

BBVA Bancomer

Financial Results 2Q15

July 31th, 2015

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Presentation of Financial Information

This report presents unaudited financial information, 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 USA, Inc., Opción Volcán, 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 de Bursatilización BNY 989; Fideicomiso de Bursatilización Invex 881, Adquira México, S. A. de C. V.; Financiera Ayudamos, S. A. de C. V. y Unidad de Avalúos México, S. A. de C. V., Deutsche Bank México S.A. Fideicomiso F/1859; Deutsche Bank México S.A. Fideicomiso F/1860.

Highlights

Decree and Payment of Cash Dividend of BBVA Bancomer.

During the second quarter of the year, BBVA Bancomer decreed the second dividend payment for the year 2015 of \$0.358072282198818 per share.

Main Messages

Results 6M15

- BBVA Bancomer S.A. reached a net income of 14,305 million pesos (mp) an increase of 4.9% for the first six months of the year.
- Net interest income increased 8.5% driven by larger volumes of loans and deposits.
- Non-interest expense increased 6.6% y-o-y, and Efficiency ratio measured by Cost / Income was 43.2%.
- BBVA Bancomer has refurbished more than 940 branches according to the investment plan announced in 2013. We have increased our ATM network in 1,386 units in the last 12 months reaching 9,713 in the first half of the year.

Commercial Activity

- Positive lending activity reached 817,852 mp with an annual increase of 14.8% in performing loans. This evolution is driven by commercial and consumer portfolio (payroll, personal and auto loan).
- Commercial Loans increased 22.6%, loans to medium-sized business showed an increase of 25.2%¹. Loans to small and medium size business (SMEs) grew 25.0%².
- Consumer loans including payroll, personal and auto, increased 18.7% in the year.
- Total deposits including demand and time deposits increased 13.1% y-o-y. As of June 2015, BBVA Bancomer holds total customer funds of 1.5 trillion pesos.
- Demand Deposits continue to grow during the year to reach 593,495 mp, an annual increase of 7.2%. While time deposits showed an increase of 36.2%.

¹ Internal segmentation of medium size business with annual sales between 100 y 250 mdp

² Internal segmentation of small and medium size business with annual sales less than 100 mdp

Financial Ratios

BBVA Bancomer	2Q	3Q	4Q	1Q	2Q	6M	6M
Ratios	2014	2014	2014	2015	2015	2014	2015
Net interest margin (NIM)/ Average Total Assets	5.7%	5.6%	5.8%	5.5%	5.7%	5.8%	5.7%
Adjusted net interest margin (NIM)/Average Earning Assets	4.2%	4.1%	4.4%	4.0%	4.4%	4.4%	4.2%
Cost / Income	44.0%	45.4%	53.4%	41.7%	44.7%	43.6%	43.2%
Fees / Non interest expense	44.0%	42.9%	36.0%	43.3%	40.6%	43.5%	41.9%
ROE	19.4%	18.5%	14.6%	21.2%	20.4%	20.9%	20.9%
ROA	1.8%	1.7%	1.3%	1.8%	1.8%	1.9%	1.8%
Liquidity	88.9%	98.3%	84.2%	90.3%	88.2%	88.9%	88.2%
Loans / Deposits	102.5%	106.0%	108.4%	102.4%	104.0%	102.5%	104.0%
Total Capital / Risk Weighted Assets	15.7%	15.3%	15.2%	14.6%	14.7%	15.7%	14.7%
Core Tier 1	11.0%	10.8%	10.5%	10.6%	10.7%	11.0%	10.7%
Coverage Liquidity Index (CCL Banxico)				108.4%	109.4%		109.4%

At May 2015, 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*").

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Financial Ratios

1) NIM / Average Total Assets:

Net interest income on annualized basis / Average Total Assets

2) NIM / Average Earning Assets:

Net interest income on annualized basis / Average Earning Assets, based on beginning and end of the period.

3) Efficiency:

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

4) Productivity

Total Fees / Non-interest expense.

5) ROE:

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

6) ROA:

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

7) 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).

8) Loans / Deposits:

Performing Loans / Demand Deposits + Time Deposits

9) Total Capital / Risk-Weighted Assets:

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

10) Core Tier 1:

Tier 1 according to Basel III / Assets subject to credit, operational and market risk

Balance Sheet (last 5 quarters)

BBVA Bancomer					
Assets	Jun	Sep	Dec	Mar	Jun
Million pesos	2014	2014	2014	2015	2015
Cash and cash equivalents	111,148	95,922	124,190	152,607	131,795
Margin call accounts	7,895	8,485	3,810	4,313	3,363
Securities:	442,962	472,042	416,696	420,286	421,975
Trading	288,111	289,003	248,127	228,839	230,224
Available for sale	138,706	166,777	152,187	174,950	175,129
Held to maturity	16,145	16,262	16,382	16,497	16,622
Debtors from repurchase agreement	119	117	144	122	116
Securities Lending	0	0	0	0	0
Derivatives	75,095	71,171	91,995	105,167	96,975
Trading	72,461	67,849	85,070	95,227	87,683
Hedging Transactions	2,633	3,322	6,925	9,940	9,292
Valuation adjustments derived from hedges of financial assets	2,503	2,152	2,456	2,773	2,201
Performing loans	712,477	739,015	787,432	808,489	817,852
Commercial loans	370,489	391,399	434,555	452,380	454,285
Business or commercial activity	270,310	278,568	296,507	307,866	312,173
Financial entities	10,966	9,450	10,060	11,002	11,640
Government entities	89,213	103,381	127,988	133,512	130,472
Consumer	185,229	189,678	193,411	194,778	200,321
Mortgage	156,759	157,938	159,466	161,331	163,246
Non performing loans	22,425	22,678	21,951	22,380	22,959
Commercial loans	5,037	5,163	5,382	5,834	6,191
Business or commercial activity	4,993	5,130	5,338	5,294	5,651
Financial entities	42	32	42	539	539
Government entities	2	2	2	1	1
Consumer	7,655	7,845	7,487	7,366	7,597
Mortgage	9,733	9,669	9,082	9,180	9,170
Total loans	734,902	761,693	809,383	830,869	840,811
Allowance for loan losses	(26,948)	(26,739)	(26,081)	(26,885)	(27,131)
Total loans, net	707,954	734,954	783,302	803,984	813,680
Receivable benefits from securitization transactions	1,172	1,173	1,165	1,148	1,148
Receivable sundry debtors and prepayments net	76,450	77,871	58,548	81,344	47,981
Reposessed assets, net	7,577	7,373	6,822	6,648	6,429
Property, furniture and equipment, net	24,133	25,810	28,946	30,545	32,570
Equity investments	1,370	1,408	1,377	1,397	1,355
Long-Term assets available for sale	0	0	376	0	0
Deferred taxes, net	6,061	6,455	6,958	6,718	6,693
Other assets	8,606	8,592	9,624	11,771	11,768
Deferred charges, prepaid expenses and intangibles	7,811	7,775	8,209	10,323	10,289
Other assets, short and long term	795	816	1,415	1,448	1,479
Total Assets	1,473,044	1,513,525	1,536,409	1,628,823	1,578,049

BBVA Bancomer Liabilities Million pesos	Jun 2014	Sep 2014	Dec 2014	Mar 2015	Jun 2015
Deposits	760,281	765,809	797,687	866,238	869,659
Demand deposits	553,214	553,214	578,150	608,541	593,495
Time Deposits	141,665	144,030	148,409	180,656	192,883
The general public	134,290	139,363	134,541	150,993	163,789
Money market	7,375	4,668	13,868	29,663	29,094
Bonds	65,402	68,564	71,128	77,041	83,280
Interbank loans and loans from other entities	56,411	12,829	49,621	13,124	21,713
Payable on demand	46,627	1,974	7,305	2,864	9,628
Short-term	5,150	6,243	37,758	5,089	6,122
Long-term	4,634	4,612	4,558	5,171	5,962
Creditors from repurchase agreements	224,375	318,197	258,742	220,233	227,049
Securities creditors	1	1	1	1	1
Collaterals sold or delivered in guarantee	51,598	44,618	38,195	27,397	33,434
Repurchase agreement	10	3	1	0	10
Derivatives	6,561	6,798	0	0	0
Securty loans	45,027	37,817	38,194	27,397	33,424
Securities assigned to liquidate	0	1,547	5,157	734	0
Derivatives	80,903	75,162	99,424	108,211	99,760
Trading	76,017	70,900	93,946	102,901	94,228
Hedge transactions	4,886	4,262	5,478	5,310	5,532
Valuation adjustments derived from hedges of financial liabilities	1,535	1,485	3,084	4,689	3,361
Other payables	91,593	91,787	74,279	170,256	101,551
Profit taxes payable	0	0	0	0	0
Employee profit sharing (PTU) payable	1	1	2	1	1
Transaction settlement creditors	60,728	62,663	29,911	125,394	58,803
Creditors from collaterals received in cash	4,954	4,540	15,478	21,517	19,230
Accrued liabilities and other	25,910	24,583	28,888	23,345	23,516
Subordinated debt	64,114	60,604	69,495	71,588	73,755
Deferred credits and advanced collections	7,354	7,165	6,751	8,174	7,757
Total Liabilities	1,338,165	1,379,204	1,402,436	1,490,645	1,438,039
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	94,980	94,420	94,073	98,277	100,109
Capital reserves	6,881	6,881	6,881	6,881	6,881
Results of prior years	71,034	65,836	60,639	83,161	77,735
Unrealized gain on available-for-sale securities	2,253	884	898	140	355
Result from valuation of cash flow hedging instruments	1,043	813	707	663	577
Result from conversion of foreign subsidiaries	127	147	203	232	256
Net income	13,641	19,859	24,745	7,200	14,305
Majority stockholders' equity	134,844	134,284	133,937	138,141	139,973
Non-controlling interest in consolidated subsidiaries	35	37	36	37	37
Total Stockholders' Equity	134,879	134,321	133,973	138,178	140,010
Total Liabilities and Stockholders' Equity	1,473,044	1,513,525	1,536,409	1,628,823	1,578,049
BBVA Bancomer Memorandum Accounts Million Pesos	Jun 2014	Sep 2014	Dic 2014	Mar 2015	Jun 2015
Contingent assets and liabilities	1	2	4	5	18
Credit commitments	335,428	353,097	384,121	401,818	415,831
In trust	360,679	371,815	351,889	358,681	362,054
Under mandate	560,227	593,420	615,273	648,847	653,280
Assets in trust or under mandate	920,905	965,235	967,162	1,007,529	1,015,334
Assets in custody or under administration	292,819	295,574	166,976	166,820	171,962
Collaterals received by the institution	64,501	47,600	57,058	32,911	58,998
Collaterals received and sold or pledged as collateral by the institution	64,011	47,129	57,057	32,910	58,968
Investment banking transactions on behalf of third parties, net	60,148	62,848	57,998	54,038	59,698
Accrued interest on non-performing loans	13,401	15,063	8,508	9,520	10,470
Other record accounts	1,729,906	1,797,402	1,993,588	2,095,026	2,100,994

These Consolidated Balance Sheets were prepared according to Accounting Criteria Applicable to credit institutions issued by the Mexican National Banking and Security 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. These consolidated balance sheets were approved by the Board of Directors under the responsibility of the signatories.

EDUARDO OSUNA OSUNA
Chief Executive Officer

JAVIER MALAGON NAVAS
Chief Financial Officer

FERNANDO DEL CARRE GONZALEZ DEL REY
General Director, Internal Audit

JOSE CAL Y MAYOR GARCIA
Director, Corporate Accounting

Income Statement (last 5 quarters)

BBVA Bancomer Income Statement	2Q	3Q	4Q	1Q	2Q	6M	6M
Million pesos	2014	2014	2014	2015	2015	2014	2015
Interest income	27,518	27,466	28,792	28,045	29,510	54,823	57,555
Interest expense	(6,910)	(6,700)	(6,764)	(6,179)	(6,710)	(13,662)	(12,889)
Net interest income	20,608	20,766	22,028	21,866	22,800	41,161	44,666
Provisions for loan losses	(6,611)	(6,686)	(6,504)	(7,397)	(6,664)	(12,336)	(14,061)
Net interest income after provisions for loan losses	13,997	14,080	15,524	14,469	16,136	28,825	30,605
Total Fees	5,191	5,295	5,351	5,181	5,241	10,146	10,422
Trading income	856	1,129	258	1,038	705	1,904	1,743
Other operating income	126	20	194	582	149	261	731
Non-interest expense	(11,793)	(12,352)	(14,859)	(11,962)	(12,911)	(23,323)	(24,873)
Operating income	8,377	8,172	6,468	9,308	9,320	17,813	18,628
Share in net income of unconsolidated subsidiaries and affiliates	39	41	24	29	26	77	55
Income before tax	8,416	8,213	6,492	9,337	9,346	17,890	18,683
Current income tax	(2,713)	(1,738)	(2,105)	(1,594)	(2,310)	(5,436)	(3,904)
Deferred income tax	759	(255)	498	(542)	69	1,187	(473)
Income before discontinued operations	6,462	6,219	4,886	7,201	7,105	13,641	14,306
Discontinued operations	0	0	0	0	0	0	0
Income before controlling interest	6,462	6,219	4,886	7,201	7,105	13,641	14,306
Non-controlling interest	0	(1)	0	(1)	0	0	(1)
Net income	6,462	6,218	4,886	7,200	7,105	13,641	14,305

These consolidated statements of income were approved by the Board of Directors under the responsibility of the signatories."

These consolidated statements of income were 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 operations of the Institution for the years stated above, which were carried out and measured according to sound banking practices and applicable legal and administrative deposits."

EDUARDO OSUNA OSUNA
Chief Executive Officer

JAVIER MALAGON NAVAS
Chief Financial Officer

FERNANDO DEL CARRE GONZALEZ DEL REY
General Director, Internal Audit

JOSE CAL Y MAYOR GARCIA
Director, Corporate Accounting

Statement of Cash Flows

BBVA Bancomer

Statement of Cash Flows from January 1st to June 30th, 2015

Million Pesos

Net income		14,305
Adjustments derived from items not involving cash flow		
Profit or loss derived from the valuation of investment and financing activities	19	
Depreciation of property, furniture and fixtures	1,117	
Amortization of intangible assets	728	
Provisions	(1,709)	
Income taxes	4,377	
Share in net income of unconsolidated subsidiaries and affiliated companies	(55)	
Noncontrolling interest	1	4,478
		18,783
Operating activities		
Change in margin call accounts		496
Change in investments in securities		(3,932)
Change in debtors from repurchase agreement		28
Change in derivatives (assets)		(2,613)
Change in loan portfolio (net)		(24,416)
Change in receivable benefits from securitization transactions		17
Change in repossessed assets		393
Change in other operating assets		10,974
Change in deposits		66,093
Change in interbank loans and other loans from other entities		(28,274)
Change in creditors from repurchase agreements		(31,693)
Change in collaterals sold or delivered in guarantee		(4,761)
Change in derivatives (liabilities)		282
Change in subordinated debt		642
Change in other operating liabilities		24,284
Change in hedging instruments (of hedge items related to operation activities)		(1,926)
Income taxes payment		(6,424)
Net cash flows used in operating activities		(830)
Investment activities		
Proceeds from the disposal of property, furniture and fixtures		1
Payments for the acquisition of property furniture and fixtures		(4,741)
Proceeds from cash dividends		110
Proceeds from the disposal of Long-Term assets available for sale		376
Payments for acquisition of intangible assets		(371)
Net cash flows used in investment activities		(4,625)
Financing activities		
Cash dividends paid		(7,649)
Net cash flows used in financing activities		(7,649)
Net increase or decrease in cash and cash equivalents		5,679
Effects of changes in cash and cash equivalents		1,926
Cash and cash equivalents at the beginning of the year		124,190
Cash and cash equivalents at the end of the year		<u>131,795</u>

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.

EDUARDO OSUNA OSUNA
Chief Executive Officer

JAVIER MALAGON NAVAS
Chief Financial Officer

FERNANDO DEL CARRE GONZALEZ DEL REY
General Director, Internal Audit

JOSE CAL Y MAYOR GARCIA
Director, Corporate Accounting

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 Stockholders' Equity
Balances as of December 31, 2014	24,138	15,726	6,881	60,639	898	707	203	24,745	133,937	36	133,973
<i>HOLDERS' MOVEMENTS</i>											
Transfer from net income to results of prior years				24,745				(24,745)	-		-
Payment of cash dividends				(7,649)					(7,649)		(7,649)
Total	-	-	-	17,096	-	-	-	(24,745)	(7,649)	-	(7,649)
<i>Comprehensive income movements</i>											
Net income for the year								14,305	14,305	1	14,306
Result from valuation of securities available for sale					(543)				(543)		(543)
Results from valuation of Cash Flow Hedging Instruments						(130)			(130)		(130)
Result from Conversion of Foreign Subsidiaries							53		53		53
Total	-	-	-	-	(543)	(130)	53	14,305	13,685	1	13,686
Balances as of June 30, 2015	24,138	15,726	6,881	77,735	355	577	256	14,305	139,973	37	140,010

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.

EDUARDO OSUNA OSUNA
Chief Executive Officer

JAVIER MALAGON NAVAS
Chief Financial Officer

FERNANDO DEL CARRE GONZALEZ DEL REY
General Director, Internal Audit

JOSE CAL Y MAYOR GARCIA
Director, Corporate Accounting

Capital Ratio

BBVA Bancomer Capitalization (estimate) Million pesos	June 2014		March 2015		June 2015	
Tier 1		137,781		139,162		141,385
Tier 2		40,369		37,410		37,401
Net Capital		178,150		176,572		178,786
Risk Weighted Assets	717,153	1,135,340	771,152	1,205,955	775,570	1,215,169
	Credit Risk	Credit, Market Operat Risk	Credit Risk	Credit, Market Operat Risk	Credit Risk	Credit, Market Operat Risk
Tier 1 % Risk Weighted Assets	19.2%	12.1%	18.0%	11.5%	18.2%	11.6%
Tier 2 % Risk Weighted Assets	5.6%	3.6%	4.8%	3.1%	4.8%	3.1%
Capitalization Index (estimate)	24.8%	15.7%	22.8%	14.6%	23.1%	14.7%

Rating Loan Portfolio

Grupo Financiero BBVA Bancomer Performing Loan Rating Million pesos as of June 30th, 2015								
Ratings	Commercial Loans		Mortgage		Consumer		Credit Card	
	Balance	Provisions	Balance	Provisions	Balance	Provisions	Balance	Provisions
A1	382,818	856	116,202	231	33,239	392	33,759	604
A2	44,913	496	27,178	166	22,369	554	14,757	583
B1	19,845	362	5,499	46	19,024	658	9,494	545
B2	6,774	161	2,924	36	15,570	700	9,045	655
B3	25,720	608	1,721	30	9,073	485	8,215	736
C1	3,799	251	5,034	164	3,325	229	6,588	789
C2	382	45	2,738	209	3,230	346	9,546	2,178
D	4,488	1,480	8,390	1,849	2,852	670	1,745	951
E	3,819	2,172	2,728	1,445	4,470	2,647	1,623	1,350
Adicionales				1,452				
Total	492,558	6,431	172,414	5,628	113,152	6,681	94,772	8,391

Notes:

The rating of the portfolio is done in accordance with the rules issued by the Ministry of Finance and Public Credit (SHCP) and the methodology established by the National Securities Commission (CNBV), as well as internal methodologies authorized by the CNBV.

Ratings

BBVA Bancomer

Standard and Poor's

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

Moody's

	Long Term	Short Term	Outlook
Bank Deposits - Domestic Currency	A3	P-2	Stable
Bank Deposits - foreign Currency	A3	P-2	Stable
National Scale Rating Bank Deposits	Aaa.mx	MX-1	Stable
Bank Financial Strength Rating (BFSR)	baa1		

Fitch

	Long Term	Short Term	Outlook
Issuer Default Rating - foreign Currency	A-	F1	Positive
Issuer Default Rating - Local Currency	A-	F1	Positive
National Scale Rating	AAA(mex)	F1 + (mex)	Stable
Viability Rating (VR)	a-		

Issues

BBVA Bancomer

Instrument	Amount (mill)	Issue Date	Due Date	Rate		Calificaciones	
Senior Debt					S&P	Moody's	Fitch
Bond 2nd Issue - BCM0001	\$2,500	10-nov-06	27-oct-16	8.60%		A2/Aaa.mx	AAA(mex)
Bond 3rd Issue UDIS (1,719) - BACOMER 07U	1,719	02-feb-07	09-jul-26	4.36%		A2/Aaa.mx	AAA(mex)
Bond 3rd Issue UDIS (522) Reap - BACOMER 07U	522	30-mar-07	09-jul-26	4.36%		A2/Aaa.mx	AAA(mex)
Bond 7th Issue UDIS (1,092) - BACOMER 10U	1,092	06-sep-10	24-ago-20	3.70%		A2/Aaa.mx	AAA(mex)
Bond 8th Issue - BACOMER 10	\$1,078	06-sep-10	24-ago-20	7.83%		A2/Aaa.mx	AAA(mex)
Senior Notes DIs 2011	US\$750	10-mar-11	10-mar-16	4.50%		A2	A-
Bond 2nd Issue 2011 - BACOMER 21145	\$1,000	15-abr-11	02-abr-21	TIIE28 + 0.80%		A2/Aaa.mx	AAA(mex)
Bond 4th issue 2012 - BACOMER 22224	\$1,000	07-jun-12	26-may-22	TIIE28 + 0.85%		A2/Aaa.mx	AAA(mex)
Senior Notes DIs 2014	US\$750	03-apr-14	10-apr-24	4.38%		A2	A-
Bond 4th issue 2015 - BACOMER15	\$5,000	27-mar-15	23-mar-18	TIIE28 + 1.14%		A2/ Aaa.mx	AAA(mex)
Subordinated Debentures							
Capitalization Notes Tier 1 Dollars - USG09077AB73	US\$500	17-may-07	17-may-17	6.008%		Baa3	BB+
Subordinated Debentures Tier 2 - BACOMER 08-3	\$2,859	10-dic-08	09-dic-15	TIIE28 + 1.00%		Baa2/Aa1.mx	AA-(mex)
Capitalization Notes Tier 1 Dollars	US\$1000	22-abr-10	22-abr-20	7.250%		Baa3	BB+
Subordinated Debentures Tier 2 Dollars	US\$1,250	10-mar-11	10-mar-21	6.500%		Baa2	BBB-
Subordinated Debentures Tier 2 Dollars	US\$1,500	19-jul-12	30-sep-22	6.750%		Baa2	BBB-
Subordinated Debentures Tier 2 Dollars	US\$200	06-nov-14	06-nov-24	5.35%		Baa3	BBB-
Mortgage Securitization							
1st Issue - BACOMCB 07	\$2,540	21-dic-07	13-mar-28	9.05%	mxAAA	A3/Aaa.mx	AAA(mex)
2nd Issue - BACOMCB 08	\$1,114	14-mar-08	14-jul-28	8.85%	mxAAA		AAA(mex)
3rd Issue Serie A2 UDIS - BACOMCB 08-2U	419	08-ago-08	31-ene-33	5.53%	mxAAA	A3/Aaa.mx	
4th Issue - BACOMCB 08-2	\$5,509	01-dic-08	19-ago-30	9.91%	mxAAA	A3/Aaa.mx	
5th Issue Serie 2 - BACOMCB 09-2	\$1,732	07-ago-09	24-may-29	8.04%	mxAAA		AAA(mex)
5th Issue Serie 3 - BACOMCB 09-3	\$3,616	07-ago-09	24-may-29	10.48%	mxAAA		AAA(mex)
1st Issue - BMERCB 13	\$4,192	21-jun-13	07-abr-33	6.38%	mxAAA		AAA(mex)

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