

BBVA Bancomer

Financial Results 3Q15

October 30th, 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 third quarter of the year, BBVA Bancomer decreed the third dividend payment for the year 2015 of \$0.245885979261481 per share.

Main Messages

Results as of September 2015

- BBVA Bancomer reached a net income of 21,505 million pesos (mp), an annual increase of 8.3%.
- Net interest income increased 9.5% driven by larger volumes of loans and deposits.
- Controlled increase of non-interest expenses at 6.7% y-o-y despite the continuous investment plan deployed since 2013. The efficiency ratio measured as Cost / Income was 43.6% as of September 2015.
- BBVA Bancomer has refurbished 1,125 branches out of 1,824. We have also increased the number of ATMs in 1,595 units during the last 12 months to reach a total of 10,169 ATMs.

Commercial Activity

- Lending portfolio stood at 865,299 mp as of September 2015, an annual increase of 17.1%. This dynamism is driven mainly, by commercial and consumer loans.
- Commercial portfolio increased 25.4% with a good behavior of all the loans inside this portfolio. The enterprises (corporate, middle-market and SMEs) grew over 20% each in annual terms.
- Consumer loans including payroll, personal and auto, increased 20.7% y-o-y. And if we look at the new loans, the new mortgages were 20% higher than those registered in 9M 2014.
- In the deposit side, core deposits (demand and time deposits) increased 18.6% annually. Demand deposits continue to grow during the year to reach 635,920 mp, an annual increase of 15.0%. While time deposits showed an increase of 32.8%. This evolution allows BBVA Bancomer to maintain a higher weight of non-cost deposits.
- Assets managed in mutual funds increased 1.6% y-o-y. And as of September 2015, BBVA Bancomer holds total customer funds of 1.5 trillion pesos.

Financial Ratios

BBVA Bancomer	3Q	4Q	1Q	2Q	3Q	9M	9M
Ratios	2014	2014	2015	2015	2015	2014	2015
Net interest margin (NIM)/ Average Total Assets	5.6%	5.8%	5.5%	5.7%	5.6%	5.7%	5.4%
Adjusted net interest margin (NIM)/Average Earning Assets	4.1%	4.4%	4.0%	4.4%	4.2%	4.3%	4.1%
Cost / Income	45.4%	53.4%	41.7%	44.7%	44.4%	44.2%	43.6%
Fees / Non interest expense	42.9%	36.0%	43.3%	40.6%	41.5%	43.3%	41.8%
ROE	18.5%	14.6%	21.2%	20.4%	20.4%	20.4%	20.7%
ROA	1.7%	1.3%	1.8%	1.8%	1.7%	1.8%	1.7%
Liquidity	98.3%	84.2%	90.3%	88.2%	87.6%	98.3%	87.6%
Loans / Deposits	106.0%	108.4%	102.4%	104.0%	104.6%	106.0%	104.6%
Total Capital / Risk Weighted Assets	15.3%	15.2%	14.6%	14.7%	14.6%	15.3%	14.6%
Core Tier 1	10.8%	10.5%	10.6%	10.7%	10.7%	10.8%	10.7%
Coverage Liquidity Index (CCL Banxico)			108.4%	109.4%	108.9%		108.9%

At August 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*").

Financial Ratios

1) NIM / Average Total Assets:

Net interest income on annualized basis / Average Total Assets

2) NIM / Average Earning Assets:

Adjusted 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 Million pesos	Sep 2014	Dec 2014	Mar 2015	Jun 2015	Sep 2015
Cash and cash equivalents	95,922	124,190	152,607	131,795	121,434
Margin call accounts	8,485	3,810	4,313	3,363	2,122
Securities:	472,042	416,696	420,286	421,975	475,696
Trading	289,003	248,127	228,839	230,224	278,156
Available for sale	166,777	152,187	174,950	175,129	180,792
Held to maturity	16,262	16,382	16,497	16,622	16,748
Debtors from repurchase agreement	117	144	122	116	470
Securities Lending	0	0	0	0	0
Derivatives	71,171	91,995	105,167	96,975	120,111
Trading	67,849	85,070	95,227	87,683	106,497
Hedging Transactions	3,322	6,925	9,940	9,292	13,614
Valuation adjustments derived from hedges of financial assets	2,152	2,456	2,773	2,201	2,172
Performing loans	739,015	787,432	808,489	817,852	865,299
Commercial loans	391,399	434,555	452,380	454,285	490,830
Business or commercial activity	278,568	296,507	307,866	312,173	336,756
Financial entities	9,450	10,060	11,002	11,640	12,373
Government entities	103,381	127,988	133,512	130,472	141,701
Consumer	189,678	193,411	194,778	200,321	209,183
Mortgage	157,938	159,466	161,331	163,246	165,286
Non performing loans	22,678	21,951	22,380	22,959	22,383
Commercial loans	5,163	5,382	5,834	6,191	6,297
Business or commercial activity	5,130	5,338	5,294	5,651	5,757
Financial entities	32	42	539	539	539
Government entities	2	2	1	1	1
Consumer	7,845	7,487	7,366	7,597	7,619
Mortgage	9,669	9,082	9,180	9,170	8,467
Total loans	761,693	809,383	830,869	840,811	887,682
Allowance for loan losses	(26,739)	(26,081)	(26,885)	(27,131)	(27,492)
Total loans, net	734,954	783,302	803,984	813,680	860,190
Receivable benefits from securitization transactions	1,173	1,165	1,148	1,148	1,142
Receivable sundry debtors and prepayments net	77,871	58,548	81,344	47,981	102,279
Reposessed assets, net	7,373	6,822	6,648	6,429	6,100
Property, furniture and equipment, net	25,810	28,946	30,545	32,570	35,338
Equity Investments	1,408	1,377	1,397	1,355	1,499
Long-Term assets available for sale	0	376	0	0	0
Deferred taxes, net	6,455	6,958	6,718	6,693	6,359
Other assets	8,592	9,624	11,771	11,768	12,954
Deferred charges, prepaid expenses and intangibles	7,775	8,209	10,323	10,289	11,447
Other assets, short and long term	816	1,415	1,448	1,479	1,507
Total Assets	1,513,525	1,536,409	1,628,823	1,578,049	1,747,866

BBVA Bancomer Liabilities Million pesos	Sep 2014	Dec 2014	Mar 2015	Jun 2015	Sep 2015
Deposits	765,809	797,687	866,238	869,659	918,726
Demand deposits	553,214	578,150	608,541	593,495	635,920
Time Deposits	144,030	148,409	180,656	192,883	191,297
The general public	139,363	134,541	150,993	163,789	156,952
Money market	4,668	13,868	29,663	29,094	34,345
Bonds	68,564	71,128	77,041	83,280	91,509
Interbank loans and loans from other entities	12,829	49,621	13,124	21,713	32,706
Payable on demand	1,974	7,305	2,864	9,628	704
Short-term	6,243	37,758	5,089	6,122	26,098
Long-term	4,612	4,558	5,171	5,962	5,904
Creditors from repurchase agreements	318,197	258,742	220,233	227,049	288,807
Securities creditors	1	1	1	1	1
Collaterals sold or delivered in guarantee	44,618	38,195	27,397	33,434	34,920
Repurchase agreement	3	1	0	10	0
Derivatives	6,798	0	0	0	0
Security loans	37,817	38,194	27,397	33,424	34,920
Securities assigned to liquidate	1,547	5,157	734	0	0
Derivatives	75,162	99,424	108,211	99,760	121,270
Trading	70,900	93,946	102,901	94,228	113,456
Hedge transactions	4,262	5,478	5,310	5,532	7,814
Valuation adjustments derived from hedges of financial liabilities	1,485	3,084	4,689	3,361	5,870
Other payables	91,787	74,279	170,256	101,551	115,902
Profit taxes payable	0	0	0	0	0
Employee profit sharing (PTU) payable	1	2	1	1	2
Transaction settlement creditors	62,663	29,911	125,394	58,803	65,294
Creditors from collaterals received in cash	4,540	15,478	21,517	19,230	25,675
Accrued liabilities and other	24,583	28,888	23,345	23,516	24,931
Subordinated debt	60,604	69,495	71,588	73,755	78,979
Deferred credits and advanced collections	7,165	6,751	8,174	7,757	7,655
Total Liabilities	1,379,204	1,402,436	1,490,645	1,438,039	1,604,836
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	94,420	94,073	98,277	100,109	103,129
Capital reserves	6,881	6,881	6,881	6,881	6,881
Results of prior years	65,836	60,639	83,161	77,735	74,009
Unrealized gain on available-for-sale securities	884	898	140	355	(153)
Result from valuation of cash flow hedging instruments	813	707	663	577	565
Result from conversion of foreign subsidiaries	147	203	232	256	322
Net income	19,859	24,745	7,200	14,305	21,505
Majority stockholders' equity	134,284	133,937	138,141	139,973	142,993
Non-controlling interest in consolidated subsidiaries	37	36	37	37	37
Total Stockholders' Equity	134,321	133,973	138,178	140,010	143,030
Total Liabilities and Stockholders' Equity	1,513,525	1,536,409	1,628,823	1,578,049	1,747,866

BBVA Bancomer Memorandum Accounts Million Pesos	Sep 2014	Dic 2014	Mar 2015	Jun 2015	Sep 2015
Contingent assets and liabilities	2	4	5	18	41
Credit commitments	353,097	384,121	401,818	415,831	427,140
In trust	371,815	351,889	358,681	362,054	368,852
Under mandate	593,420	615,273	648,847	653,280	8,167,589
Assets in trust or under mandate	965,235	967,162	1,007,529	1,015,334	8,536,441
Assets in custody or under administration	295,574	166,976	166,820	171,962	191,153
Collaterals received by the institution	47,600	57,058	32,911	58,998	74,154
Collaterals received and sold or pledged as collateral by the institution	47,129	57,057	32,910	58,968	74,153
Investment banking transactions on behalf of third parties, net	62,848	57,998	54,038	59,698	59,660
Accrued interest on non-performing loans	15,063	8,508	9,520	10,470	10,465
Other record accounts	1,797,402	1,993,588	2,095,026	2,100,994	2,579,520

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)

Income Statement	3Q	4Q	1Q	2Q	3Q	9M	9M
Million pesos	2014	2014	2015	2015	2015	2014	2015
Net Interest Income	20,766	22,028	21,866	22,800	23,147	61,928	67,813
Provisions for loan losses	(6,686)	(6,504)	(7,397)	(6,664)	(7,183)	(19,023)	(21,244)
Net Interest Income after provisions for loan losses	14,080	15,524	14,469	16,136	15,964	42,905	46,569
Total Fees	5,295	5,351	5,181	5,241	5,470	15,441	15,892
Trading income	1,129	258	1,038	705	855	3,033	2,598
Other operating income	20	194	582	149	212	281	943
Non-interest expense	(12,352)	(14,859)	(11,962)	(12,911)	(13,185)	(35,675)	(38,058)
Operating Income	8,172	6,468	9,308	9,320	9,316	25,985	27,944
Share in net income of unconsolidated subsidiaries and affiliates	41	24	29	26	26	118	81
Income before tax	8,213	6,492	9,337	9,346	9,342	26,102	28,025
Current income tax	(1,738)	(2,105)	(1,594)	(2,310)	(1,584)	(7,174)	(5,488)
Deferred income tax	(255)	498	(542)	69	(559)	932	(1,032)
Income before discontinued operations	6,219	4,886	7,201	7,105	7,199	19,860	21,505
Discontinued operations	0	0	0	0	0	0	0
Income before controlling interest	6,219	4,886	7,201	7,105	7,199	19,860	21,505
Non-controlling interest	(1)	0	(1)	0	1	(1)	0
Net Income	6,218	4,886	7,200	7,105	7,200	19,859	21,505

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 September 30th, 2015

Million Pesos

Net Income	21,505
Adjustments derived from Items not Involving cash flow	
Profit or loss derived from the valuation of investment and financing activities	155
Depreciation of property, furniture and fixtures	1,716
Amortization of intangible assets	1,087
Provisions	(1,090)
Income taxes	6,520
Share in net income of unconsolidated subsidiaries and affiliated companies	(81)
Noncontrolling interest	0
Operating activities	
Change in margin call accounts	1,813
Change in investments in securities	(55,638)
Change in debtors from repurchase agreement	(326)
Change in derivatives (assets)	(21,427)
Change in loan portfolio (net)	(63,222)
Change in receivable benefits from securitization transactions	23
Change in repossessed assets	722
Change in other operating assets	(42,776)
Change in deposits	107,564
Change in interbank loans and other loans from other entities	(17,141)
Change in creditors from repurchase agreements	30,065
Change in collaterals sold or delivered in guarantee	(3,274)
Change in derivatives (liabilities)	19,510
Change in subordinated debt	1,190
Change in other operating liabilities	37,213
Change in hedging instruments (of hedge items related to operation activities)	(1,834)
Income taxes payment	(9,033)
Net cash flows used in operating activities	(16,571)
Investment activities	
Proceeds from the disposal of property, furniture and fixtures	34
Payments for the acquisition of property furniture and fixtures	(8,142)
Payments for the acquisition of subsidiaries and affiliates	(121)
Proceeds from cash dividends	110
Proceeds from the disposal of Long-Term assets available for sale	376
Payments for acquisition of intangible assets	(732)
Net cash flows used in investment activities	(8,475)
Financing activities	
Cash dividends paid	(11,375)
Net cash flows used in financing activities	(11,375)
Net increase or decrease in cash and cash equivalents	(6,609)
Effects of changes in cash and cash equivalents	3,853
Cash and cash equivalents at the beginning of the year	124,190
Cash and cash equivalents at the end of the year	121,434

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				(11,375)					(11,375)		(11,375)
Total	-	-	-	13,370	-	-	-	(24,745)	(11,375)	-	(11,375)
<i>Comprehensive income movements</i>											
Net income for the year								21,505	21,505	1	21,506
Result from valuation of securities available for sale					(1,051)				(1,051)		(1,051)
Results from valuation of Cash Flow Hedging Instruments						(142)			(142)		(142)
Result from Conversion of Foreign Subsidiaries							119		119		119
Total	-	-	-	-	(1,051)	(142)	119	21,505	20,431	1	20,432
Balances as of September 30, 2015	24,138	15,726	6,881	74,009	(153)	565	322	21,505	142,993	37	143,030

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	September 2014		June 2015		September 2015	
Tier 1		136,670		141,385		144,381
Tier 2		40,378		37,401		37,435
Net Capital		177,048		178,786		181,815
Risk Weighted Assets	717,355	1,154,352	775,570	1,215,169	805,709	1,243,566
	Credit Risk	Credit, Market Operat Risk	Credit Risk	Credit, Market Operat Risk	Credit Risk	Credit, Market Operat Risk
Tier 1 % Risk Weighted Assets	19.1%	11.8%	18.2%	11.6%	17.9%	11.6%
Tier 2 % Risk Weighted Assets	5.6%	3.5%	4.8%	3.1%	4.6%	3.0%
Capitalization Index (estimate)	24.7%	15.3%	23.1%	14.7%	22.6%	14.6%

Rating Loan Portfolio

Grupo Financiero BBVA Bancomer

Performing Loan Rating

Million pesos as of September 30th, 2015

Ratings	Commercial Loans		Mortgage		Consumer		Credit Card	
	Balance	Provisions	Balance	Provisions	Balance	Provisions	Balance	Provisions
A1	403,872	641	115,738	228	33,897	399	34,514	629
A2	52,068	524	27,527	168	23,187	573	15,267	603
B1	17,739	293	8,075	69	19,086	662	9,715	557
B2	13,084	292	3,167	38	18,531	830	8,960	648
B3	23,656	634	1,542	27	11,173	596	8,048	721
C1	8,470	275	4,900	159	3,768	257	6,434	771
C2	1,186	219	2,773	215	3,517	376	9,614	2,185
D	4,525	1,434	8,180	1,791	3,047	710	1,676	900
E	3,928	2,349	2,662	1,398	4,617	2,732	1,755	1,464
Adicionales				1,125				0
Total	528,528	6,661	174,564	5,218	120,823	7,135	95,983	8,478

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 (mlln)	Issue Date	Due Date	Rate		Calificaciones		
						S&P	Moody's	Fitch
Senior Debt								
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 Dls 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 4th Issue 2012 - BACOMER 22224	\$1,000	07-jun-12	26-may-22	TIE28 + 0.85%			A2/Aaa.mx	AAA(mex)
Senior Notes Dls 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	TIE28 + 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	TIE28 + 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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