

BBVA Bancomer

Financial Results 3Q13

October 25th, 2013

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Presentation of Financial Information

This report presents unaudited financial information as of September 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, Adquira 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

Decree and Payment of Cash Dividend of BBVA Bancomer

During the third quarter of the year, BBVA Bancomer made the second payment of dividends that was of \$0.3248123429750 per share.

Main Messages

Results 9M13

- Solid results driven by high recurrent income:
 - Net Interest income reached 54,886mp (million pesos) an increase of 6.8% 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 9M12.
- Fees & Commissions reached 14,363 mp, an annual increase of 8.7%, driven by higher volume of transactions from our customers.
- Non Interest Expense increased 3.8%, annually, despite the considerable investment we have been undertaking in recent years. This is reflected in an efficiency ratio of 45.2%, 50 basis points better than 9M12 and one of the best ratios of the market.
- Net Income was 24,347 mp as of September 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 666,036 mp, an annual growth rate of 4.3%.
- Consumer and credit card loans, showed an increase of 8.7%, reaching 175,518 mp.
- Commercial lending reached 337,675 mp, an annual growth rate of 3.4%, with a positive performance of both SMEs (+18.4% annual growth) and middle-market companies (16.6%).
- Total deposits reached 689,132 mp, representing an annual increase of 5.0%. BBVA Bancomer maintains a profitable funding mix with demand deposits increasing at a 11.0% rate, y-o-y.

¹ Net Interest Income / Average Total Assets

Financial Ratios

BBVA Bancomer	3Q	4Q	1Q	2Q	3Q	9M	9M
Ratios	2012	2012	2013	2013	2013	2012	2013
Net interest margin Adjusted (NIM)/ Average Total Assets	5.4%	5.7%	5.7%	5.9%	5.8%	5.5%	5.7%
Net interest margin Adjusted (NIM)/Average Earning Assets	3.8%	4.1%	4.4%	4.2%	4.3%	4.0%	4.1%
Costo / Income	45.0%	44.2%	45.2%	44.5%	45.8%	45.7%	45.2%
Fees / Expense	42.2%	42.8%	41.9%	45.7%	45.8%	42.5%	44.5%
ROE	18.1%	21.7%	45.0%	17.4%	16.6%	19.4%	26.8%
ROA	1.7%	2.0%	4.4%	1.8%	1.6%	1.8%	2.5%
Liquidity	103.2%	92.1%	80.9%	79.4%	87.7%	103.3%	87.7%
Loans / Deposits	106.4%	104.4%	106.6%	103.5%	105.0%	106.4%	105.0%
Total Capitalization / Risk Weighted Assets	15.9%	15.8%	16.5%	15.7%	15.8%	15.9%	15.8%
Core Tier 1	n.a	n.a	10.8%	10.2%	10.4%	n.a	10.4%

At September 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	Sep	Dec	Mar	Jun	Sep
Assets	2012	2012	2013	2013	2013
Million of pesos					
Cash and cash equivalents	119,658	121,568	107,812	95,131	112,909
Margin call accounts	4,047	3,748	2,604	4,326	3,706
Securities:	372,755	347,058	283,581	324,581	346,250
Trading	248,286	229,174	165,348	186,993	197,494
Available for sale	109,325	102,580	102,773	121,978	132,996
Held to maturity	15,143	15,304	15,460	15,610	15,760
Debtors from repurchase agreement	120	153	0	371	1,232
Derivatives	74,928	68,106	74,758	66,178	67,283
Trading	70,825	64,429	71,519	63,569	64,428
Hedging Transactions	4,103	3,677	3,239	2,609	2,855
Valuation adjustments derived from hedges of financial assets	3,044	3,056	3,367	1,782	1,618
Performing loans	638,370	642,168	639,158	659,933	666,036
Commercial loans	326,671	325,206	321,952	339,504	337,675
Business or commercial activity	225,120	229,675	222,096	242,288	237,480
Financial entities	9,868	8,411	12,624	10,423	10,922
Government entities	91,683	87,120	87,232	86,793	89,273
Consumer	161,505	166,080	165,117	167,852	175,518
Mortgage	150,194	150,882	152,089	152,577	152,843
Non performing loans	23,123	21,686	22,762	23,369	24,659
Commercial loans	7,593	6,523	6,656	6,746	6,763
Business or commercial activity	7,229	6,278	6,496	6,696	6,748
Financial entities	31	49	55	49	14
Government entities	333	196	105	1	1
Consumer	6,787	7,656	7,475	7,216	7,870
Mortgage	8,743	7,507	8,631	9,407	10,026
Total loans	661,493	663,854	661,920	683,302	690,695
Allowance for loan losses	(28,494)	(27,934)	(27,582)	(28,877)	(28,587)
Total loans, net	632,999	635,920	634,338	654,425	662,108
Receivable benefits from securitization transactions	1,175	1,175	1,175	1,175	1,175
Receivable sundry debtors and prepayments net	41,148	40,080	72,008	72,259	58,416
Repossessed assets, net	5,600	6,141	6,202	7,161	7,913
Property, furniture and equipment, net	17,967	18,668	19,444	20,109	20,302
Equity investments	674	713	742	622	651
Long-Term assets available for sale	4,510	4,758	0	0	0
Deferred taxes, net	6,672	6,699	6,892	7,380	8,751
Other assets	6,211	5,856	7,605	6,969	7,163
Deferred charges, prepaid expenses and intangibles	6,211	5,856	7,605	6,969	7,163
Total Assets	1,291,507	1,263,699	1,220,528	1,262,469	1,299,477

BBVA Bancomer Liabilities and Stockholders' Equity Million of pesos					
	Sep 2012	Dec 2012	Mar 2013	Jun 2013	Sep 2013
Deposits	656,139	671,625	654,825	693,476	689,132
Demand deposits	446,413	472,386	455,964	501,285	495,685
Time Deposits	153,576	142,702	143,843	136,062	138,528
The general public	131,328	125,197	123,803	117,750	127,830
Money market	22,248	17,505	20,040	18,312	10,698
Bonds	56,150	56,537	55,018	56,129	54,919
Interbank loans and loans from other entities	21,162	24,808	13,499	12,272	14,098
Payable on demand	4,555	14,176	2,735	1,332	4,456
Short-term	11,375	5,689	6,009	6,384	5,163
Long-term	5,232	4,943	4,755	4,556	4,479
Creditors from repurchase agreements	240,680	219,124	155,659	170,009	212,213
Securities creditors	2	2	1	2	1
Collaterals sold or delivered in guarantee	39,434	34,212	37,148	45,003	48,860
Repurchase agreement	0	0	38	0	0
Derivatives	0	0	0	0	6,504
Security loans	39,434	34,212	37,110	45,003	42,356
Derivatives	76,149	69,027	77,395	73,092	73,958
Trading	71,203	65,957	72,871	69,294	68,333
Hedge transactions	4,946	3,070	4,524	3,798	5,625
Valuation adjustments derived from hedges of financial liabilities	4,066	3,798	3,635	880	671
Other payables	62,573	48,354	77,807	66,889	60,173
Profit taxes payable	0	0	3,708	1,410	2,856
Employee profit sharing (PTU) payable	(1)	2	4	1	1
Transaction settlement creditors	30,300	16,301	42,098	31,042	28,145
Creditors from collaterals received in cash	10,389	11,242	10,812	11,428	3,948
Accrued liabilities and other	21,885	20,809	21,185	23,008	25,223
Subordinated debt	67,900	68,565	66,251	68,569	67,739
Deferred credits and advanced collections	6,950	6,915	7,800	7,497	7,335
Total Liabilities	1,175,055	1,146,430	1,094,020	1,137,689	1,174,180
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	76,561	77,374	86,614	84,883	85,401
Capital reserves	6,881	6,881	6,881	6,881	6,881
Results of prior years	48,591	43,742	62,517	55,592	50,670
Unrealized gain on available-for-sale securities	2,537	1,863	1,872	1,675	1,957
Result from valuation of cash flow hedging instruments	1,568	1,566	1,546	1,431	1,408
Result from conversion of foreign subsidiaries	124	129	94	131	138
Net income	16,860	23,193	13,704	19,173	24,347
Majority stockholders' equity	116,425	117,238	126,478	124,747	125,265
Non-controlling interest in consolidated subsidiaries	27	31	30	33	32
Total Stockholders' Equity	116,452	117,269	126,508	124,780	125,297
Total Liabilities and Stockholders' Equity	1,291,507	1,263,699	1,220,528	1,262,469	1,299,477

BBVA Bancomer Memorandum Accounts Million of Pesos					
	Sep 2012	Dec 2012	Mar 2013	Jun 2013	Sep 2013
Contingent assets and liabilities	36	36	36	36	36
Credit commitments	244,882	254,838	267,792	281,018	299,080
In trust	321,523	309,532	312,224	312,070	328,318
Under mandate	644,328	667,259	690,226	653,297	646,158
Assets in trust or under mandate	965,851	976,791	1,002,450	965,367	974,476
Assets in custody or under administration	255,697	274,688	275,970	270,577	274,049
Collaterals received by the institution	71,416	81,647	79,541	97,166	80,432
Collaterals received and sold or pledged as collateral by the institution	71,368	80,469	79,522	96,289	78,952
Investment banking transactions on behalf of third parties, net	41,665	36,231	37,916	40,796	47,286
Accrued interest on non-performing loans	6,109	6,801	7,871	8,357	9,681
Other record accounts	1,619,429	1,375,838	1,362,915	1,390,841	1,523,470

Income Statement (last 5 quarters)

BBVA Bancomer Income Statement	3Q	4Q	1Q	2Q	3Q	9M	9M
Million of pesos	2012	2012	2013	2013	2013	2012	2013
Interest income	25,591	26,986	25,847	25,238	26,024	75,520	77,109
Interest expense	(8,334)	(8,837)	(8,018)	(6,907)	(7,298)	(24,113)	(22,223)
Net interest income	17,257	18,149	17,829	18,331	18,726	51,407	54,886
Provisions for loan losses	(6,184)	(5,838)	(5,403)	(6,442)	(6,200)	(16,422)	(18,045)
Net interest income after provisions for loan losses	11,073	12,311	12,426	11,889	12,526	34,985	36,841
Total Fees	4,421	4,596	4,413	4,895	5,055	13,208	14,363
Trading income	1,344	926	905	761	181	2,699	1,847
Other operating income	242	571	152	59	135	760	346
Non-interest expense	(10,470)	(10,726)	(10,533)	(10,702)	(11,039)	(31,081)	(32,274)
Operating income	6,609	7,678	7,363	6,902	6,858	20,571	21,123
Share in net income of unconsolidated subsidiaries and affiliates	37	42	38	82	28	123	148
Income before tax	6,646	7,720	7,401	6,984	6,886	20,694	21,271
Current income tax	(3,338)	(1,345)	(1,906)	(1,506)	(3,220)	(4,743)	(6,632)
Deferred income tax	1,600	(410)	124	(7)	1,508	(10)	1,625
Income before discontinued operations	4,908	5,965	5,619	5,471	5,174	15,941	16,264
Discontinued operations	338	372	8,085	0	0	919	8,085
Income before controlling interest	5,246	6,337	13,704	5,471	5,174	16,860	24,349
Non-controlling interest	1	(4)	0	(2)	0	(1)	(2)
Net income	5,247	6,333	13,704	5,469	5,174	16,860	24,347

Statement of Cash Flows

BBVA Bancomer
Statement of Cash Flows from January 1st to September 30, 2013
(Data in million MXN pesos)

Net income	24,347
Adjustments derived from items not involving cash flow	
Profit or loss derived from the valuation of investment and financing activities	8
Depreciation of property, furniture and fixtures	1,107
Amortization of intangible assets	1,019
Provisions	3,452
Income taxes	5,007
Share in net income of unconsolidated subsidiaries and affiliated companies	(148)
Noncontrolling interest	2
	34,794
Operating activities	
Change in margin call accounts	57
Change in investments in securities	1,414
Change in debtors from repurchase agreement	(1,079)
Change in derivatives (assets)	185
Change in loan portfolio (net)	(26,085)
Change in repossessed assets	(1,771)
Change in other operating assets	(20,324)
Change in deposits	16,338
Change in interbank loans and other loans from other entities	(10,798)
Change in creditors from repurchase agreements	(6,911)
Repurchase agreement (liabilities)	(1)
Change in collaterals sold or delivered in guarantee	14,648
Change in derivatives (liabilities)	2,376
Change in subordinated debt	(1,724)
Change in other operating liabilities	5,828
Change in hedging instruments (of hedge items related to operation activities)	1,594
Income taxes payment	(7,104)
Net cash flows used in operating activities	(33,357)
Investment activities	
Proceeds from the disposal of property, furniture and fixtures	672
Payments for the acquisition of property furniture and fixtures	(3,413)
Payments for acquisition of subsidiaries and affiliated companies	(3)
Proceeds of cash dividends	207
Proceeds from the disposal of Long-Term assets available for sale	8,085
Payments for the acquisition of intangible assets	(711)
Net cash flows used in investment activities	4,837
Financing activities	
Cash dividends paid	(15,163)
Net cash flows used in financing activities	(15,163)
Net increase or decrease in cash and cash equivalents	(8,889)
Effects of changes in cash and cash equivalents	230
Cash and cash equivalents at the beginning of the year	121,568
Cash and cash equivalents at the end of the year	112,909

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						
	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, 2012	24,138	15,726	6,881	43,741	1,863	1,566	130	23,193	117,238	30	117,268
<i>HOLDERS' MOVEMENTS</i>											
Transfer from net income to results of prior years				23,193				(23,193)			
Payment of cash dividends				(15,163)					(15,163)		(15,163)
Total	0	0	0	8,030	0	0	0	(23,193)	(15,163)	0	(15,163)
<i>Comprehensive income movements</i>											
Net income for the year								24,347	24,347	2	24,349
Result from valuation of securities available for sale					94				94		94
Results from valuation of Cash Flow Hedging Instruments						(158)			(158)		(158)
Recognition of Provisions of commercial portfolio due to change in methodology				(1,101)					(1,101)		(1,101)
Result from Conversion of Foreign Subsidiaries							8		8		8
Total	0	0	0	(1,101)	94	(158)	8	24,347	23,190	2	23,192
Balances as of September 30, 2013	24,138	15,726	6,881	50,670	1,957	1,408	138	24,347	125,265	32	125,297

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	September 2012		June 2013		September 2013	
Tier 1		119,333		130,168		130,815
Tier 2		51,800		48,068		45,417
Net Capital		171,133		178,236		176,232
Risk Weighted Assets	627,739	1,078,259	670,038	1,135,020	682,359	1,118,798
	Credit Risk	Cred. Mkt & Oper. Risk	Credit Risk	Cred. Mkt & Oper. Risk	Riesgo Crédito	Riesgo Créd. Mdo.y Opnal.
Tier 1 % Risk Weighted Assets	19.0%	11.1%	19.4%	11.5%	19.2%	11.7%
Tier 2 % Risk Weighted Assets	8.3%	4.8%	7.2%	4.2%	6.7%	4.1%
Capitalization Index (estimate)	27.3%	15.9%	26.6%	15.7%	25.9%	15.8%

Rating Loan Portfolio

Grupo Financiero BBVA Bancomer

Performing Loan Rating

Million pesos as of September 30th, 2013

Ratings	Commercial Loans		Mortgage		Consumer		Credit Card	
	Balance	Provisions	Balance	Provisions	Balance	Provisions	Balance	Provisions
A1	245,520	1,010	102,248	186	26,549	312	39,567	698
A2	61,519	593	23,552	146	14,271	356	17,108	685
B1	27,033	531	11,642	99	9,552	333	10,563	602
B2	8,611	334	3,736	44	10,972	490	7,529	541
B3	10,089	603	1,591	27	8,548	455	4,121	367
C1	3,114	224	4,792	156	4,108	291	5,300	650
C2	1,160	270	2,781	213	3,059	324	10,712	2,400
D	7,621	2,656	9,916	2,231	3,371	807	1,646	835
E	1,411	819	2,927	1,560	4,096	2,414	2,315	1,974
Adicionals				1,998				353
Total	366,078	7,040	163,185	6,660	84,526	5,782	98,861	9,105

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	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)
Bond 1st Issue 2011 - BACOMER 11	\$5,000	31-ene-11	27-ene-14	TIE28 + 0.20%		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	TIE28 + 0.80%		A2/Aaa.mx	AAA(mex)
Bond 2nd Issue 2011 - BACOMER 11-2	\$3,000	10-jun-11	06-jun-14	TIE28 + 0.20%		A2/Aaa.mx	AAA(mex)
Bond 3rd issue 2012 - BACOMER 12	\$2,000	18-may-12	16-may-14	TIE28 + 0.20%		A2/Aaa.mx	AAA(mex)
Bond 4th issue 2012 - BACOMER 22224	\$1,000	07-jun-12	26-may-22	TIE28 + 0.85%		A2/Aaa.mx	AAA(mex)
Subordinated Debentures							
Subordinated Debentures Tier 2 - BACOMER 06	\$2,500	28-sep-06	18-sep-14	TIE28 + 0.30%		Baa2/Aa1.mx	AA-(mex)
Capitalization Notes Tier 1 Dollars - USG09077AB73	US\$500	17-may-07	17-may-17	6.008%		Baa3	BB+
Subordinated Debentures Tier 2 - BACOMER 08-2	\$3,000	06-oct-08	28-oct-13	TIE28 + 0.65%		Baa2/Aa1.mx	AA-(mex)
Subordinated Debentures Tier 2 - BACOMER 08-3	\$2,859	10-dic-08	09-dic-15	TIE28 + 1.00%		Baa2/Aa1.mx	AA-(mex)
Subordinated Debentures Tier 2 - BACOMER 09	\$2,729	19-jun-09	18-jun-14	TIE28 + 1.30%		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-
Mortgage Securitization							
1st Issue - BACOMCB 07	\$2,540	21-dic-07	13-mar-28	9.05%	mxAAA	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	Baa1/Aaa.mx	AAA(mex)
4th Issue - BACOMCB 08-2	\$5,509	01-dic-08	19-ago-30	9.91%	mxAAA	Aaa.mx	AAA(mex)
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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