

BBVA Bancomer

Financial Results 2Q14

July 30th, 2014

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Presentation of Financial Information

This report presents unaudited financial information as of June 30th, 2014, 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, Adquirá México, S. A. de C. V.; Financiera Ayudamos, S. A. de C. V. y Unidad de Avalúos México, S. A. de C. V.

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

Highlights 2Q14

Decree and Payment of Cash Dividend of BBVA Bancomer

During the second quarter of the year, BBVA Bancomer made the second dividend payment for the year 2014 which was of \$0.230806820307845 per share.

Issuance of Senior Notes

On April 3th, 2014, BBVA Bancomer issued a 10 year Senior Note for U.S. \$750 billion at 4.375% fixed rate on the international capital markets. The rating assigned by Moody's is of A2. The demand was four times the amount issued, confirming the confidence from the international investor community in BBVA Bancomer and in Mexico.

Best Investment Bank in Mexico

BBVA Bancomer has been recognized by *Euromoney* as "Best Investment Bank in Mexico" due to the more activity in corporate client issuances of both equity and debt instruments in the financial markets.

Rating Methodology Portfolio

BBVA Bancomer is the first bank in Mexico to be approved by CNBV to use internal risk models for the calculation of credit provisions.

Since June 2009, BBVA Bancomer has been approved to use its internal credit rating risk model for the calculation of provisions to the credit card. In April 2014, CNBV authorized BBVA Bancomer to use its internal credit rating risk model for commercial lending portfolio, as well.

Main Messages

Results 6M14

- As of June 31th, 2014, net income was 13,641 million pesos (mp) ,a year over year (y-o-y) increase of 23.0%, when discontinued operations are excluded¹.
- Results driven by high recurrent income:
 - Net interest income increased 13.4% y-o-y, driven by larger volumes of loans and deposits.
 - Total fees grew 9.0%, y-o-y, driven by a higher level of transactions with credit and debit card and by increased fees coming from investment banking issues.
- Credit provisioning increased at an annual rate of 4.1%. below lending growth rate. The NPL ratio is stable in the quarter and improving from 3.4% in June 2013 to 3.1% in June 2014.
- Despite the aggressive investment made by BBVA Bancomer over the last years, operating expenses increased 9.8% in annual terms, with an efficiency ratio of 43.6%.
- Investment has continued during the quarter, achieving a refurbishment of 381 branches, the increase of 766 ATMs and the advance of the construction of the new corporate headquarters.

Commercial Activity

- Positive lending activity with an annual increase of 8.0% in performance loans to reach 712,478 mp, despite a low economic growth rate.
- The commercial portfolio reached 370,489 mp at the end of June, an increase of 9.1% y-o-y. Lending to business or commercial activities maintained a positive evolution, with an annual growth rate of 11.6%. Loans to small and medium business (SMEs), grew 24.2% in the year, while lending to mid-sized companies continued to increase at a double digit rate of 19.8%².
- Consumer loans reached 185,229 mp, an increase of 10.4% y-o-y. Auto, payroll and personal loans increased at 22.7% rate in annual terms.
- Total deposits, including demand deposits, time deposits and bonds, reached 760,281 mp as of June, 2014, an increase of 9.6% in the last 12 months.
- Demand deposits continue to grow during the second quarter of the year to reach an annual increase of 10.4%. While time deposits of general public shows an increase of 14.1%.
- As of June 30, 2014, BBVA Bancomer holds total customer funds of 1.4 trillion pesos.

¹ Discontinued operations includes 8,085 mp of Afore Bancomer sale on 2013.

² Internal segmentation of SMEs (annual sales below 100 mp) and medium-sized enterprises (annual sales between 100 and 250 mp).

Financial Ratios

BBVA Bancomer	2Q	3Q	4Q	1Q	2Q	6M	6M
Ratios	2013	2013	2013	2014	2014	2013	2014
Net interest margin (NIM)/ Average Total Assets	5.9%	5.9%	5.9%	5.9%	5.7%	5.7%	5.8%
Net interest margin Adjusted (NIM)/Average Earning Assets	4.2%	4.3%	4.5%	4.5%	4.2%	4.2%	4.4%
Costo / Income	44.5%	45.8%	43.0%	43.2%	44.0%	44.9%	43.6%
Fees / Expense	45.7%	45.8%	46.6%	43.0%	44.0%	43.8%	43.5%
ROE	17.4%	16.6%	20.6%	22.4%	19.4%	31.7%	20.9%
ROA	1.8%	1.6%	1.9%	2.0%	1.8%	3.0%	1.9%
Liquidity	79.4%	87.7%	89.7%	100.4%	88.9%	79.4%	88.9%
Loans / Deposits	103.5%	105.0%	106.6%	106.8%	102.5%	103.5%	102.5%
Total Capitalization / Risk Weighted Assets	15.7%	15.8%	15.9%	15.5%	15.7%	15.7%	15.7%
Core Tier 1	10.2%	10.4%	10.6%	10.8%	11.0%	10.8%	11.0%

¹ The increase of ROE of 3M13 includes the effect of Afore Bancomer's sale by 8,085mp. Without considering this effect, ROE would be 18.9%.

At June 31th, 2014, 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					
Assets	Jun	Sep	Dic	Mar	Jun
Million pesos	2013	2013	2013	2014	2014
Cash and cash equivalents	95,131	112,909	128,296	140,823	111,148
Margin call accounts	4,326	3,706	5,671	5,009	7,895
Securities:	324,581	346,250	383,388	430,701	442,962
Trading	186,993	197,494	242,582	273,891	288,111
Available for sale	121,978	132,996	124,916	140,794	138,706
Held to maturity	15,610	15,760	15,889	16,016	16,145
Debtors from repurchase agreement	371	1,232	49	125	119
Securities Lending	0	0	0	0	0
Derivatives	66,178	67,283	63,358	66,129	75,095
Trading	63,569	64,428	60,443	63,312	72,461
Hedging Transactions	2,609	2,855	2,915	2,817	2,633
Valuation adjustments derived from hedges of financial assets	1,782	1,618	1,299	1,590	2,503
Performing loans	659,933	666,036	698,899	700,202	712,478
Commercial loans	339,504	337,675	364,280	362,944	370,489
Business or commercial activity	242,288	237,480	263,580	261,140	270,310
Financial entities	10,423	10,922	11,154	9,447	10,966
Government entities	86,793	89,273	89,546	92,357	89,213
Consumer	167,852	175,518	180,574	181,455	185,229
Mortgage	152,577	152,843	154,046	155,802	156,759
Non performing loans	23,369	24,659	22,675	22,111	22,424
Commercial loans	6,746	6,763	5,690	5,398	5,037
Business or commercial activity	6,696	6,748	5,689	5,346	4,993
Financial entities	49	14	0	50	42
Government entities	1	1	2	2	2
Consumer	7,216	7,870	7,451	7,052	7,655
Mortgage	9,407	10,026	9,533	9,661	9,733
Total loans	683,302	690,695	721,574	722,313	734,902
Allowance for loan losses	(28,877)	(28,587)	(27,336)	(26,971)	(26,948)
Total loans, net	654,425	662,108	694,238	695,342	707,954
Receivable benefits from securitization transactions	1,175	1,175	1,175	1,175	1,172
Receivable sundry debtors and prepayments net	72,259	58,416	49,136	45,495	76,450
Reposessed assets, net	7,161	7,913	7,630	7,733	7,577
Property, furniture and equipment, net	20,109	20,302	22,391	23,128	24,133
Equity investments	622	651	1,373	1,473	1,370
Long-Term assets available for sale	0	0	0	0	0
Deferred taxes, net	7,380	8,751	5,478	5,792	6,061
Other assets	6,969	7,163	8,399	8,963	8,606
Deferred charges, prepaid expenses and intangibles	6,969	7,163	7,642	8,186	7,811
Other assets, short and long term	0	0	757	777	795
Total Assets	1,262,469	1,299,477	1,371,883	1,433,479	1,473,044

BBVA Bancomer Liabilities and Stockholders' Equity Million pesos					
	Jun 2013	Sep 2013	Dic 2013	Mar 2014	Jun 2014
Deposits	693,476	689,132	712,585	715,308	760,281
Demand deposits	501,285	495,685	525,505	522,015	553,214
Time Deposits	136,062	138,528	129,837	133,860	141,665
The general public	117,750	127,830	119,319	126,930	134,290
Money market	18,312	10,698	10,518	6,931	7,375
Bonds	56,129	54,919	57,244	59,433	65,402
Interbank loans and loans from other entities	12,272	14,098	31,900	35,667	56,411
Payable on demand	1,332	4,456	17,432	20,691	46,627
Short-term	6,384	5,163	9,847	10,365	5,150
Long-term	4,556	4,479	4,620	4,611	4,634
Creditors from repurchase agreements	170,009	212,213	256,253	260,958	224,375
Securities creditors	2	1	1	1	1
Collaterals sold or delivered in guarantee	45,003	48,860	44,207	61,536	51,598
Repurchase agreement	0	0	0	34	10
Derivatives	0	6,504	6,432	6,601	6,561
Security loans	45,003	42,356	37,775	54,902	45,027
Securities assigned to liquidate	0	0	0	3,132	0
Derivatives	73,092	73,958	66,220	68,384	80,903
Trading	69,294	68,333	61,387	63,638	76,017
Hedge transactions	3,798	5,625	4,833	4,746	4,886
Valuation adjustments derived from hedges of financial liabilities	880	671	304	811	1,535
Other payables	66,889	60,173	62,939	84,801	91,592
Profit taxes payable	1,410	2,856	0	0	0
Employee profit sharing (PTU) payable	1	1	1	1	1
Transaction settlement creditors	31,042	28,145	34,749	55,389	60,728
Creditors from collaterals received in cash	11,428	3,948	5,867	5,898	4,954
Accrued liabilities and other	23,008	25,223	22,322	23,512	25,910
Subordinated debt	68,569	67,739	64,607	64,215	64,114
Deferred credits and advanced collections	7,497	7,335	7,087	7,653	7,354
Total Liabilities	1,137,689	1,174,180	1,246,102	1,302,466	1,338,165
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	84,883	85,401	85,887	91,114	94,980
Capital reserves	6,881	6,881	6,881	6,881	6,881
Results of prior years	55,592	50,670	45,764	74,531	71,034
Unrealized gain on available-for-sale securities	1,675	1,957	1,102	1,329	2,253
Result from valuation of cash flow hedging instruments	1,431	1,408	1,182	1,063	1,043
Result from conversion of foreign subsidiaries	131	138	133	131	127
Net income	19,173	24,347	30,825	7,179	13,641
Majority stockholders' equity	124,747	125,265	125,751	130,978	134,844
Non-controlling interest in consolidated subsidiaries	33	32	29	35	35
Total Stockholders' Equity	124,780	125,297	125,780	131,013	134,879
Total Liabilities and Stockholders' Equity	1,262,469	1,299,477	1,371,883	1,433,479	1,473,044

BBVA Bancomer Memorandum Accounts Million Pesos					
	Jun 2013	Sep 2013	Dic 2013	Mar 2014	Jun 2014
Contingent assets and liabilities	36	36	36	36	1
Credit commitments	281,018	299,080	313,705	319,867	335,428
In trust	312,070	328,318	328,676	351,513	360,679
Under mandate	653,297	646,158	689,055	595,586	560,227
Assets in trust or under mandate	965,367	974,476	1,017,731	947,099	920,905
Assets in custody or under administration	270,577	274,049	281,803	289,138	292,819
Collaterals received by the institution	97,166	80,432	61,124	95,036	64,501
Collaterals received and sold or pledged as collateral by the institution	96,289	78,952	59,717	93,539	64,011
Investment banking transactions on behalf of third parties, net	40,796	47,286	44,904	59,748	60,148
Accrued interest on non-performing loans	8,357	9,681	10,819	11,964	13,401
Other record accounts	1,390,841	1,523,470	1,497,680	1,599,128	1,729,906

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.

VICENTE RODERO RODERO
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	2013	2013	2013	2014	2014	2013	2014
Interest income	25,183	25,953	26,627	27,305	27,518	51,002	54,823
Interest expense	(6,802)	(7,079)	(7,039)	(6,752)	(6,910)	(14,714)	(13,662)
Net interest income	18,381	18,874	19,588	20,553	20,608	36,288	41,161
Provisions for loan losses	(6,442)	(6,200)	(5,654)	(5,725)	(6,611)	(11,845)	(12,336)
Net interest income after provisions for loan losses	11,939	12,674	13,934	14,828	13,997	24,443	28,825
Total Fees	4,895	5,055	5,066	4,955	5,191	9,308	10,146
Trading income	711	33	1,039	1,048	856	1,538	1,904
Other operating income	59	135	(408)	135	126	211	261
Non-interest expense	(10,702)	(11,039)	(10,862)	(11,530)	(11,793)	(21,235)	(23,323)
Operating income	6,902	6,858	8,769	9,436	8,377	14,265	17,813
Share in net income of unconsolidated subsidiaries and affiliates	82	28	21	38	39	120	77
Income before tax	6,984	6,886	8,790	9,474	8,416	14,385	17,890
Current income tax	(1,506)	(3,220)	1,367	(2,723)	(2,713)	(3,412)	(5,436)
Deferred income tax	(7)	1,508	(3,682)	428	759	117	1,187
Income before discontinued operations	5,471	5,174	6,475	7,179	6,462	11,090	13,641
Discontinued operations	0	0	0	0	0	8,085	0
Income before controlling interest	5,471	5,174	6,475	7,179	6,462	19,175	13,641
Non-controlling interest	(2)	0	3	0	0	(2)	0
Net income	5,469	5,174	6,478	7,179	6,462	19,173	13,641

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 dispositions.*

VICENTE RODERO RODERO
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, 2014
 Million Pesos

Net income	13,641
Adjustments derived from items not involving cash flow	6,945
Profit or loss derived from the valuation of investment and financing activities	6
Depreciation of property, furniture and fixtures	891
Amortization of intangible assets	730
Provisions	1,146
Income taxes	4,249
Share in net income of unconsolidated subsidiaries and affiliated companies	(77)
Noncontrolling interest	0
Operating activities	
Change in margin call accounts	(2,231)
Change in investments in securities	(58,215)
Change in debtors from repurchase agreement	(70)
Change in derivatives (assets)	(12,018)
Change in loan portfolio (net)	(14,521)
Change in receivable benefits from securitization transactions	4
Change in repossessed assets	53
Change in other operating assets	(28,064)
Change in deposits	48,489
Change in interbank loans and other loans from other entities	24,520
Change in creditors from repurchase agreements	(31,878)
Repurchase agreement (liabilities)	1
Change in collaterals sold or delivered in guarantee	7,447
Change in derivatives (liabilities)	14,630
Change in subordinated debt	(5)
Change in other operating liabilities	27,835
Change in hedging instruments (of hedge items related to operation activities)	405
Income taxes payment	(5,450)
Net cash flows used in operating activities	(29,068)
Investment activities	
Proceeds from the disposal of property, furniture and fixtures	4
Payments for the acquisition of property furniture and fixtures	(2,638)
Payments for acquisition of subsidiaries and affiliated companies	(58)
Dividends received in cash	132
Payments for the acquisition of intangible assets	(291)
Net cash flows used in investment activities	(2,851)
Financing activities	
Cash dividends paid	(5,555)
Net cash flows used in financing activities	(5,555)
Net increase or decrease in cash and cash equivalents	(16,888)
Effects of changes in cash and cash equivalents	(260)
Cash and cash equivalents at the beginning of the year	128,296
Cash and cash equivalents at the end of the year	111,148

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
 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, 2013	24,138	15,726	6,881	45,764	1,102	1,182	134	30,825	125,752	29	125,781
<i>HOLDERS' MOVEMENTS</i>											
Transfer from net income to results of prior years				30,825				(30,825)	0		0
Payment of cash dividends				(5,555)					(5,555)		(5,555)
Total	0	0	0	25,270	0	0	0	(30,825)	(5,555)	0	(5,555)
<i>Comprehensive income movements</i>											
Net income for the year								13,641	13,641	0	13,641
Result from valuation of securities available for sale					1,151				1,151		1,151
Results from valuation of Cash Flow Hedging Instruments						(139)			(139)		(139)
Valuation adjustment										6	6
Result from Conversion of Foreign Subsidiaries							(6)		(6)		(6)
Total	0	0	0	0	1,151	(139)	(6)	13,641	14,647	6	14,653
Balances as of June 30, 2014	24,138	15,726	6,881	71,034	2,253	1,043	128	13,641	134,844	35	134,879

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
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

Capitalization Index

BBVA Bancomer Capitalization (estimate) Million pesos	June 2013		December 2013		June 2014	
Tier 1		130,168		130,504		137,781
Tier 2		48,068		43,785		40,368
Net Capital		178,236		174,289		178,150
Risk Weighted Assets	670,038	1,135,020	703,354	1,096,071	717,153	1,135,340
	Riesgo Crédito	Riesgo Créd. Mdo.y Opnal.	Riesgo Crédito	Riesgo Créd. Mdo.y Opnal.	Riesgo Crédito	Riesgo Créd. Mdo.y Opnal.
Tier 1 % Risk Weighted Assets	19.4%	11.5%	18.6%	11.9%	19.2%	12.1%
Tier 2 % Risk Weighted Assets	7.2%	4.2%	6.2%	4.0%	5.6%	3.6%
Capitalization Index (estimate)	26.6%	15.7%	24.8%	15.9%	24.8%	15.7%

Rating Loan Portfolio

Grupo Financiero BBVA Bancomer

Performing Loan Rating

Million pesos as of June 30th, 2014

Ratings	Commercial Loans		Mortgage		Consumer		Credit Card	
	Balance	Provisions	Balance	Provisions	Balance	Provisions	Balance	Provisions
A1	298,214	550	104,936	192	29,996	355	38,888	669
A2	51,044	562	26,340	162	14,304	352	16,405	652
B1	16,087	264	10,398	88	13,829	487	11,036	633
B2	8,847	198	3,300	39	14,388	645	7,540	544
B3	16,809	543	1,593	28	8,743	470	5,231	461
C1	4,864	349	4,904	160	3,838	267	5,094	622
C2	1,132	138	2,802	212	3,020	325	9,174	2,123
D	5,120	1,609	9,468	2,110	3,054	727	2,047	1,051
E	2,578	1,432	2,751	1,475	4,199	2,462	2,096	1,773
Adicionales	-	466	-	1,751	-	-	-	2
Total	404,695	6,111	166,492	6,217	95,371	6,090	97,511	8,530

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	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	A2	P-1	Stable
National Scale Rating Bank Deposits	Aaa.mx	MX-1	Stable
Bank Financial Strength Rating (BFSR)	C-		Positive

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-
Subordinated Debentures							
Subordinated Debentures Tier 2 - BACOMER 06	\$2,500	28-sep-06	18-sep-14	TIIE28 + 0.30%		Baa2/Aa1.mx	AA-(mex)
Capitalization Notes Tier 1 Dollars - USGO9077AB73	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-
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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