

BBVA Bancomer

Financial Results 2Q13

July 31th, 2013

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Presentation of Financial Information

This report presents unaudited financial information as of June 30th, 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 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 No. 29763-0 Socio Liquidador de Operaciones Financieras Derivadas Posición Propia, Fideicomiso de Bursatilización Invex 881, Adquiria México, S. A. de C. V., Visacom, S. A. de C. V., Financiera Ayudamos, S. A. de C. V. y Unidad de Avalúos México, S. A. de C. V, Unicom Telecomunicaciones S. de RL. de CV.

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 2Q13

Change in Commercial Loan Portfolio Rating Methodology

On June 24, 2013, the Commission published a resolution amending the provisions regarding the methodology for rating commercial loans. This resolution modifies the current model of reserves, in order to establish a methodology under which the portfolio is rated and reserved based on expected losses. With this modification all loans portfolio are qualified and reserve under a model of expected loss.

The resolution came into force from the day following its publication and there are two deadlines for the implementation of the new criteria, December 31, 2013 to provide additional provisions in corporate portfolios and June 30 2014 in the case of credit to financial institutions.

BBVA Bancomer applied this methodology since June 2013, with an additional requirement of provisions of \$1,551 million pesos, which was recognized net of taxes in the stockholders' equity inside the Results of prior years for 1,101 mp.

Mortgage Securitization

On June 21th, 2013, BBVA Bancomer issued \$4,412 million pesos in its 6th mortgage securitization (BMERCB13) with a maturity of 20 years.

Decree and Payment of Cash Dividend of BBVA Bancomer

During the second quarter of the year, BBVA Bancomer made the second payment of dividends that was of \$0.384271083531831 per share.

Main Messages

Results 6M13

- Solid results driven by high recurrent income:
 - Net Interest income reached 36,160 mp (million pesos) an increase of 6.0% y-o-y driven by a positive evolution of loans and a profitable funding mix. Net Interest Margin stood at 5.7%¹, higher than 6M12.
 - Fees & Commissions reached 9,308 mp, an annual increase of 5.9%, driven by higher volume of transactions from our customers.
- Non Interest Expense increased 3.0% annually, despite the considerable investment we have been undertaking in recent years. This is reflected in an efficiency ratio of 44.9%, 110 basis points better than 6M12.
- Net Income was 19,173 mp as of June 30th, 2013, including discontinued operations where profits from the sale of Afore Bancomer and its financial results are being registered.

Commercial Activity

- Total Performing Loans reached 659,933 mp, an annual growth rate of 5.3%.
- Consumer and credit card loans, showed an increase of 8.0%, reaching 167,852 mp.
- Commercial lending reached 339,504 mp, an annual growth rate of 5.4% highlighting the performance of SMEs that increased 20.5%, while mid-sized enterprises increased 12.2% in annual terms.
- Total deposits reached 693,476 mp, representing an annual increase of 3.7%. BBVA Bancomer maintains a profitable funding mix with demand deposits increasing 7.1% y-o-y.
- Mutual funds reached 307,635 mp an annual increase of 4.4%.

¹ Net Interest Income / Average Total Assets

Financial Ratios

BBVA Bancomer	2Q	3Q	4Q	1Q	2T	6M	6M
Ratios	2012	2012	2012	2013	2013	2012	2013
Net interest margin Adjusted (NIM)/ Average Total Assets	5.6%	5.4%	5.7%	5.7%	5.9%	5.5%	5.7%
Net interest margin Adjusted (NIM)/Average Earning Assets	4.2%	3.8%	4.1%	4.4%	4.2%	4.2%	4.2%
Costo / Income	46.0%	45.0%	44.2%	45.2%	44.5%	46.0%	44.9%
Fees / Expense	42.6%	42.2%	42.8%	41.9%	45.7%	42.6%	43.8%
ROE	19.8%	18.1%	21.7%	45.0%	17.4%	20.1%	31.7%
ROA	1.8%	1.7%	2.0%	4.4%	1.8%	1.9%	3.0%
Liquidity	86.9%	103.2%	92.1%	80.9%	79.4%	86.9%	79.4%
Loans / Deposits	102.3%	106.4%	104.4%	106.6%	103.5%	102.3%	103.5%
Total Capitalization / Risk Weighted Assets	14.9%	15.9%	15.8%	16.5%	15.7%	14.9%	15.7%
Core Tier 1	n.a	n.a	n.a	10.8%	10.3%	n.a	10.3%

At June 30th 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 / 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 Capitalization / 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	Jun	Sep	Dec	Mar	Jun
Assets	2012	2012	2012	2013	2013
Million of pesos					
Cash and cash equivalents	85,984	119,658	121,568	107,812	95,131
Margin call accounts	4,273	4,047	3,748	2,604	4,326
Securities:	344,864	372,755	347,058	283,581	324,581
Trading	222,565	248,286	229,174	165,348	186,993
Available for sale	107,312	109,325	102,580	102,773	121,978
Held to maturity	14,987	15,143	15,304	15,460	15,610
Debtors from repurchase agreement	63	120	153	0	371
Derivatives	77,051	74,928	68,106	74,758	66,178
Trading	71,757	70,825	64,429	71,519	63,569
Hedging Transactions	5,294	4,103	3,677	3,239	2,609
Valuation adjustments derived from hedges of financial assets	3,059	3,044	3,056	3,367	1,782
Performing loans	626,659	638,370	642,168	639,158	659,933
Commercial loans	322,178	326,671	325,206	321,952	339,504
Business or commercial activity	220,975	225,120	229,675	222,096	242,288
Financial entities	8,962	9,868	8,411	12,624	10,423
Government entities	92,241	91,683	87,120	87,232	86,793
Consumer	155,455	161,505	166,080	165,117	167,852
Mortgage	149,026	150,194	150,882	152,089	152,577
Non performing loans	22,327	23,123	21,686	22,762	23,369
Commercial loans	7,938	7,593	6,523	6,656	6,746
Business or commercial activity	7,767	7,229	6,278	6,496	6,696
Financial entities	8	31	49	55	49
Government entities	163	333	196	105	1
Consumer	6,538	6,787	7,656	7,475	7,216
Mortgage	7,851	8,743	7,507	8,631	9,407
Total loans	648,986	661,493	663,854	661,920	683,302
Allowance for loan losses	(27,245)	(28,494)	(27,934)	(27,582)	(28,877)
Total loans, net	621,741	632,999	635,920	634,338	654,425
Receivable benefits from securitization transactions	1,175	1,175	1,175	1,175	1,175
Receivable sundry debtors and prepayments net	69,911	41,148	40,080	72,008	72,259
Repossessed assets, net	4,910	5,600	6,141	6,202	7,161
Property, furniture and equipment, net	17,559	17,967	18,668	19,444	20,109
Equity investments	617	674	713	742	622
Long-Term assets available for sale	4,178	4,510	4,758	0	0
Deferred taxes, net	4,694	6,672	6,699	6,892	7,380
Other assets	9,338	6,211	5,856	7,605	6,969
Deferred charges, prepaid expenses and intangibles	9,338	6,211	5,856	7,605	6,969
Total Assets	1,249,417	1,291,507	1,263,699	1,220,528	1,262,469

BBVA Bancomer					
Liabilities and Stockholders' Equity					
Million of pesos	Jun 2012	Sep 2012	Dec 2012	Mar 2013	Jun 2013
Deposits	668,454	656,139	671,625	654,825	693,476
Demand deposits	468,016	446,413	472,386	455,964	501,285
Time Deposits	144,755	153,576	142,702	143,843	136,062
The general public	128,780	131,328	125,197	123,803	117,750
Money market	15,975	22,248	17,505	20,040	18,312
Bonds	55,683	56,150	56,537	55,018	56,129
Interbank loans and loans from other entities	15,492	21,162	24,808	13,499	12,272
Payable on demand	2,857	4,555	14,176	2,735	1,332
Short-term	7,501	11,375	5,689	6,009	6,384
Long-term	5,135	5,232	4,943	4,755	4,556
Creditors from repurchase agreements	217,285	240,680	219,124	155,659	170,009
Securities creditors	3	2	2	1	2
Collaterals sold or delivered in guarantee	40,578	39,434	34,212	37,148	45,003
Repurchase agreement	0	0	0	38	0
Security loans	40,578	39,434	34,212	37,110	45,003
Derivatives	77,796	76,149	69,027	77,395	73,092
Trading	73,796	71,203	65,957	72,871	69,294
Hedge transactions	4,000	4,946	3,070	4,524	3,798
Valuation adjustments derived from hedges of financial liabilities	4,041	4,066	3,798	3,635	880
Other payables	53,513	62,573	48,354	77,807	66,889
Profit taxes payable	0	0	0	3,708	1,410
Employee profit sharing (PTU) payable	(2)	(1)	2	4	1
Transaction settlement creditors	21,147	30,300	16,301	42,098	31,042
Creditors from collaterals received in cash	10,721	10,389	11,242	10,812	11,428
Accrued liabilities and other	21,647	21,885	20,809	21,185	23,008
Subordinated debt	49,756	67,900	68,565	66,251	68,569
Deferred credits and advanced collections	6,499	6,950	6,915	7,800	7,497
Total Liabilities	1,133,417	1,175,055	1,146,430	1,094,020	1,137,689
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	76,109	76,561	77,374	86,614	84,883
Capital reserves	6,881	6,881	6,881	6,881	6,881
Results of prior years	53,441	48,591	43,742	62,517	55,592
Unrealized gain on available-for-sale securities	2,653	2,537	1,863	1,872	1,675
Result from valuation of cash flow hedging instruments	1,371	1,568	1,566	1,546	1,431
Result from conversion of foreign subsidiaries	150	124	129	94	131
Net income	11,613	16,860	23,193	13,704	19,173
Majority stockholders' equity	115,973	116,425	117,238	126,478	124,747
Non-controlling interest in consolidated subsidiaries	27	27	31	30	33
Total Stockholders' Equity	116,000	116,452	117,269	126,508	124,780
Total Liabilities and Stockholders' Equity	1,249,417	1,291,507	1,263,699	1,220,528	1,262,469

BBVA Bancomer					
Memorandum Accounts					
Million of Pesos	Jun 2012	Sep 2012	Dec 2012	Mar 2013	Jun 2013
Contingent assets and liabilities	31	36	36	36	36
Credit commitments	240,585	244,882	254,838	267,792	281,018
In trust	325,908	321,523	309,532	312,224	312,070
Under mandate	687,599	644,328	667,259	690,226	653,297
Assets in trust or under mandate	1,013,506	965,851	976,791	1,002,450	965,367
Assets in custody or under administration	255,753	255,697	274,688	275,970	270,577
Collaterals received by the institution	65,775	71,416	81,647	79,541	97,166
Collaterals received and sold or pledged as collateral by the institution	65,659	71,368	80,469	79,522	96,289
Investment banking transactions on behalf of third parties, net	40,259	41,665	36,231	37,916	40,796
Accrued interest on non-performing loans	5,443	6,109	6,801	7,871	8,357
Other record accounts	1,560,922	1,619,429	1,375,838	1,362,915	1,390,841

Income Statement (last 5 quarters)

BBVA Bancomer Income Statement	2Q	3Q	4Q	1Q	2Q	6M	6M
Million of pesos	2012	2012	2012	2013	2013	2012	2013
Interest income	25,279	25,591	26,986	25,847	25,238	49,929	51,085
Interest expense	(7,949)	(8,334)	(8,837)	(8,018)	(6,907)	(15,780)	(14,925)
Net interest income	17,330	17,257	18,149	17,829	18,331	34,150	36,160
Provisions for loan losses	(5,414)	(6,184)	(5,838)	(5,403)	(6,442)	(10,238)	(11,845)
Net interest income after provisions for loan losses	11,916	11,073	12,311	12,426	11,889	23,911	24,315
Total Fees	4,412	4,421	4,596	4,413	4,895	8,787	9,308
Trading income	397	1,344	926	905	761	1,356	1,666
Other operating income	343	242	571	152	59	518	211
Non-interest expense	(10,354)	(10,470)	(10,726)	(10,533)	(10,702)	(20,611)	(21,235)
Operating income	6,714	6,609	7,678	7,363	6,902	13,962	14,265
Share in net income of unconsolidated subsidiaries and affiliates	52	37	42	38	82	86	120
Income before tax	6,766	6,646	7,720	7,401	6,984	14,047	14,385
Current income tax	(1,370)	(3,338)	(1,345)	(1,906)	(1,506)	(1,405)	(3,412)
Deferred income tax	7	1,600	(410)	124	(7)	(1,610)	117
Income before discontinued operations	5,403	4,908	5,965	5,619	5,471	11,033	11,090
Discontinued operations	308	338	372	8,085	0	581	8,085
Income before controlling interest	5,711	5,246	6,337	13,704	5,471	11,614	19,175
Non-controlling interest	(0)	1	(4)	0	(2)	(2)	(2)
Net income	5,711	5,247	6,333	13,704	5,469	11,612	19,173

Statement of Cash Flows

BBVA Bancomer

Statement of Cash Flows from January 1st to June 30, 2013

(Data in million MXN pesos)

Net income	19,173
Adjustments derived from items not involving cash flow	
Profit or loss derived from the valuation of investment and financing activities	2
Depreciation of property, furniture and fixtures	732
Amortization of intangible assets	680
Provisions	2,171
Income taxes	3,295
Share in net income of unconsolidated subsidiaries and affiliated companies	(120)
Noncontrolling interest	2
	<u>25,935</u>
Operating activities	
Change in margin call accounts	(572)
Change in investments in securities	22,347
Change in debtors from repurchase agreement	(218)
Change in derivatives (assets)	915
Change in loan portfolio (net)	(19,248)
Change in repossessed assets	(1,020)
Change in other operating assets	(34,166)
Change in deposits	21,503
Change in interbank loans and other loans from other entities	(12,553)
Change in creditors from repurchase agreements	(49,115)
Change in collaterals sold or delivered in guarantee	10,791
Change in derivatives (liabilities)	3,337
Change in subordinated debt	(264)
Change in other operating liabilities	15,469
Change in hedging instruments (of hedge items related to operation activities)	71
Income taxes payment	(5,331)
Net cash flows used in operating activities	(48,054)
Investment activities	
Proceeds from the disposal of property, furniture and fixtures	19
Payments for the acquisition of property furniture and fixtures	(2,191)
Proceeds of cash dividends	208
Proceeds from the disposal of Long-Term assets available for sale	8,085
Payments for the acquisition of intangible assets	(298)
Net cash flows used in investment activities	5,823
Financing activities	
Cash dividends paid	(10,241)
Net cash flows used in financing activities	(10,241)
Net increase or decrease in cash and cash equivalents	(26,537)
Effects of changes in cash and cash equivalents	100
Cash and cash equivalents at the beginning of the year	121,568
Cash and cash equivalents at the end of the year	95,131

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.

VICENTE RODERO RODERO
DIRECTOR GENERAL

JAVIER MALAGON NAVAS
DIRECTOR GRAL. FINANZAS

FERNANDO DEL CARRE GONZALEZ DEL REY
DIRECTOR GRAL. AUDITORIA INTERNA

JOSE CAL Y MAYOR GARCIA
DIRECTOR CONTABILIDAD CORPORATIVA

Statement of Changes in Stockholders' Equity

BBVA Bancomer Million pesos	Subscribed Capital				Earned capital			Net Income	Capital contable mayoritario	Participación no controladora	Total capital contable
	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				
Balances as of December 31, 2012	24,138	15,726	6,881	43,742	1,863	1,566	130	23,193	117,239	30	117,270
<i>HOLDERS' MOVEMENTS</i>											
Transfer from net income to results of prior years				23,193				(23,193)			
Payment of cash dividends				(10,241)					(10,241)		(10,241)
Total	0	0	0	12,952	0	0	0	(23,193)	(10,241)	0	(10,241)
<i>Comprehensive income movements</i>											
Net income for the year								19,173	19,173	3	19,175
Result from valuation of securities available for sale					(188)				(188)		(188)
Results from valuation of Cash Flow Hedging Instruments							(134)		(134)		(134)
Recognition of Provisions of commercial portfolio due to change in methodology				(1,101)					(1,101)	(1)	(1,102)
Total	0	0	0	(1,101)	(188)	(134)	0	19,173	17,750	2	17,752
Balances as of June 30, 2013	24,138	15,726	6,881	55,593	1,675	1,432	130	19,173	124,748	32	124,780

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

JOSE CAL Y MAYOR GARCIA
DIRECTOR CONTABILIDAD CORPORATIVA

Capitalization Index

BBVA Bancomer Capitalization (estimate) Million pesos	June 2012		March 2013		June 2013	
Tier 1		119,166		131,982		130,168
Tier 2		34,513		47,831		48,068
Net Capital		153,679		179,813		178,236
Risk Weighted Assets	615,343	1,030,587	656,760	1,088,891	670,038	1,135,020
	Credit Risk	Credit, Market Operat Risk	Credit Risk	Credit, Market Operat Risk	Credit Risk	Credit, Market Operat Risk
Tier 1 % Risk Weighted Assets	19.4%	11.6%	20.1%	12.1%	19.4%	11.5%
Tier 2 % Risk Weighted Assets	5.6%	3.3%	7.3%	4.4%	7.2%	4.2%
Capitalization Index (estimate)	25.0%	14.9%	27.4%	16.5%	26.6%	15.7%

Rating Loan Portfolio

Performing loan ratings									
Million pesos	Commercial		Mortgage		Consumer		Credit Card		
	June 2013	Balance	Provision	Balance	Provision	Balance	Provision	Balance	Provision
Rated									
A1	244,398	1,084	103,489	202	25,620	297	38,124	647	
A2	62,217	649	22,534	141	13,381	337	16,685	669	
B1	21,854	486	11,489	98	10,357	360	10,256	585	
B2	11,797	511	3,428	42	8,146	364	7,432	533	
B3	14,114	770	1,621	28	5,430	291	4,099	365	
C1	4,276	351	4,839	159	4,459	317	5,212	638	
C2	1,233	254	2,691	205	3,139	332	11,083	2,528	
D	7,952	2,904	9,333	2,106	2,646	668	2,083	1,037	
E	1,484	962	2,568	1,334	4,779	2,523	2,138	1,825	
Additional	0	0	0	2,272	0	0	0	0	
Total	369,326	7,970	161,992	6,588	77,958	5,489	97,111	8,829	

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. The CNBV approved the implementation of an internal model of credit rating for credit card portfolio through the document 111-1/69930/2009 dated on June 22, 2009, which has been implemented since august 2009. During 2012, BBVA Bancomer requested authorization from the CNBV to apply new rating parameters to classify the credit card portfolio using an internal expected loss methodology. That authorization was granted by the document 111-2/53217/2012 dated on November 20, 2012.

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	Stable
Issuer Default Rating - Local Currency	A-	F1	Stable
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 - BCMO001	\$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	24-ago-20	2020	10.0	3.70%
Bond 8th Issue - BACOMER 10	\$1,078	06-sep-10	24-ago-20	2020	10.0	7.83%
Bond 1st Issue 2011 - BACOMER 11	\$5,000	31-ene-11	27-ene-14	2014	3.0	TIE28 + 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	15-abr-11	02-abr-21	2021	10.0	TIE28 + 0.80%
Bond 2nd Issue 2011 - BACOMER 11-2	\$3,000	10-jun-11	06-jun-14	2014	3.0	TIE28 + 0.20%
Bond 3rd issue 2012 - BACOMER 12	\$2,000	18-may-12	16-may-14	2014	2.0	TIE28 + 0.20%
Bond 4th issue 2012 - BACOMER 22224	\$1,000	07-jun-12	26-may-22	2022	10.0	TIE28 + 0.85%
Bond (Private Issue)	\$7,500	12-jul-12	11-jul-13	2013	1.0	TIE28 + 0.00%
Subordinated Debentures						
Subordinated Debentures Tier 2 - BACOMER 06	\$2,500	28-sep-06	18-sep-14	2014	8.0	TIE28 + 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	TIE28 + 0.60%
Subordinated Debentures Tier 2 - BACOMER 08-2	\$3,000	06-oct-08	28-oct-13	2013	10NC5	TIE28 + 0.65%
Subordinated Debentures Tier 2 - BACOMER 08-3	\$2,859	10-dic-08	09-dic-15	2015	12NC7	TIE28 + 1.00%
Subordinated Debentures Tier 2 - BACOMER 09	\$2,729	19-jun-09	18-jun-14	2014	10NC5	TIE28 + 1.30%
Capitalization Notes Tier 1 Dollars	US\$1000	22-abr-10	22-abr-20	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%
1st Issue - BMERCB 13	\$4,192	21-jun-13	07-abr-33	2033	19.8	6.38%

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