,517	1,872	1,546	94	13,704	126,478	30	126,508

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.

VICENTE RODERO RODERO
DIRECTOR GENERAL

JAVIER MALAGON NAVAS
DIRECTOR GENERAL FINANZAS

FERNANDO DEL CARRE GONZALEZ DEL REY
DIRECTOR GENERAL. AUDITORIA INTERNA

LEOBARDO RAMIREZ HERNANDEZ
DIRECTOR CONTABILIDAD CORPORATIVA

Balance Sheet (last 5 quarters)

BBVA Bancomer					
Assets	Mar	Jun	Sep	Dec	Mar
Million of pesos	2012	2012	2012	2012	2013
Cash and cash equivalents	127,639	85,984	119,658	121,568	107,812
Margin call accounts	4,098	4,273	4,047	3,748	2,604
Securities:	328,380	344,864	372,755	347,058	283,581
Trading	217,758	222,565	248,286	229,174	165,348
Available for sale	95,796	107,312	109,325	102,580	102,773
Held to maturity	14,826	14,987	15,143	15,304	15,460
Debtors from repurchase agreement	11	63	120	153	0
Derivatives	64,829	77,051	74,928	68,106	74,758
Trading	58,356	71,757	70,825	64,429	71,519
Hedging Transactions	6,473	5,294	4,103	3,677	3,239
Valuation adjustments derived from hedges of financial assets	1,827	3,059	3,044	3,056	3,367
Performing loans	611,360	626,659	638,370	642,168	639,158
Commercial loans	312,971	322,178	326,671	325,206	321,952
Business or commercial activity	211,730	220,975	225,120	229,675	222,096
Financial entities	7,701	8,962	9,868	8,411	12,624
Government entities	93,540	92,241	91,683	87,120	87,232
Consumer	150,203	155,455	161,505	166,080	165,117
Mortgage	148,186	149,026	150,194	150,882	152,089
Non performing loans	20,820	22,327	23,123	21,686	22,762
Commercial loans	7,812	7,938	7,593	6,523	6,656
Business or commercial activity	7,810	7,767	7,229	6,278	6,496
Financial entities	1	8	31	49	55
Government entities	1	163	333	196	105
Consumer	5,712	6,538	6,787	7,656	7,475
Mortgage	7,296	7,851	8,743	7,507	8,631
Total loans	632,180	648,986	661,493	663,854	661,920
Allowance for loan losses	(25,642)	(27,245)	(28,494)	-27,934	-27,582
Total loans, net	606,538	621,741	632,999	635,920	634,338
Receivable benefits from securitization transactions	1,175	1,175	1,175	1,175	1,175
Receivable sundry debtors and prepayments net	58,128	69,911	41,148	40,080	72,008
Reposessed assets, net	4,249	4,910	5,600	6,141	6,202
Property, furniture and equipment, net	17,186	17,559	17,967	18,668	19,444
Equity investments	752	617	674	713	742
Long-Term assets available for sale	3,870	4,178	4,510	4,758	0
Deferred taxes, net	4,767	4,694	6,672	6,699	6,892
Other assets	11,892	9,338	6,211	5,856	7,605
Deferred charges, prepaid expenses and intangibles	11,892	9,338	6,211	5,856	7,605
Total Assets	1,235,341	1,249,417	1,291,507	1,263,699	1,220,528

BBVA Bancomer Liabilities and Stockholders' Equity Million of pesos	Mar 2012	Jun 2012	Sep 2012	Dec 2012	Mar 2013
Deposits	649,791	668,454	656,139	671,625	654,825
Demand deposits	439,627	468,016	446,413	472,386	455,964
Time Deposits	150,592	144,755	153,576	142,702	143,843
The general public	135,027	128,780	131,328	125,197	123,803
Money market	15,565	15,975	22,248	17,505	20,040
Bonds	59,572	55,683	56,150	56,537	55,018
Interbank loans and loans from other entities	20,228	15,492	21,162	24,808	13,499
Payable on demand	4,227	2,857	4,555	14,176	2,735
Short-term	11,020	7,501	11,375	5,689	6,009
Long-term	4,981	5,135	5,232	4,943	4,755
Creditors from repurchase agreements	225,366	217,285	240,680	219,124	155,659
Securities creditors	1	3	2	2	1
Collaterals sold or delivered in guarantee	32,995	40,578	39,434	34,212	37,148
Repurchase agreement	0	0	0	0	38
Security loans	32,995	40,578	39,434	34,212	37,110
Derivatives	62,391	77,796	76,149	69,027	77,395
Trading	59,530	73,796	71,203	65,957	72,871
Hedge transactions	2,861	4,000	4,946	3,070	4,524
Valuation adjustments derived from hedges of financial liabilities	3,652	4,041	4,066	3,798	3,635
Other payables	60,504	53,513	62,573	48,354	77,807
Profit taxes payable	0	0	0	0	3,708
Employee profit sharing (PTU) payable	3	-2	-1	2	4
Transaction settlement creditors	29,713	21,147	30,300	16,301	42,098
Creditors from collaterals received in cash	9,637	10,721	10,389	11,242	10,812
Accrued liabilities and other	21,150	21,647	21,885	20,809	21,185
Subordinated debt	58,837	49,756	67,900	68,565	66,251
Deferred credits and advanced collections	6,582	6,499	6,950	6,915	7,800
Total Liabilities	1,120,347	1,133,417	1,175,055	1,146,430	1,094,020
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	75,103	76,109	76,561	77,374	86,614
Capital reserves	6,881	6,881	6,881	6,881	6,881
Results of prior years	58,290	53,441	48,591	43,742	62,517
Unrealized gain on available-for-sale securities	2,602	2,653	2,537	1,863	1,872
Result from valuation of cash flow hedging instruments	1,308	1,371	1,568	1,566	1,546
Result from conversion of foreign subsidiaries	120	150	124	129	94
Net income	5,902	11,613	16,860	23,193	13,704
Majority stockholders' equity	114,967	115,973	116,425	117,238	126,478
Non-controlling interest in consolidated subsidiaries	27	27	27	31	30
Total Stockholders' Equity	114,994	116,000	116,452	117,269	126,508
Total Liabilities and Stockholders' Equity	1,235,341	1,249,417	1,291,507	1,263,699	1,220,528

BBVA Bancomer Memorandum Accounts Million of Pesos	Mar 2012	Jun 2012	Sep 2012	Dec 2012	Mar 2013
Contingent assets and liabilities	82	31	36	36	36
Credit commitments	233,311	240,585	244,882	254,838	267,792
In trust	319,848	325,908	321,523	309,532	312,224
Under mandate	568,467	687,599	644,328	667,259	690,226
Assets in trust or under mandate	888,315	1,013,506	965,851	976,791	1,002,450
Assets in custody or under administration	254,095	255,753	255,697	274,688	275,970
Collaterals received by the institution	49,017	65,775	71,416	81,647	79,541
Collaterals received and sold or pledged as collateral by the institution	49,017	65,659	71,368	80,469	79,522
Investment banking transactions on behalf of third parties, net	56,278	40,259	41,665	36,231	37,916
Accrued interest on non-performing loans	4,962	5,443	6,109	6,801	7,871
Other record accounts	1,443,304	1,560,922	1,619,429	1,375,838	1,362,915

Income Statement (last 5 quarters)

BBVA Bancomer Income Statement Million of pesos	1Q 2012	2Q 2012	3Q 2012	4Q 2012	1Q 2013
Interest income	24,650	25,279	25,591	26,986	25,847
Interest expense	(7,830)	(7,949)	(8,334)	(8,837)	(8,018)
Net interest income	16,820	17,330	17,257	18,149	17,829
Provisions for loan losses	(4,824)	(5,414)	(6,184)	(5,838)	(5,403)
Net interest income after provisions for loan losses	11,996	11,916	11,073	12,311	12,426
Fees on Services	6,453	6,574	6,708	7,183	6,542
Fees Paid	(2,078)	(2,162)	(2,288)	(2,587)	(2,129)
Total Fees	4,375	4,412	4,421	4,596	4,413
Trading income	959	397	1,344	926	905
Other operating income	175	343	242	571	152
Non-interest expense	(10,257)	(10,354)	(10,470)	(10,726)	(10,533)
Operating income	7,248	6,714	6,609	7,678	7,363
Share in net income of unconsolidated subsidiaries and affiliates	34	52	37	42	38
Income before tax	7,282	6,766	6,646	7,720	7,401
Current income tax	(35)	(1,370)	(3,338)	(1,345)	(1,906)
Deferred income tax	(1,617)	7	1,600	(410)	124
Income before discontinued operations	5,630	5,403	4,908	5,965	5,619
Discontinued operations	273	308	338	372	8,085
Income before controlling interest	5,903	5,711	5,246	6,337	13,704
Non-controlling interest	(1)	0	1	(4)	0
Net income	5,902	5,711	5,247	6,333	13,704

Rating Loan Portfolio

BBVA Bancomer

Performing Loan Ratings as of March 31 , 2013

Concept	Performing Loans Ammount	Allowance for Loan Losses			
		Commercial Loans	Consumer Loans	Mortgage Loans	Total Allowance for Loan Losses
Excepted	22,189				
Rated					
Risk A	411,993	1,578	261	420	2,259
Risk B	223,572	2,773	6,357	1,264	10,394
Risk C	21,165	754	3,928	2,114	6,796
Risk D	5,490	109	3,862	78	4,049
Risk E	1,121	529	364	271	1,164
Additional		483	0	2,437	2,920
Provisions	685,530	6,226	14,772	6,584	27,582

Notes:

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

Ratings

BBVA Bancomer

Standard and Poor's

	Long Term	Short Term	Outlook
Issuer Credit Rating -foreign Currency	BBB	A-2	Positive
Issuer Credit Rating -Local Currency	BBB	A-2	Positive
National Scale	mxAAA	mxA-1+	Stable
Stand Alone Credit Profile (SACP)	bbb+		

Moody's

Bank Deposits - Domestic Currency	Baa1	P-2	Stable
Bank Deposits - foreign Currency	A2	P-1	Stable
National Scale Rating Bank Deposits	Aaa.mx	MX-1	Stable
Bank Financial Strength Rating (BFSR)	C-		

Fitch

Issuer Default Rating - foreign Currency	A-	F1	Negative
Issuer Default Rating - Local Currency	A-	F1	Negative
National Scale Rating	AAA(mex)	F1 + (mex)	Stable
Viability Rating (VR)	a-		

Issues

BBVA Bancomer

Instrument	Amount (mill)	Issue Date	Due Date	Year of Maturity	Period (years)	Rate
Senior Debt						
Bond 2nd Issue - BCM0001	\$ 2,500	10-nov-06	27-oct-16	2016	10.0	8.60%
Bond 3rd Issue UDIS (1,719) - BACOMER 07U	1,719	02-feb-07	09-jul-26	2026	19.4	4.36%
Bond 3rd Issue UDIS (522) Reap - BACOMER 07U	522	30-mar-07	09-jul-26	2026	19.3	4.36%
Bond 7th Issue UDIS (1,092) - BACOMER 10U	1,092	06-sep-10	44067	2020	10.0	3.70%
Bond 8th Issue - BACOMER 10	\$ 1,078	06-sep-10	44067	2020	10.0	7.83%
Bond 1st Issue 2011 - BACOMER 11	\$ 5,000	40574	41666	2014	3.0	TIIE28 + 0.20%
Senior Notes DIs 2011	US\$750	10-mar-11	10-mar-16	2016	5.0	4.50%
Bond 2nd Issue 2011 - BACOMER 21145	\$ 1,000	40648	44288	2021	10.0	TIIE28 + 0.80%
Bond 3rd Issue 2011 - BACOMER 13225	\$ 700	03-jun-11	31-may-13	2013	2.0	TIIE28 + 0.10%
Bond 2nd Issue 2011 - BACOMER 11-2	\$ 3,000	10-jun-11	06-jun-14	2014	3.0	TIIE28 + 0.20%
Bond 3rd issue 2012 - BACOMER 12	\$ 2,000	18-may-12	16-may-14	2014	2.0	TIIE28 + 0.20%
Bond 4th issue 2012 - BACOMER 22224	\$ 1,000	07-jun-12	26-may-22	2022	10.0	TIIE28 + 0.85%
Bond (Private Issue)	\$ 7,500	12-jul-12	11-jul-13	2013	1.0	TIIE28 + 0.00%
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 Dollars - USG09077AB73	US\$500	17-may-07	17-may-17	2017	15NC10	6.008%
Subordinated Debentures Tier 2 - BACOMER 08	\$ 1,200	28-jul-08	22-jul-13	2013	10NC5	TIIE28 + 0.60%
Subordinated Debentures Tier 2 - BACOMER 08-2	\$ 3,000	06-oct-08	28-oct-13	2013	10NC5	TIIE28 + 0.65%
Subordinated Debentures Tier 2 - BACOMER 08-3	\$ 2,859	39792	42347	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 Dollars	US\$1000	40290	43943	2020	10.0	7.250%
Subordinated Debentures Tier 2 Dollars	US\$1,250	10-mar-11	10-mar-21	2021	10.0	6.500%
Subordinated Debentures Tier 2 Dollars	US\$1,500	19-jul-12	30-sep-22	2022	10.2	6.750%
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	419	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	40374	41593	2013	3.3	LIBOR 6M + 1.25%

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