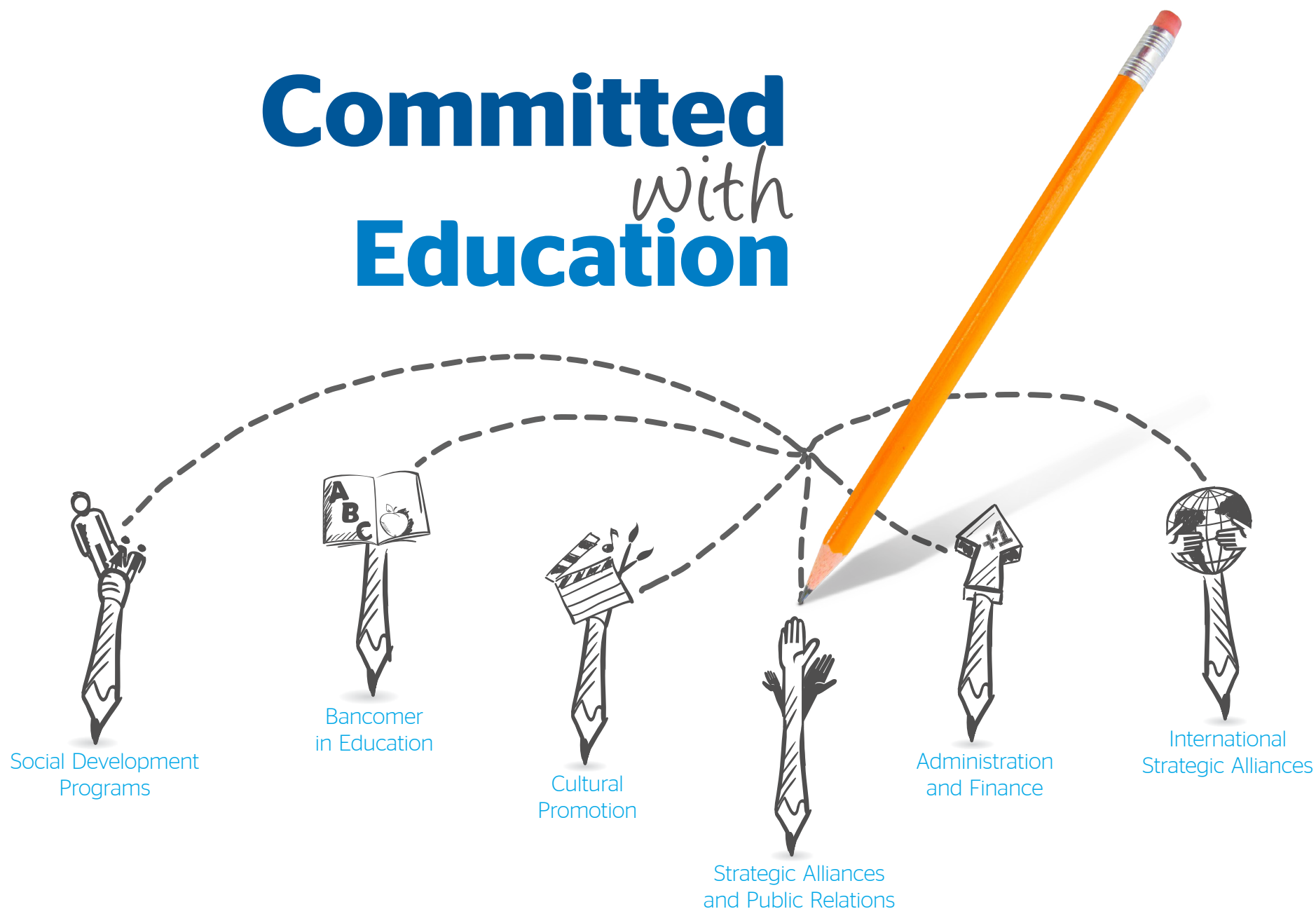


# Committed *with* Education



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# Message from our *Director*



# Message from our Director

I am glad to present our third 2012 BBVA Bancomer Foundation Annual Report. Undoubtedly, the change of government that took place this year is an opportunity to reflect on the kind of Mexico we want to build.

We at the BBVA Bancomer Foundation consider education a key factor for our country's development. The school dropout rate in Mexico is one of the main challenges that children and youths are facing. Therefore, we contribute in order that they can keep studying and conclude their basic education. With the **Becas Adelante “Por los que se quedan”** [For Those Who Are Left Behind] Scholarship Program, we granted 5,800 new scholarships for first-grade secondary students, with a total of 15,800 scholarship recipients in the three grades.

Likewise, this year we decided to go beyond; providing continuity to students who graduated outstandingly from secondary school. Thus, with the **Becas Adelante “Por los que se quedan”** program we provide opportunity for the most outstanding students to study high school.

However, education in its broadest sense also implies being educated for productivity, arts and protection of the environment. Thus, through the Bancomer Educational and Productive Centers-ITESM Social Incubator, this year we incubated 525 micro-businesses and through our environmental education programs over one million children, youngsters and adults were instructed in environmental issues.

In order to keep fostering Mexico's creative and cultural development, this year two traveling exhibitions were carried out: *Paralelismos Plásticos en México, cuatro décadas en la colección BBVA Bancomer* [Plastic Parallelisms in Mexico: Four Decades of the BBVA Bancomer Collection] and *El incesante ciclo entre idea y acción* [The Unending Cycle between Idea and Action]. These exhibitions were presented

in northern, central and southern cities of Mexico: Ciudad Juárez; Nogales; Querétaro; Puebla and Mérida, together with a wonderful educational activities program. Furthermore, *Migración Humana y Cambio Climático* [Human Migration and Climate Change] was published, a contribution to the understanding of human migrations affected by the consequences derived from climate change.

Much more needs to be done. We know that major changes do not happen overnight; they stem from long-term processes and from teamwork. Therefore, I appreciate all persons who have contributed during the last few years to impact on the lives of the BBVA Bancomer Foundation's beneficiaries: directors, partners, employees, volunteers and donors.

Finally, I want to take this opportunity to renew our commitment with the Ten Principles of the United Nations Global Compact, which we joined in 2011. This Annual Report is our Communication on Progress (COP), as mandated by the Global Compact.

**Now it is time to continue moving forward.**

Sincerely,

**Gustavo Lara Alcántara,**  
Director

# About this Report

The BBVA Bancomer Foundation Annual Report 2012 is the third one that is issued. It includes all the activities and results achieved by the organization from January 1 to December 31, 2012. In this Report we provide information solely about the actions and achievements of the BBVA Bancomer Foundation and it is a separate document from the respective reports issued by the BBVA Bancomer Financial Group and its affiliates.

For its preparation, we used the G3 guidelines provided by the Global Reporting Initiative (GRI-G3). On the one hand, we used its principles to define the contents, that is: materiality, participation of stakeholders, sustainability context and exhaustibility. On the other, we report the indicators within its three main topics: economic, social and environmental performance. We also included the indicators of the sectorial supplement that corresponds to the Foundation; that is the one for non-governmental organizations (NGOs).

When possible, we present historical data that allow comparisons between the Foundation's performance in 2012 regarding the two previous years.

For some particular issues, such as the environment and the Code of Conduct, we used the figures reported by the BBVA Bancomer Group, since the Foundation shares its politics and programs, and even its offices with such group.

The gathering of the information presented in this Report was the responsibility of the BBVA Bancomer Foundation, and its contents were directly provided by the corresponding areas within the organization.

Finally, the BBVA Bancomer Foundation 2012 Annual Report has been verified by a third party, Deloitte and GRI, and has an A+ GRI-G3 application level, GRI-checked.

# Who are *We?*

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# ¿Who are We?

BBVA Bancomer Foundation is a civic non-profit organization which starts with the creation of a program for volunteers that eventually evolved until becoming a non-profit organization in the year 2000. Its work represents the will of the Bancomer Financial Group to develop innovative programs in support of Mexican society, in the areas of education, culture and production to promote individual and collective development.

If you want to know in detail how the BBVA Bancomer Foundation came about, please visit our **Annual Report 2010**.

## a. Mission, Vision and Objectives

Our mission is to raise and channel resources to support programs that foster the social, educational and cultural development of Mexican society. Our vision is to be the leading organization in the field of Corporate Social Responsibility through the creation, support and execution of educational and cultural programs that promote an integral development of society.

### Our objectives are:

- To provide educational tools to low-resource communities to improve their quality of life and to promote their personal and family development.
- To support formal education for Mexican children and youngsters, particularly those who make an effort to achieve academic excellence.
- To promote environmental education.
- To promote the creative and cultural development of Mexico through the support for and the realization of artistic and cultural activities.
- To support those who have been affected by severe natural disasters.
- To develop a fundraising strategy that guarantees the continuance of the Foundation's programs.



## b. Corporate Social Responsibility

Our business model is based on the concept of Principle-Adjusted Return, which means placing people at the center of our business, so that profitability comes hand-in-hand with social development and environmental protection.

The Corporate Responsibility and Reputation Strategic Plan includes the group of social action programs of BBVA Bancomer Foundation as one of its four strategic axes. As part of this commitment, the bank channels 1% of its annual benefits to the promotion of such programs.

## c. Why Do We Support Education?

Education plays a critical role that determines how people will live adulthood. Having a higher education level implies better income, better health and a longer life.

Several studies conducted by the Organization for Economic Cooperation and Development (OECD) prove that the lack of inclusion and equity lead to school failure, which most visible manifestation is school dropout: in average, 20% of young adults drop out school without completing high school.

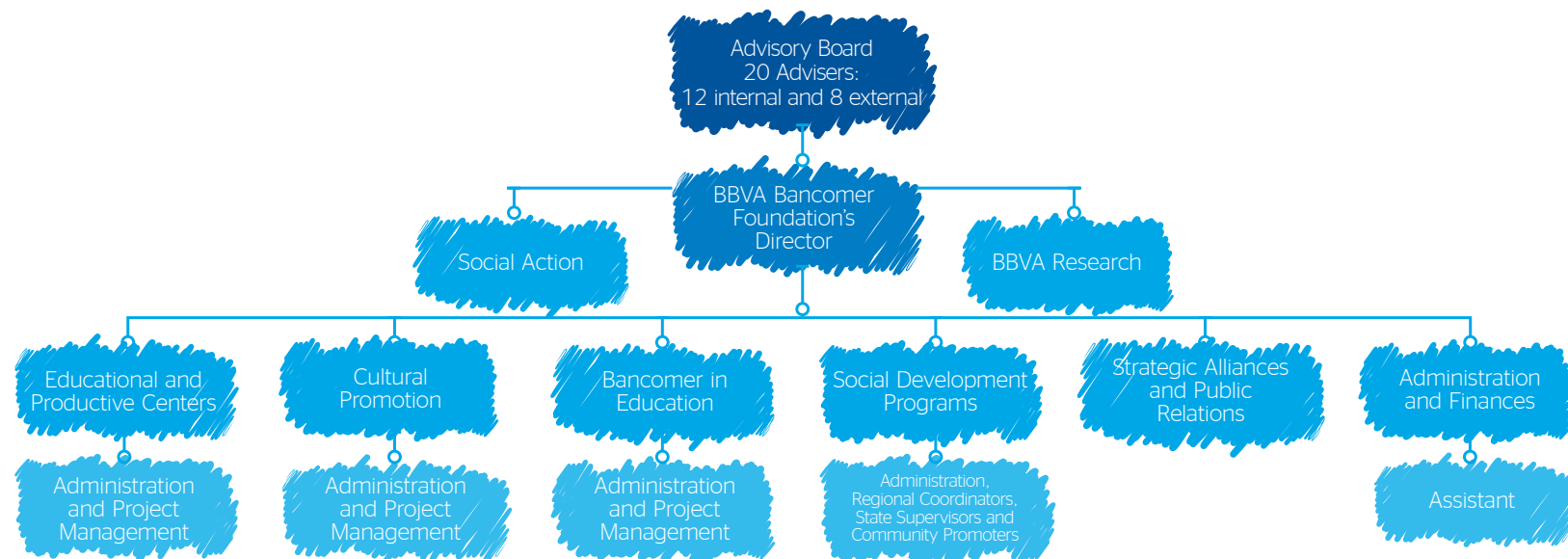
The BBVA Bancomer Foundation concentrates its efforts on the satisfactory education of Mexican children and youngsters. People who attain completing high school have better employment perspectives and healthier lifestyles, which involve positive consequences for public budgets and good returns on public investment.

Those who are more educated contribute to have more sustainable economies and more democratic societies. They are also less dependent on public aid and less vulnerable to economic downturns. Finally, while reducing school failure benefits for society and individuals are obtained, contributing to economic growth and social development.

In BBVA Bancomer Foundation we work for a better human future through education. For these reasons, we keep moving forward.

## d. Structure and Corporate Governance

### 2012 BBVA Bancomer Foundation Structure



The main Foundation's governance body is the Advisory Board, made up by twenty members: twelve of which are internal and eight external. 40% of our Board members are external, which makes the Board a plural, objective and participative organ.

Our advisors are part of the Board on an honorary, voluntary and strictly personal basis; they cannot delegate this responsibility on a proxy or third person. Among their responsibilities, they have to designate the internal Committees of the Foundation: one for the Educational and Productive Centers, one for Donations, one for Editorial matters, one for Public Relations, one for Bancomer in Education and one for Administration and Finances.

The Board members are selected on the basis of their experience, their professional history and the places where they work. They are active members and through

what they contribute, receive and know, they are the best thermometer to keep our work updated with regards to the needs of the organization and society.

The Board's performance is evaluated through the results achieved with the programs of the Foundation, as well as through the surveys conducted with our stakeholders. This is an open feedback process that involves beneficiaries, employees and civil society organizations that are polled on a regular basis.

The mechanism to make recommendations to the Board consists on e-mailing the General Director who, in turn, will channel all requests to the main governance body. Likewise, a space is provided on the Foundation's website for our stakeholders to send recommendations or comments whenever they deem it necessary.

2012 BBVA Bancomer Foundation Board Members	
Internal	External
Mr. Vicente Rodero Rodero, <i>President</i>	Mr. Manuel Arango Arias, <i>Member</i>
Mr. Luis Robles Miaja, <i>President</i>	Mr. Alejandro Burillo Azcárraga, <i>Member</i>
Mr. Ramón Horacio Bartning Pérez, <i>Treasurer</i>	Ms. Bárbara Garza Lagüera Gonda de Braniff, <i>Member</i>
Mr. José Fernando Pío Días Castañares, <i>Secretary</i>	Ms. María Eugenia Ramírez España de Guajardo, <i>Member</i>
Mr. Alfredo Aguirre Cárdenas, <i>Pro-secretary</i>	Ms. Martha Smith, <i>Member</i>
Mr. Óscar Coppel Tirado, <i>Member</i>	Mr. Jorge Tapia del Barrio, <i>Commissioner</i>
Mr. Ramón Arroyo Ramos, <i>Member</i>	Mr. Claudio X. González Guajardo, <i>Member</i>
Mr. Eduardo Osuna Osuna, <i>Member</i>	Mr. Alejandro Ramírez M., <i>Member</i>
Mr. José Gerardo Flores Hinojosa, <i>Member</i>	
Mr. Jorge José Terrazas Madariaga, <i>Member</i>	
Mr. Adolfo Albo Márquez, <i>Member</i>	
Mr. Julio César Anaya Elizalde, <i>Member</i>	

Source: BBVA Bancomer Foundation.



In 2012, the Board met on four occasions. Among the many issues discussed, the following are worth mentioning:

- Presentation of the comprehensive assessment plan of the *Por los que se quedan* (For Those Who Are Left Behind) program.
- Presentation of the assessment results regarding the *Por los que se quedan* (For Those Who Are Left Behind) program students in the Enlace test.
- Analysis of the “*Anuario de Migración y Remesas*” (Migration and Remittances Yearbook), a product of the alliance between BBVA Bancomer Foundation and BBVA Research Mexico.

## Code of Conduct and Other Standards

The BBVA Bancomer Financial Group Code of Conduct, which also governs the Foundation, defines and develops the pillars of ethical behavior and the guidelines necessary to preserve one of the Group's main sources of value: corporate integrity.

The Code of Conduct is in accordance with the Universal Declaration of Human Rights, the Global Compact of the United Nations, and other treaties of international organizations, such as the International Labour Organization (ILO) and it is based on fundamental ethical values:

- Respect for the dignity and rights inherent to the individual.
- Respect for the equality and diversity of all people.
- Strict adherence to the law.
- Professional objectivity.

Every year, all employees of the Foundation take a course and endorse their commitment to comply with the Code of Conduct. Furthermore, outreach campaigns to strengthen the Code's values and principles among our staff are conducted. This year the campaign entitles “*Somos ejemplo de integridad*” (We're an Example of Integrity).

We use a program called *Actitud Responsable* (Responsible Attitude) to allow employees to contribute to preserving the integrity by reporting any situations they believe to be ethically questionable or which may result in violation of any legislation in effect. This process is used to track and monitor all reported cases.

### The channels used to lodge complaints include:

Internal Mail: ***Actitud Responsable*** (Responsible Attitude)

E-mail: [actitud.responsable@bbva.bancomer.com](mailto:actitud.responsable@bbva.bancomer.com)

Voicemail: **(55) 56214188 or 01800-001-0011**

Corporate Intranet: ***No lo vamos a tolerar*** (We Won't Tolerate It) – ***BActitud Mailbox***

Director of Discipline, Legal or Human Resources Directors:

[actitud.responsable@grupobbva.com](mailto:actitud.responsable@grupobbva.com)

On the other hand, we promote respect for the dignity and the inherent rights of individuals in all the relations we establish with our Board members, donors, beneficiaries, staff and allies, as well as with the communities where we develop our programs. This commitment is reflected in the document entitled *BBVA Commitment to Human Rights*.

As of December 31, 2012, BBVA Bancomer Foundation has no fines or sanctions on record for failure to comply with laws and regulations on its daily work or its assets, environmental matters or its performance within society nor incidents related to discrimination, forced labor or human rights violations have been detected. Therefore, we have a clean bill of compliance with the law.



## e. The Numbers in 2012

### The Great Figures of 2012:



Source: BBVA Bancomer Foundation.

## ⌘ Awards, Honors and International Commitments

In 2012 we received the following awards:

- Mexican Philanthropy Center (CEMEFI)'s Best Practices Award, in the Community Engagement category for the *Fondo Solidario B+Educa (B+Educa Fund)*
- Finalist in the Ganar-Ganar Awards as the best case of corporate social responsibility for *Fundación BBVA Bancomer lanza los campus de futbol para niños y jóvenes (BBVA Bancomer Foundation launches football campuses for children and youngsters)*
- Finalist in the Ganar-Ganar Awards in the Social Responsibility Best Advertisement category.

We have joined different international organizations' efforts and agreements such as:

- The Mexico Alliance for Haiti
- The Organization of Ibero-American States
- The United Nations Global Compact



# Who Do We Work For?



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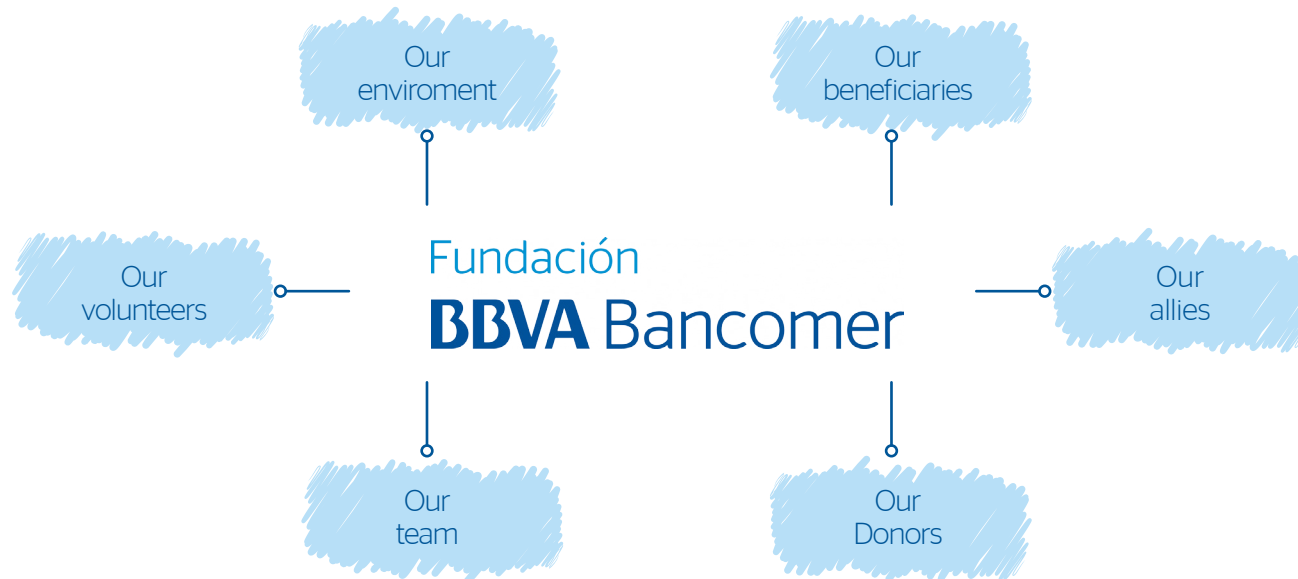
# Who Do We Work For?

At the BBVA Bancomer Foundation we work for children, youngsters and adults who inspire us; for civil society organizations and governmental institutions that have joined us in our quest; for individual and legal entities that, besides contributing with resources, trust us; for our staff, who is our main strength; and to maintain the environment, our most valuable asset.

We identify our stakeholders according to the analysis of how much is a particular group affected by the Foundation's activities and, in consequence, how much can that particular group affect the Foundation's activities.

We maintain a close relationship with each stakeholder, in such a way that we can get to know their expectations and design strategies to satisfy them as quickly as possible. We establish communication with them in two ways:

1. **Through the traditional channels of communication** that operate constantly and all yearlong such as the website for beneficiaries and donors, organizational climate polls for our employees and volunteers, and work meetings with our allies.
2. **Through dialogue sessions** that are held once a year with the purpose of getting to know what are our stakeholders' expectations.



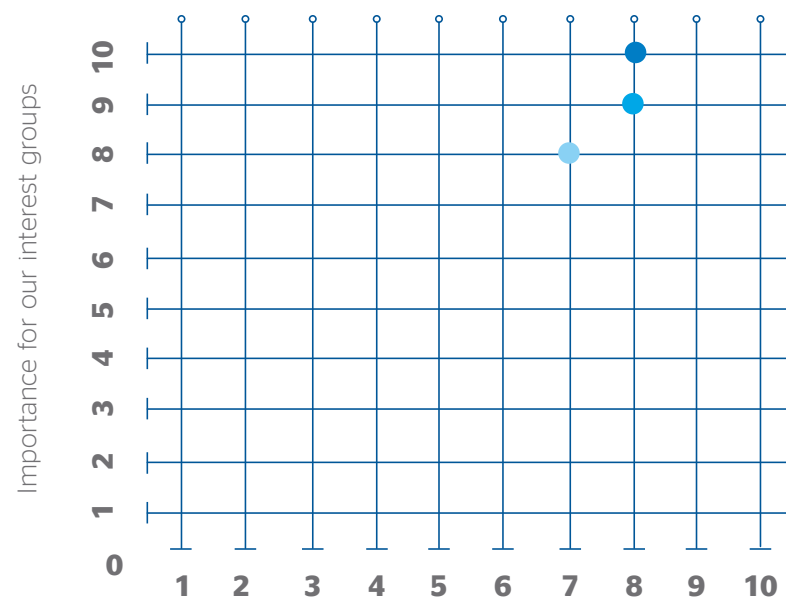
Every year we prepare a materiality and relevant issues analysis that helps us define the contents of our Report, as well as to identify opportunity areas for our organization. In 2012, we analyzed in depth the management of the topics that resulted more relevant in the study conducted last year, namely:

- **Employees:** Provide long-term job security for all employees.
- **Beneficiaries:** Give continuance to the social programs that the Foundation is already offering.
- **Civil society organizations:** Establish alliances between the financial group and NGOs to generate projects with a bigger impact.

### Attention to 2012 relevant issues:

Relevant Issue	2012 Actions
Job security	We have reduced 20% our staff turnover.
Continuity of social programs	In order to keep supporting the scholarship recipients of the <i>Becas de integración Por los que se quedan (For Those Who Are Left Behind)</i> program, we have developed a continuity program developed for the best scholarship recipients of each municipality to carry on their high school studies, which is called <i>Becas Adelante "Por los que se quedan" (For Those Who Are Left Behind)</i> .
Company-NGOs alliances	We work hand in hand with 40 civil society organizations, with which we have consolidated a long-term relationship in projects of common interest.

### Materiality and Relevant Issues Graph



Performance and reputational impact on BBVA Bancomer

- Job security
- Continuity of social programs
- Company-NGOs alliances

Source: BBVA Bancomer Foundation.

## a. Beneficiaries

The people who obtain a benefit from our programs are mainly children and youngsters, through our scholarship and studies support programs. Likewise, parents and siblings of scholarship recipients are indirectly benefited.

Other beneficiaries are persons attending the educational centers, environmental workshops, art exhibitions, or those who were supported after a natural disaster, among others.

BBVA Bancomer Foundation Impact			
Asunto relevante	2010	2011	2012
Direct	314,251	304,204	872,832
Indirect	351,637	917,886	2,314,807

Among the different permanent and temporary programs of the Foundation, in 2012 we benefited 872,832 people directly and 2,314,807 indirectly, a significantly higher amount compared to previous years.

Beneficiaries of the Foundation's 2012 Programs					
Permanent Programs	Starting Year	Description of the Beneficiaries	Number of Direct Beneficiaries 2012	Number of Indirect Beneficiaries 2012	Direct Beneficiaries to Date (Historical)
Strategic Area: Educational and Productive Centers					
Comprehensive Educational Centers (previously Bancomer Volunteering)	1985	Children and adults	671 people	3,355 family members <sup>(1)</sup>	3,809 <sup>(a)</sup>
Educational and Productive Centers - Social Incubator	2009	From children over 10 to senior citizens	17,785 people	88,925 family members <sup>(1)</sup>	33,365
Magdalena Contreras Educational and Productive Center	2011	From children over 10 to senior citizens	2,756 people	13,780 family members <sup>(1)</sup>	3,864 <sup>(a)</sup>
Strategic Area: Social Development Programs					
Becas de integración <i>Por los que se quedan</i> (For Those Who Are Left Behind) program	2006	Young secondary school (junior high school /middle school / grades 7-9) students who live in migrant-sending communities	15,800 youngsters	79,000 family members <sup>(1)</sup>	31,400 youngsters
Strategic Area: Bancomer in Education					
Generación Bicentenario Nacional Monte de Piedad Scholarships	2011	Children and youngsters from the 4th grade of primary until the 3rd grade of secondary school	1,000 scholarship recipients	4,000 <sup>(5)</sup>	1,000



Contents	Message from our Director	About this Report	Who Are We?	Who Do We Work For?	Strategic Areas	Accountability	Principles of the Global Compact	2012 Developments and 2013 Objectives	Contact Information and Communication Channels	Annexes
<i>BBVA Quetzal Route</i>			2006	Spanish-speaking young students	9 scholarship recipients	NA		120		
<i>Olimpiada del conocimiento infantil (Children's Knowledge Olympics)</i>			2002	Young secondary school students	4,160 <sup>(b)</sup> scholarship recipients	16,640 family members <sup>(5)</sup>		9,145 scholarship recipients		
<b>Environmental Awareness Programs: Peasma, Pronatura, Ciceana and Reforestamos México</b>		Pronatura 2002 Ciceana 2004 Peasma 2007 Reforestamos México 2010		Children from different schools with which the Foundation has established alliances as well as BBVA Bancomer employees	14,052 children, 3,840 teachers, 828 parents and 765,594 Bosque de Chapultepec visitors	NA		1,109,624 children and adults		
<b>ZooMAT</b>			2011	Children from rural and indigenous areas schools in Chiapas	NA <sup>(c)</sup>	NA		15,085 students		
<b>Natural Disasters Aid Program (Emergency food supply kits and school equipment)</b>			2002	Families affected by natural disasters in the states of Durango, Puebla and the State of Mexico	4,000 emergency food supply kits	16,000 <sup>(3)</sup>		268,228 people and 98,499 students		
<b>Program for refurbishing public schools located in SEDENA's (Secretariat of National Defense) military centers</b>			2012	Army personnel's children of the surrounding community and teachers	2,317 students and 71 teachers of 4 schools located in the States of Querétaro, Guanajuato and Chihuahua	NA		2,388		
<b>Strategic Area: Cultural Promotion</b>										
<i>"Hazlo en cortometraje" ("Do It In a Short Film")</i>			2008	College students and recent graduates	1,016 participants, partners and vendors 112 short films	6,300 spectators		1,198 participants, 700 master classes attendees, 606 short films and 142 educational institutions		
<i>Fondo de apoyo a las artes (Arts Support Fund)</i>			1998	JYoung Mexican artists from different artistic disciplines	2,281 artists and agents in 44 projects	1,953,800 visitors		2,545 artists and agents in 211 projects supported from 2008 to 2012		
<b>Exhibition Program</b>			2005	General public	116 artists, agents and vendors	68,973 exhibition visitors, guided tours and parallel activities		167 artists, agents and vendors in 2011-2012, 396,466 exhibition visitors		
<i>Bancomer MACG. Arte Actual (Bancomer MACG Contemporary Art)</i>			2008	Emerging artists (visual arts)	10 selected artists from 199 applications	4,691 visitors		30 selected artists, 687 participants, 16,139 exhibition visitors		
<b>Editorial Program</b>			1990	BBVA Bancomer customers and adults in general	13,012 readers	52,048 readers <sup>(4)</sup>		665,012 authors, readers, vendors and distributors		

Temporary Programs	Starting Year	Description of the Beneficiaries	Number of Direct Beneficiaries 2012	Number of Indirect Beneficiaries 2012	Direct Beneficiaries to Date (Historical)
<b><i>"Ver Bien para Aprender Mejor" (See Well to Learn Better) Project in collaboration with the Ver Bien para Aprender Mejor Foundation</i></b>	2011	Young secondary school students attending the schools that take part in the <i>"Por los que se quedan" ("For Those Who Are Left Behind")</i> program	3,664 youngsters	NA	5,468 youngsters
<b>Project in partnership with Impulsa, <i>"Ventajas de permanecer en la escuela" (Benefits to staying in school)</i></b>	2010	"Por los que se quedan" scholarship recipients and BBVA Bancomer voluntary employees	1,419 scholarship recipients and 87 voluntary employees	7,095 <sup>(2)</sup>	1,419 scholarship recipients
<b>"Por los que se quedan" Social/Athletic Schools</b>	2012	Low-income children and youngsters	335 children and youngsters	NA	NA
<b>5° Festival de cine en el campo (5th Countryside Film Festival)</b>	2009	Individuals from rural communities	18,000 attendees of 222 municipalities	200 short films received	61,934 attendees of 222 municipalities
<b><i>Programa Minerva</i></b>	2011	Public servants from the Governments of the State of Mexico, Puebla, Querétaro and Hidalgo	9 public servants	NA	14 public servants
<b>Total</b>			<b>872,832</b>	<b>2,314,807</b>	<b>2,728,306</b>

Source: BBVA Bancomer Foundation.

(1) An average of 5 indirect beneficiaries per person participating in the centers is calculated.

(2) An average of 5 people depending on the scholarship recipient's monthly stipend is calculated.

(3) It is calculated that each food supply provides 4 people.

(4) An average of 4 readers per publication is calculated.

(5) An average of 4 people depending on the scholarship recipient's monthly stipend is calculated.

(a) Not reported in 2010.

(b) From this year on, the total of active scholarship recipients during the year shall be reported, instead of new recipients.

(c) Program not implemented in 2012, due to government changes in Chiapas.



## 6. Allies

We have developed long-term relationships with private, governmental and non-governmental organizations that we work with to potentiate our impact in the communities we tend to. In 2012, we worked hand in hand with 40 organizations.

### The 2012 Foundation's Allies

#### Educational and Productive Centers Allies:

- Instituto Tecnológico y de Estudios Superiores de Monterrey (ITESM)
- Instituto Nacional para la Educación de los Adultos (INEA, as per its Spanish acronym or National Institute for Adult Education)
- Fundación ProEmpleo
- Comité para la Democratización de la Informática, A. C. (CDI, as per its Spanish acronym or Committee for the Democratization of Informatics)
- Fundación Cadavieco
- Fundación Manpower

#### Cultural Promotion Allies:

- Fundación UNAM
- Amigos del MAM A.C.
- Fundación Cinépolis A.C.
- Patronato del Museo de Arte Contemporáneo (Board of Patrons of the Museum of Contemporary Art)
- Teratoma A.C.
- Festival Internacional de Cine Documental de la Ciudad de México (International Festival of Documentary Films in Mexico City)
- La panadería Centro Cultural de Arte A.C.
- New Art Lab
- Ollins Studio
- Equiscosa
- Laboratorio para profesionales de Cine y Creación A.C.
- Amigos del Museo de Arte Carrillo Gil (MACG, as per its acronym in Spanish or Friends of the Carrillo Gil Art Museum)
- Todo por el Cine A.C.
- Toma Ediciones y Producciones Escénicas y Cinematográficas
- Festival Internacional de Cine Documental A.C.
- Asociación Procultura A.C.

- Amigos de la SAP
- Fundación Cada Uno A.C.
- Amigos del MAP A.C.
- No me da la Vida A.C.
- Editorial Océano

#### Bancomer in Education's Allies:

- Instituto Tecnológico y de Estudios Superiores de Monterrey (ITESM)
- Secretaría de Educación Pública (SEP, as per its acronym in Spanish or Secretariat of Public Education)
- Universidad Nacional Autónoma de México (UNAM)
- Programa de Educación Ambiental de San Miguel de Allende (Peasma, as per its acronym in Spanish or San Miguel de Allende Environmental Education Program)
- Centro de Información y Comunicación Ambiental de Norteamérica (Ciceana, as per its acronym in Spanish or Environmental Information and Communication Center of North America)
- Governments of the States of Chiapas, Tabasco and Veracruz
- Mexico Alliance for Haiti
- Pronatura México
- Semavihn Chiapas ZooMAT
- Reforestamos México

#### Social Development Programs' Allies:

- Fundación Real Madrid
- Fundación Ver Bien para Aprender Mejor
- Impulsa (Sistema DESEM, A. C.)

#### Strategic Alliances' Allies:

National:

- Government of the State of Puebla

International:

- Center for Latin American Issues (CLAI) of the George Washington University (GWU)
- ITESM Instituto de Estudios Superiores de Monterrey
- Global Forum on Migration

## c. Donors

We have enough resources to carry out our projects thanks to all persons –particularly our clients– who through their valuable contributions and confidence contribute to our objectives' achievement.

### BBVA Bancomer Foundation Donors

Main Fundraising Activities	Number of Customers or Donations		
	2010	2011	2012
Investment Funds	116,715 contributions	158,081 contributions 17,844 investors (1)	206,218 contributions 27,439 investors
ATMs	1,329,476 contributions	587,547 contributions	887,675 contributions
Bancomer Points (rewards program)	778 contributions	7 contributions (2)	NA (2)

Source: BBVA Bancomer Foundation.

(1) New datum.

(2) The Bancomer Points initiative is currently being redesigned to become a credit-card donation program.

### Other 2012 Fundraising Activities

Concept	Amount Raised
Christmas bazaar	\$2'171,550.71
Carrera Gente BBVA Bancomer (BBVA Bancomer People Race)	\$657,560
Book sale	\$781,074
<b>Total</b>	<b>\$3,610,184.71</b>

Source: BBVA Bancomer Foundation.

## d. Our Staff

We have a team of professionals who, through their knowledge and enthusiasm, make possible that our work has great impact in the communities we work in. Our workforce is made up of a total of 248 people that compose our staff, with an important women presence, who represent 72% of the total number of employees.

Detailed Breakdown	Workforce		
	2010	2011	2012
By type of contract	Permanent and full-time: 174 Per project and temporary: 85	Permanent and full-time: 187 Per project and temporary: 30	Permanent and full-time: 200 Per project and temporary: 48
By gender	Men: 53 Women: 206	Men: 48 Women: 169	Men: 67 Women: 181
By age	New datum	Under 25: 38 Between 25 and 45: 156 Over 45: 23	Under 25: 40 Between 25 and 45: 178 Over 45: 30
<b>Total</b>	<b>259</b>	<b>217</b>	<b>248</b>

Source: BBVA Bancomer Foundation.

Our staff is distributed in 22 states of Mexico, mainly in Mexico City, Jalisco and Veracruz.



Breakdown of Employees by Region			
State	Number of Employees 2012	State	Number of Employees 2012
Chiapas	13	Morelos	9
Chihuahua	8	Nayarit	8
Coahuila	6	Puebla	11
Colima	4	Querétaro	6
D.F.	27	San Luis Potosí	8
Durango	5	Sinaloa	4
Estado de México	15	Sonora	7
Guanajuato	15	Tamaulipas	5
Hidalgo	10	Tlaxcala	8
Jalisco	27	Veracruz	27
Michoacán	12	Zacatecas	13

The concepts of equal opportunity and non-discrimination on the basis of gender are part of our culture. We consider diversity as an element providing the organization with a value added.

We have a new gender diversity plan considering initiatives within three areas: maternity, promotion and development and awareness.

2012 Breakdown by Position and Gender		
Position	Number of male employees	Number of female employees
Director	1	2
Deputy Director	1	2
Advisor	-	1
Manager	1	-
Consultant	0	0
Project or Program Coordinator	4	8
Assistant	-	2
Supervisors	13	7
Promoters	31	127

Source: BBVA Bancomer Foundation.

(1) This table neither includes personnel on the basis of temporary contracts and by honoraria.

All BBVA Bancomer Foundation employees enjoy the benefit scheme established by law, plus some additional benefits, such as:

- **Personal Loans:** For clothing and footwear, purchases, automobiles, mortgages, personal and business loans.
- **Bancomer Personal Benefits:** Membership in discount programs, hotel (Hotelopia) discounts, vacation bonus and seniority programs.
- **Bancomer Family:** Athletic, social and cultural activities to promote the integration and wellbeing of families (BBVA Bancomer People's Race, Bank Games, Professional Soccer League, Cultural Workshops, etc.).

Contents	Message from our Director	About this Report	Who Are We?	<b>Who Do We Work For?</b>	Strategic Areas	Accountability	Principles of the Global Compact	2012 Developments and 2013 Objectives	Contact Information and Communication Channels	Annexes
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Staff Training			
	2010	2011	2012
Number of employees trained	65	173	48
Number of hours of training	1,546	503	1,912
Average of hours of training per employee	5.9	2.31	7.7

Source: BBVA Bancomer Foundation.

2012 Hours of Training per Employee Category	
Position	Number of Hours
Director	164
Deputy Director	64
Supervisor	116
Promoter	906
Assistant	32
Advisor	296
Coordinator	188
Economist	52
Consultant	76
Manager	28

Source: BBVA Bancomer Foundation.

Training is provided to all employees on issues related to ethics and human rights and for particular skills development. Likewise, support is offered to conclude formal education degrees and there is a program of continuous education.

There are two annual performance evaluations: the Basic Annual Assessment (VBA, as per its acronym in Spanish) and the Result-Oriented Management (DOR, as per its acronym in Spanish). The compensation each employee can receive is established in terms of the level of responsibility inherent to the position, the employee's professional development and the achievement of the goals, without any discrimination on the basis of gender, race or other. All employees receive a performance evaluation per year.

Average Employee Turnover					
2011			2012		
Age	Gender	Region	Age	Gender	Region
Under 25: 13	Men: 16	North: 15	Under 25: 9	Men: 8	North: 11
Between 25 and 45: 41	Women: 38	Center: 36	Between 25 and 45: 34	Women: 35	Center: 26
Over 45: 0		South: 0	Over 45: 0		South: 6

Source: BBVA Bancomer Foundation.

(1) Only drops are considered.

With the purpose of providing our employees with a healthy and safe environment, during the year we conduct different initiatives. Likewise, our employees are part of the different BBVA Bancomer committees, such as the Safety Committee.

In 2012, as part of the *Reto Vitalidad* (Vitality Challenge) program, we launched the "Healthy Lifestyle Questionnaire" together with the Mayo Clinic, which allows our employees to know their strengths, habits, and health risks, so as to create a personalized plan of action. We also offered a lecture on menopause and another on osteoporosis, given by expert physicians. Finally, besides the 2012 Safety Week, the Civil Protection Brigades and the Security Staff organized an evacuation drill at the Bancomer Center in order to develop a culture of self-protection among staff.

Absenteeism Rate		
	2011	2012
Employees	9	12
Days	85	51
Percentage vis-à-vis total number of employees	36%	55%
Percentage vis-à-vis calendar year	23%	14%

Source: BBVA Bancomer Foundation.

(1) Only employees who work at the Foundation offices are considered.

## e. Our Volunteers

The work performed by persons who donate their time and talent voluntarily for the sake of our beneficiaries represent a great contribution for the Foundation.

In 2012, we had 2,354 volunteer personnel, who acted as godfathers and godmothers of the young scholarship recipients. Furthermore, we have 2,323 persons, mostly students, who collaborated in the different centers. In all, the working time of our volunteers for this task was equivalent to 835,502 hours.

2012 Volunteers Breakdown		
Program	Number of Volunteers	Average Hours
<b>Direct Volunteers</b>		
<i>Olimpiada del conocimiento infantil (Children's Knowledge Olympics)</i>	1,086 godfathers and godmothers	11,316 <sup>(1)</sup>
<i>Becas Bicentenario (Bicentennial Scholarships)</i>	480 godfathers and godmothers	1,750 <sup>(2)</sup>
<i>Por los que se quedan (For Those Who Are Left Behind)</i>	788 godfathers and godmothers	17,116 <sup>(3)</sup>
<b>Total</b>	<b>2,354</b>	<b>30,182</b>
<b>Indirect Volunteers</b>		
<i>Educational and Productive Centers - Social Incubator</i>	2,129 ITESM students who do their social work at the centers	766,440 <sup>(4)</sup>
<i>Magdalena Contreras Educational and Productive Center</i>	154 volunteers	36,960 <sup>(5)</sup>
<i>Comprehensive Educational Centers (previously Bancomer Volunteering)</i>	40 volunteers	1,920 <sup>(6)</sup>
<b>Total</b>	<b>2,323</b>	<b>805,320</b>

Source: BBVA Bancomer Foundation.

- (1) The total number of hours was obtained after calculating the time devoted to registering the new scholarship recipients, giving follow up to their grades, registering the grades and all other documents: 10.42 hours per year for each of the 1,018 volunteers.
- (2) The total number of hours was obtained after estimating 3.65 hours per year on average for each of the 480 volunteers.
- (3) The total number of hours was obtained after estimating 65 minutes on average devoted to each student per school year for each of the 15,800 scholarship recipients currently enrolled in the program.
- (4) The total number of hours was obtained after estimating 30 hours per month times 12 months for each of the 2,129 student volunteers.

(5) The total number of hours was obtained after estimating 20 hours per month times 12 months for each of the 154 student volunteers.

(6) The total number of hours was obtained after estimating 4 hours per month times 12 months for each of the 40 student volunteers.

## f. Our Environment

We have the commitment to protect our environment, making sure that our actions are mitigated and making our employees aware and other stakeholders of the importance of taking care of it.

The *BBVA Bancomer's 2008-2012 Global Ecoefficiency Plan* ends this year. This plan had ambitious, concrete and measurable goals that contribute to make optimal use of all natural resources and, in consequence, reduce our direct impact on the environment. <sup>1</sup>

Since the Foundation's offices are within the same building as the corporate site of the bank, we keep track of our energy consumption together with them.

<sup>1</sup> For further information on the *2008-2012 Global Ecoefficiency Plan*, please review the BBVA Bancomer's 2012 Annual Report, available on web [www.bancomer.com](http://www.bancomer.com).

Fight Against Climate Change			
Atmospheric Emissions (t)	2010	2011	2012
<b>Total CO<sub>2</sub> emitted (t)</b>	110,019	120,213	132,666
<b>Total CO<sub>2</sub> per employee (t)</b>	3.21	3.40	3.41
<b>Direct CO<sub>2</sub> emissions (t)</b>	2,284	1,580	2,892
<b>Indirect CO<sub>2</sub> emissions (t)</b>	107,735	117,053	129,772

Source: Central buildings and bank offices.

- (1) Total CO<sub>2</sub> emitted is calculated by adding direct emissions (fossil fuels) to indirect emissions (electricity and air travel).
- (2) (t) = metric tons.

Paper Consumption			
Paper (t)	2010	2011	2012
Total paper consumed (t)	-	-	1,821,902
Total paper consumed per employee (t)	55	61	46
Ecological paper consumed (t)	1'879,573	2,149,510	-

Source: Central buildings and bank offices.

(1) From 2009 to 2011 all paper consumed was ecological.

(2) (t) = metric tons.

Water Consumption			
Water Consumption (m³)	2010	2011	2012
Total annual water consumed (m³)	722,111	616,145	604,493
Water consumed annually per employee (m³)	21.18	17.43	15.55

Source: Central buildings and bank offices.

(1) (m³) = cubic meters

Energy Consumption			
Energy Consumption	2010	2011	2012
Total electricity consumed <sup>(1)</sup>	195,894.48 Mw/h (702 MJ)	226,215.86 Mw/h (813 MJ)	225,668.68 Mw/H (812 MJ)
Total electricity consumed per employee	2.94 Mw/h	3.29 Mw/h	3.19 Mw/H
Total natural gas consumed	119.217 m³ (4,257 MJ)	113.86 m³ (4,066 MJ)	112.90 Mw/H (4,032 MJ)
Total consumed diesel (gas oil)	452.470 m³ (16,159 MJ)	406.05 m³ (14,501 MJ)	425.45 m³ (15,194 MJ)

Source: Central buildings and bank offices.

(1) Mw/h = Megawatt hour

(2) MJ = Megajoule

(3) The electricity consumed comes from non-renewable sources

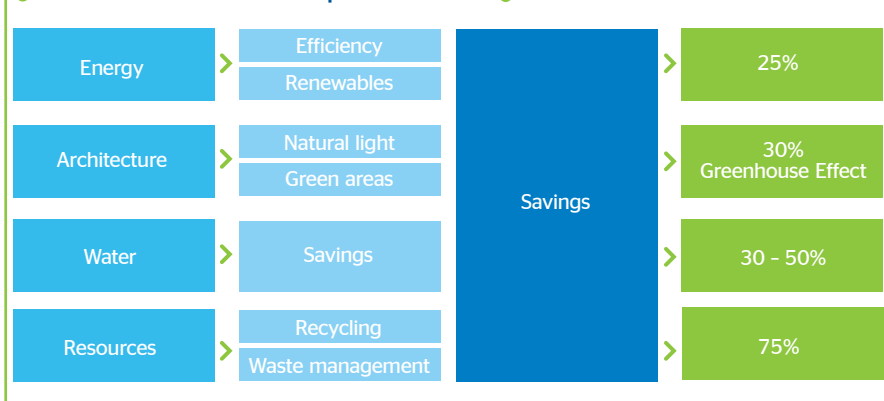
Waste Generated			
Waste managed (t)	2010	2011	2012
Paper and cardboard (t)	324,614	443,768	766,610
Electrical and electronic devices (t)	27,547	17,261	67,613

Source: Central buildings and bank offices.

## LEED Corporate Headquarters

It is estimated that in 2014 the building of the new corporate headquarters will be finished, pursuant to eco-efficiency criteria. The BBVA Bancomer Tower will have a capacity of 4,500 people, while the BBVA Bancomer Operational Center will house another 4,200. Both headquarters will have LEED (Leadership in Energy and Environmental Design) certification, which implies considerable savings in energy, water, recycling, and resource management, while also ensuring that our employees are working in a healthy environment.

### LEED Certification Requirements



## Climate Change

Besides the efforts grouped under the *Global Ecoefficiency Plan*, during the year we continuously undertake initiatives that contribute to mitigate climate change.

In 2012, we –as a Group– have joined the CDP Carbon Action initiative, through which institutional investors ask companies to assume an effective and measurable commitment regarding their carbon emissions.

We remain committed to the Investor CDP, CDP Water Disclosure, and CDP Carbon Action programs, through which we have strengthened our commitment and strategy on climate change; currently we are among the highest rated companies according to our carbon performance band.

## Environmental Training and Awareness

We have an electronic communication outlet through which our employees periodically publish relevant information regarding the environment: the *Canal Verde* (*Green Channel*).

In 2012, we again participated in the international “Earth Hour”, held on March 31, in order to reduce the use of electricity and as a measure to raise awareness of global warming. Measures taken included shutting off outdoor lighting and signs at 64 buildings and 364 branch offices throughout Mexico, saving a total of 6,214 Kw/H.

We channel awareness activities regarding the importance of environmental protection toward other stakeholders through the Bancomer in Education area, which works in collaboration with organizations that specialize on this issue, such as *Pronatura*, the Centro de Información y Comunicación Ambiental de Norteamérica (Ciceana, as per its acronym in Spanish or the Center for Environmental Information and Communication of North America), the *Proyecto de Educación Ambiental San Miguel de Allende* (Peasma, as per its acronym in Spanish or the Environmental Education Project in San Miguel de Allende), Reforestamos México (We Reforest Mexico).





# Strategic Areas

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# Strategic Areas

Our programs and projects are divided into four strategic areas: Bancomer Educational and Production Centers, Cultural Promotion, Bancomer in Education and Social Development Programs, Social Action and BBVA Research Mexico.

Also, the Foundation has two areas in charge of establishing key relationships with institutions sharing the same objectives, both in Mexico and abroad.

## a. Educational and Productive Centers

Created in 1984 under the name of Voluntariado Bancomer (Bancomer Volunteers' Group), since 2009 these centers entered a renovation phase to generate a new offering of educational and productive activities in benefit of their communities, in an alliance with the Instituto Tecnológico y de Estudios Superiores de Monterrey (ITESM) and their Social Incubator model.

To know more about the history of the Educational and Productive Centers, please visit our [2010 Annual Report](#).

## 2012 Developments

In 2012, we have 22 centers operating under three modalities:

1. **Integral Educational Centers:** four centers that still have the old scheme of the Voluntariado Bancomer (Bancomer Volunteers' Group):
  - 671 people were served with the support of 40 volunteers.

Number of persons served in the Integral Educational Centers in 2012	
City	2012
Cd. Juárez, Chih.	364
Mazatlán, Sin	153
Tapachula, Chis.	83
Tuxpan, Ver.	71
<b>Total</b>	<b>671</b>

2. **Educational and Productive Centers Bancomer-Social Incubator:** last year we attained thirteen centers and this year seventeen centers, with a new educational offering that favors the creation of micro-enterprises:

- 17,485 people were served, with the support of 2,129 student-tutors from the ITESM.
- 525 micro-enterprises were incubated.

Number of persons served in the Educational and Productive Centers Bancomer-Social Incubator in 2012	
Campus	2012
1. Pachuca	5,422
2. Torreón	1,046
3. Aguascalientes	377
4. Guadalajara	969
5. S.L.P.	506
6. Toluca	1,646
7. Irapuato	780

8. Chiapas	293
9. Tampico	3,106
10. Cuernavaca	485
11. León	575
12. Morelia	1,101
13. Hermosillo	261
14. Ciudad Obregón	360
15. La Paz	170
16. Culiacán	206
17. Zamora	182
<b>Total</b>	<b>17,485</b>

**3. Magdalena Contreras Educational and Productive Center:** After 25 years of operation, this center was transformed to an integral educational model, with the support of several institutions such as: Fundación Cadavieco, INEA (National Institute for the Education of Adults), Comité para la Democratización de la Informática (Committee for the Democratization of Informatics), Fundación Proempleo and Fundación Manpower.

- In 2012, 2,756 people were served with the support of 154 volunteers.

Number of persons served in the Magdalena Contreras' Educational and Productive Center in 2012	
Institution	2012
Fundación Cadavieco	1,500
CDI	95
INEA	1,014
Fundación ProEmpleo	147
<b>Total</b>	<b>2,756</b>

## Social Impact

The Educational and Productive Centers Bancomer-Social Incubator ITESM are physical spaces, where low-income people have the opportunity of education, both online and in situ, in programs of education, entrepreneurship and the sustainable development application of knowledge program, besides other social programs or projects promoted by students associations of ITESM, as well as community social organizations.

In these centers students from Tecnológico de Monterrey participating as tutors and advisers, acquire an experiential learning while exchanging experiences with the members of the communities they support. Thus, they become aware of their reality, and develop projects and solutions to improve their life quality and attain their social and economic inclusion.

The Educational and Productive Centers BBVA Bancomer-Social Incubator ITESM seek to contribute to the fostering of economic development through the entrepreneurship program, which objectives are basic training and professionalization of micro-enterprises' businessmen and advising to people who intend to have a business, besides promoting economic development of the region and employability.

### Educational and Productive Centers

Fundación  
**BBVA Bancomer**

**Pachuca, Hidalgo Testimonial**



## 6. Cultural Promotion

Since its inception in 1990 and up to now, this area has devoted all its efforts to achieving its fundamental objective of fostering Mexico's creative and cultural development, through the support for and the realization of artistic, educational and cultural activities, both directly or indirectly by donations for creators, academics, managers and institutions.

Along two decades of uninterrupted work, different initiatives within all artistic disciplines have been fostered. The area's work has characterized itself by:

- Its support for contemporary art
- Investing in innovative projects both at a small and a medium scale
- The formation of new audiences
- The continuance of its initiatives that excel because of their quality, growth and social impact

To know more about the history, operation, monitoring and assessment of the Cultural Promotion area programs, please visit our [2010 Annual Report](#).

### 2012 Developments

#### *Fondo de Apoyo a las Artes (Arts Support Fund)*

One of the most ambitious programs is the Fondo de Apoyo a las Artes (Fund for the Support of the Arts), created in 1998 to promote and foster, through economic stimuli, the work of artists, academics, cultural managers and public and private organizations working in the realm of visual and scenic arts, creation in media and publications.

Through the Fondo de Apoyo a las Artes (Arts Support Fund), the following exhibitions are promoted:

- Annual exhibition program of the No Museo de Arte Contemporáneo (MUNO) in the City of Zacatecas.
- Preservation of Pola Weiss' file, Museo Universitario de Arte Contemporáneo (MUAC) in Mexico City.
- "La Elipsis Arquitectónica" (The Architectural Ellipsis), Centro Cultural Tlatelolco in Mexico City.
- "Las Apariencias Engañan: Los Vestidos de Frida Kahlo" (Appearances are Deceptive: Frida Kahlo's Dresses), Museo Frida Kahlo in Mexico City.

Year	Number of Projects Supported	Total Amount
2006	27	3'000,000
2007	28	4'420,000
2008	34	4'975,000
2009	39	4'900,000
2010	36	5'375,207
2011	42	5'354,424
2012	44	5'500,000

- Projects supported are broken down as follows: fifteen belong to the scenic arts; twelve to visual arts; twelve to art in media; four are publications; and one belongs to the category of folk art.

#### **Bancomer-MACG Program. Arte Actual (Current Art)**

It is done every two years together with the Carrillo Gil Art Museum—and its objective is investing in the training of new generations of Mexican artists or foreign artists who reside in Mexico. It is a unique project, because during eighteen months it provides support and individual follow up to a group of emerging artists, previously selected by international specialist jury.

Derived from this program the Archivo Creadores Programa Bancomer-MACG (Bancomer-MACG Creators File Program) is prepared. The acquis consists of binders that any researcher, curator, creator, student or member of the general public can review to see a sample of the production the newest artistic generations of the country are putting out.

- This year we gave scholarships to ten visual artists, who were provided with theoretical and practical training, equipment and an internationally-renowned platform to present their work.
- This second edition concluded with an exhibition in the Museo de Arte Carrillo Gil (Carrillo Gil Art Museum), entitled *El incesante ciclo entre idea y acción* (The Unending Cycle between Idea and Action). It was then presented in two museums of art: Museo de Arte de Ciudad Juárez and Museo de Arte de Nogales, together with a wonderful program of educational activities.

### *“Hazlo en cortometraje” (“Do It In a Short Film”)*

It was created in 2008 with the purpose of inviting college students and recent graduates to propose creative solutions to the challenges Mexico faces in the realm of environmental preservation.

- With the theme “Por una cultura ecológica” (“For an Ecological Culture”) the 5<sup>th</sup> edition of the university contest had 112 participants from 58 universities of 21 states throughout Mexico.
- “Hazlo en cortometraje” offered seven master lectures: Guadalajara, Documentary Film by Inti Cordera; Torreón, Film Language by Ezzio Avendaño; Monterrey, Film Continuity by Mariana Gironella, and Music Film Copyright by Annette Fradera; Jalapa, Animation and Production by Jana Guevara; Mérida, Film Production by Martha Orozco; León, Documentary Film and Photography by Gabriel Hernández; and Morelia, Scripting by Christina Lazaridi. We had a total of 700 attendees.



### Exhibits, Seminars and Conferences Program

It has the purpose of disseminating Latin American and international art in Mexico. For that purpose, it contributes to support projects developed by some of the most important museums in the country, besides organizing exhibits conformed by the artistic funds of the BBVA collection for the enjoyment of the general public in Mexico.

- We presented an itinerant exhibit of “Paralelismos plásticos en México, cuatro décadas en la colección BBVA Bancomer (1960–1990) [Plastic Parallelisms in Mexico, Four Decades of the BBVA Bancomer Collection (1960–1990)]”, being exhibited in the Art Museum of Querétaro; the Galería de Arte Moderno y Contemporáneo Ángeles Espinosa Yglesias (Ángeles Espinosa Yglesias Gallery of Modern and Contemporary Art), in Puebla; and in the Museo de Arte Contemporáneo Ateneo (Ateneo Museum of Modern Art), in Yucatán.
- The itinerant exhibit of “El incesante ciclo entre idea y acción” (The Unending Cycle between Idea and Action) in the Art Museum of Ciudad Juárez and the Art Museum of Nogales.
- The exhibition to pay homage to “José Kuri Breña, el volumen habitado” (José Kuri Breña, the Inhabited Volume), in the Museum of Modern Art of Mexico City.



## Editorial Program

Seeks to contribute to the preservation and dissemination of different aspects of both history and culture, such as: traditions, art, customs and social reality, among others. Every year, a book is edited with texts from distinguished academics and intellectuals, illustrated with rich iconographic archives.

- In 2011, we edited the book *Migración humana y cambio climático* (Human Migration and Climate Change) with an edition of 13,000 copies. This publication is a contribution to the knowledge that human migration and movement will be affected by the consequences derived from climate change.



## Other activities:

- *5° Festival de Cine en el Campo (5th Countryside Film Festival)*: This edition of the festival was made in the State of Chiapas where rural areas and common lands (ejidos) were visited on the banks of the Tacaná Volcano. In addition, there were festival shows and special screenings in cultural venues such as Casa del Lago and the National Art Museum, besides shows in Puebla.
- Presentation of the catalogue of the “El incesante ciclo entre idea y acción” (The Unending Cycle between Idea and Action) exhibit in the Art Museum of Ciudad Juárez and the Art Museum of Nogales.
- Teaching of the “History of Image and Modern Art” course in the Art Museum of Ciudad Juárez.
- “Introduction to Modern Art” and “Video Production” intensive workshops in the Art Museum of Nogales.
- Presentation of the “La Casa de Luis Barragán, un valor universal” (The House of Luis Barragán. A Universal Value) book at Casa ITESO Clavigero, in Guadalajara, Jalisco and in the Museum of Modern Art of Monterrey (MARCO).





## Get to Know Some of Our Projects:

### 5° Concurso Universitario “Hazlo en Cortometraje” (5th University Contest “Do It In a Short Film”):

<http://www.hazloencortometraje.com/>

### 5° Festival de Cine en el Campo (5th Countryside Film Festival):

<http://cinecampofest.com/>

### Fondo de apoyo a las artes (Arts Support Fund):

<http://www.maletamexicana.com/spanish/>

<http://www.docsdof.org/>

<http://www.ficg.mx/>

<http://www.tallerlenateros.com/>

<http://www.pintomiraya.com/>

### Bancomer MACG Contemporary Art Program:

<https://www.fundacionbbvabancomer.org/noticias.aspx?nota=189>

### Collection of Publications:

<http://www.fundacionbbvabancomer.org/noticias.aspx?nota=111&nb=8>

## Social Impact

*“I could say that, in terms of professionalization, here is where my career as an artist formally starts. Such assertion does not mean to place less importance on the personal effort and work I have performed throughout the years as a self-taught person. On the contrary, the Program has become the platform where all my efforts bear fruit; it is acknowledged and visible. At the same time, this has allowed me to get in a very interesting training structure, which exists through dialogue with modern art and other areas’ experts, having access to selected bibliography, technical knowledge, among many other things. Also, this experience has provided me with robust tools to analyze and rethink my approach regarding my work and what it may contribute to art and life, a situation that has showed me how to formalize in the media that I could previously not have imagined, widening my expression field and my dialogue chances with others. I am very grateful not only as an artist, but as a human being”.*

**Jorge Scobell**

**Scholarship holder of the Third Edition of the  
BBVA Bancomer – MACG Program. Arte Actual (Current Art)**

## c. Bancomer in Education

This area has the purpose of supporting formal instruction programs with an orientation to academic excellence; contributing to equip educational facilities; fostering the initiative and the creativity of young students, and promoting environmental awareness and respect for nature, as well as collaborating with the integral value-oriented education to make sure Mexican children and youngsters grow strong and with a high self esteem, especially among those who belong to impoverished communities that, nonetheless, make an effort to move forward. Bancomer in Education manages different projects, mainly regarding the education sector.

To know more about the history, operation, monitoring and assessment of the Bancomer in Education programs, please visit our [2010 Annual Report](#).

### 2012 Developments



#### Programa de becas *Olimpiada del Conocimiento Infantil* (Children's Knowledge Olympics Stipend Program)

It provides stipends to 6th grade students, who win the contest organized by the Secretaría de Educación Pública (SEP, as per its Spanish acronym or Secretariat of Public Education) called Olimpiada del conocimiento infantil (Children's Knowledge Olympics). The contest is organized and held by the SEP, according to the basis published in its

webpage ([www.sep.gob.mx](http://www.sep.gob.mx)) and the stipends are for up to the three years of secondary school, as long as the winners maintain the established GPA to ensure high academic standards.

- During the year, 3,150 students received the stipends and the mentorship of 1,086 godmothers and godfathers, that is, branch directors of BBVA Bancomer.

#### Programa de becas *Generación Bicentenario Nacional Monte de Piedad* (Bicentennial Generation Nacional Monte de Piedad Stipend Program)

We support the operation of this program, which benefited the winners of the SEP's contest 1,000 Bicentennial Generation Stipends, all high-achievement students from 4th to 9th grade that runs on resources provided by the Nacional Monte de Piedad, the Sindicato Nacional de Trabajadores de la Educación (National Education Workers' Union), Proyectos Inmobiliarios de Culiacán (Homex) and TV Azteca.

- 1,000 beneficiaries receive a stipend and mentoring from 480 godmothers and godfathers, that is, branch directors of BBVA Bancomer. Scholarships may be still granted up to college, provided that the GPA established in the regulations for the operation of the program is maintained.



## Pronatura Environmental Education Program

An environmental education program designed by biologists, zoologists and other experts on ecological issues, for public elementary school students in and around Mexico City.

- 7,026 students went to the Parque Ecológico de la Ciudad de México Ajusco Medio (Mexico City Mid-Ajusco Ecological Park) and had workshops and guided tours around the natural protected area under Pronatura's care. The purpose is to instill in these students the importance of taking care of the environment, as well as the relevance of the flora and fauna in this area.

### *Programas de educación ambiental con el Centro de Información y Comunicación Ambiental de Norteamérica (Ciceana) (Environmental Information and Communication Center of North America's Environmental Education Programs)*

There are two programs. The first one, Visitas Escolares (School Visits), targets public school students from some municipalities in Mexico City. The students go to Ciceana's Environmental Education Center, located in the Viveros de Coyoacán. The second program, Programa cívico-ambiental del Bosque de Chapultepec (Civic-Environmental Program of the Chapultepec Forest), gives orientation and promotes awareness among those who visit Chapultepec on the available services and the natural and historic importance of this area.



- 5,000 students and 246 teachers belonging to 45 schools were instructed on environmental issues; 765,594 Chapultepec visitors were provided with information and made aware of the importance of the area.

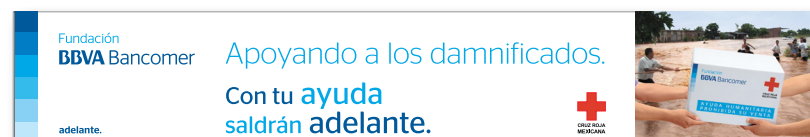
## Peasma Environmental Education Program

It targets elementary school students from San Miguel Allende, Guanajuato. It takes place in the area's schools and includes guided tours to the nearby forest, in order to promote a culture of respect and care for nature.

- 5,545 students of were benefited by the program, besides 96 teachers and 276 parents.

## Natural Disasters Aid Program

It provides assistance to people who have been affected by natural phenomena such as hurricanes, floods, earthquakes, fires, tornados or any other situation that has created extreme necessity. The aid provided can be of two types: via the distribution of emergency food supply kits or by helping out to repair damaged public schools, especially providing new school furniture and any other basic fixtures to make sure they can re-start their activities as soon as possible.





- 4,000 food supplies among the State of Durango, affected by drought, and the State of Puebla and the State of Mexico, through social support institutions, benefiting 16,000 persons.



### BBVA Quetzal Route Program

This is a cultural exchange program that wants to draw nearer the cultures of Europe and America through cultural trips for youngsters between 15 and 17 years of age that show an interest in the history, resources, customs and values of other peoples. The participants are selected through a contest in which they reflect their interest academically and artistically. The basis for the contest and its overall characteristics are disseminated through the webpage [www.rutaquetzalbbva.com](http://www.rutaquetzalbbva.com). The prize is an expedition to countries in both the Americas and Europe.

- Nine scholarship recipients from different parts of Mexico won the contest. They traveled together with over 250 youngsters from 52 countries to Colombia, Spain and Portugal.

### Refurbishment of public schools located in military camps.

With the purpose that children of military families who attend elementary schools, located in or surrounding military camps, we started a plan to refurbish with school furniture and computers those educational facilities that need it.

- In 2012, the first stage included four educational facilities located in: Querétaro, Querétaro; Irapuato and Sarabia, Guanajuato; and Santa Gertrudis, Chihuahua. This will benefit 2,317 students and 71 teachers, who will surely have better-resourced classrooms. This program will continue during the next years, as well as other collaborative efforts.

### Social Impact

Impacts are direct, mainly regarding the educational and cultural acquis of the beneficiaries, as in the case of the scholarship recipients, as well as regarding current and future needs of persons belonging to the community, who receive workshops and environmental education, or people who take advantage of the schools refurbishment, having more high self esteem and solidarity, such as the case of victims of natural disasters.

## d. Social Development Programs

The main objective of this area is to design and implement projects that foster social wellbeing and contribute to the education of Mexican children and youngsters. The main program from this area is the *"Por los que se quedan"* (For Those Who Are Left Behind) scholarship program, which supports education for secondary school students in communities with significant out-migration throughout 20 states of the country. The program contributes to make these students stay in school, particularly in municipalities with mid- and high-level migration and where dropout rates tend to be higher when compared with municipalities that have low-level migration.

The beneficiaries receive a monthly stipend and the mentorship of bank executives from the BBVA Bancomer branches located in the municipalities that take part in the program. The labor of these bank executives, called “godfathers” and “godmothers”, is to motivate the student to maintain a good G. P. A. and to stay in school.

To know more about the history of the Social Development Programs, please visit our [2010 Annual Report](#).

## 2012 Developments

- In 2012, “*Por los que se quedan*” (For Those Who Are Left Behind) program widened its coverage to two new states of Mexico (Colima and Chihuahua). Today, the program is present in 20 states and 159 municipalities of the country.
- 5,800 new scholarships for first-grade secondary students were granted. In all, 15,800 students of the three years of secondary school received support.
- 5,000 “*Por los que se quedan*” (For Those Who Are Left Behind) beneficiaries of the 2009-2012 Class graduated from secondary school with a national GPA of 9.26 (out of 10).

## Coverage of “*Por los que se quedan*” (“For Those Who Are Left Behind”)

The “*Por los que se quedan*” (For Those Who Are Left Behind) program is implemented in 159 municipalities of 20 states in Mexico.



Programa Becas de Integración



**Por los que  
se quedan**

Fundación BBVA Bancomer

**Jojutla, Morelos Testimonial**



### States

Chiapas	Hidalgo	San Luis Potosí
Chihuahua	Jalisco	Sonora
Coahuila	Michoacán	Tamaulipas
Colima	Morelos	Tlaxcala
Durango	Nayarit	Veracruz
Estado de México	Puebla	Zacatecas
Guanajuato	Querétaro	

	Bancomer Classes						
	2006- 2009	2007- 2010	2008- 2011	2009- 2012	2010- 2013	2011- 2014	2012- 2015
<b><i>"Por los que se quedan"</i> Scholarships</b>	600	5,000	5,000	5,000	5,000	5,000	5,800
<b>Bancomer Branch Offices</b>	8	77	86	166	183	166	186
<b>Bancomer employees that participate voluntarily as godfathers and godmothers (mentors)</b>	41	351	390	689	693	700	788
<b>Municipalities</b>	6	70	78	143	143	143	159
<b>States</b>	3	10	10	18	18	18	20

Source: BBVA Bancomer Foundation.

## Events and Meetings Between Senior Management and Beneficiaries

From August to December, welcome ceremonies were held in 15 states for students who started secondary school who were selected for the 2012-2013 school year. In these ceremonies, godfathers, godmothers and beneficiaries of higher classes welcomed the incoming class. Likewise, Governors and State Secretaries participated in these events, as well as Mr. Vicente Rodero Rodero, BBVA Bancomer President and Director General, and Mr. Luis Robles Miaja, Vice-president of the Board of Directors of BBVA Bancomer. Both Mr. Rodero and Mr. Robles preside over the Foundation's Advisory Board.

Year	Number of State Events
2007	10
2008	10
2009	11
2010	13
2011	16
<b>2012</b>	<b>15</b>

Source: BBVA Bancomer Foundation.



## Complementary Initiatives

- **Project in partnership with the "Ver Bien para Aprender Mejor" (See Well to Learn Better) Foundation:** specialized optometrists from the Ver Bien Foundation visited the schools of the "Por los que se quedan" scholarship recipients to identify secondary school students with vision problems. These students received eyeglasses appropriate for their needs, the cost of which was financed by the Ver Bien Foundation, the BBVA Bancomer Foundation, and state and/or municipal governments.
  - Optometrists from Ver Bien para Aprender Mejor visited 181 secondary schools; 5,468 students with vision problems received eyeglasses.
- **Project in partnership with Impulsa, "Ventajas de permanecer en la escuela" (Benefits to Staying in School)** BBVA Bancomer employees participated as volunteers to provide a workshop for students at schools with "Por los que se quedan" scholarship recipients regarding the benefits of completing secondary school studies.
  - 3,759 students participated in the workshop "Benefits to Staying in School (2010-2012)" program, conducted by 87 volunteers of BBVA Bancomer.

- **“Valores de futuro” (Future Values) program:** At the end of 2012, a synergy was created with the BBVA Bancomer Financial Education department to develop a new corporative volunteer program through the “Valores de Futuro” program. In this new project, BBVA Bancomer voluntary employees will teach financial education workshops addressed to “Por los que se quedan” scholarship recipients. The project will be implemented from August 2013.
- **“Por los que se quedan” Social/Athletic Schools:** With the social/athletic schools project we seek to transmit important values such as teamwork, gender equality and respect, among others, for the “Por los que se quedan” (“For Those Who Are Left Behind”) beneficiaries. This project is made together with the Fundación Real Madrid (Real Madrid Foundation), who has designed a methodology that, through soccer, the youngsters can have fun and receive training.
- **During 2012-2013 school cycle,** 335 “Por los que se quedan” beneficiaries from the municipalities of Lerma, State of Mexico; Ixmiquilpan, Hidalgo; Yauhtepec, Morelos; and Apizaco, Tlaxcala are participating.

## Social Impact

The “Por los que se quedan” (“For Those Who Are Left Behind”) program has two essential components: a monthly stipend and the supervision of godfathers and godmothers who motivate beneficiaries’ good academic performance. The MXP\$1,000 monthly grant received by beneficiaries has a great impact on family income. Information of the program’s data bases records that the average income of those families is MXP\$3,000 per month; thus the scholarship represents a third part of such income. School recipients use approximately 70% of their grant for school expenses, 13% for home expenses and 3% for expenses related to beneficiaries and their families’ health. Beneficiaries save 9% of their scholarship and use in average 4% for recreational activities that otherwise would be difficult to be paid.

Also, the program has a significant impact on the students’ graduation efficiency compared to their parents or tutors. Data of the program show that 7 out of 10 beneficiaries finish their secondary studies with the scholarship, surpassing their parents’ school education levels. 45% of the beneficiaries’ parents or tutors did not study,

only complete until certain elementary school level or, at best, finished elementary school. Therefore, the BBVA Bancomer executives who participate as godfathers and godmothers in the program contribute to beneficiaries’ good grades maintenance and—especially— to avoid dropouts:

*“The reason whereby I’ve attained to keep being a beneficiary during the last three years, is my family and teachers’ motivation as well as my Godfather Alfredo’s support. Although I don’t see him everyday, when I visit him, his good advices and strategies have made me improve my school performance”.*

**Maritza Elizabeth, scholarship beneficiary from Calpulalpan, Tlaxcala.**



Likewise, the program impacts godfathers and godmothers (sponsors) who advise beneficiaries. A survey conducted to 362 sponsors revealed that participating in the program increases their sense of belonging to the institution and gives them a great personal satisfaction. 95% of sponsors surveyed considered that participating in the program makes them feel even prouder of their work:

*"In a day full of stress my children arrive and it's comforting to listen them up and realize that you're important for them and that many times they see you as an example to follow".*

**Stephany, Personal Executive, Cosamaloapan, Veracruz**

*"It's incredible how we can be glad for their triumphs or sometimes that we have to motivate them so that they don't lower their guard... this is the most satisfactory part of a business day, obtaining expert knowledge and leading to an everyday personal growth".*

**Brissia, Commercial Executive, Compostela, Nayarit**

## e. Social Action

In 2013, BBVA Bancomer Foundation will start a new social impact project in the area of education, focused on high school students. The Becas Adelante "Por los que se quedan" program is a continuity project to support the best scholarship beneficiaries of each municipality of the Becas de Integración "Por los que se quedan" program. At the same time we will strive for generating in high school beneficiaries a social reciprocity and commitment sense with the program and its community through the development and implementation of a social impact project that beneficiaries will create within their communities.

The program will operate from the BBVA Bancomer Foundation office in Mexico City. Beneficiaries' academic and administrative follow-up will be through the website: [www.becasadelante.org](http://www.becasadelante.org). The students will enter information on their academic development, monthly scholarship expense report and the follow-up of their labor social welfare project to be implemented in their community.

### Scholarship Characteristics:

- The monthly scholarship amount will be \$1,200 pesos for the 10-month duration of the school cycle (September – June);
- The scholarship will be deposited directly into a "El Libretón" account in the name of the beneficiary and he/she may use the resources through his/her card via ATMs;
- The items in which the beneficiary may invest his/her scholarship are:
  - School expenses (material, books, quota, uniforms, copies, school assignments, Internet use, etc.)
  - Transportation
  - Food and health
  - Household support
  - Savings

### Beneficiary's Profile:

- The student should be studying the third grade of secondary and be part of the Becas de Integración "Por los que se quedan" ("For Those Who Are Left Behind") secondary-level program as a valid scholar at the time of the call.
- For application purposes, the student should satisfactorily generate an electronic register in the Becas Adelante website.
- In the validation process he/she will have to prove the conclusion of secondary school by an official certificate.
- Having being accepted or under the process of enrolling a high school public institution within Mexico to start studies in technical professional programs, general high school or technological high school (verifiable through a certified attestation).
- Having satisfactorily concluded his/her participation as a beneficiary in the Becas de Integración "Por los que se quedan" ("For Those Who Are Left Behind") secondary-level program.





## Requirements to Maintain Scholarship:

- Show a good academic performance (minimum GPA of 8.5) and observe good behavior pursuant to the internal regulations of the relevant school.
- Maintain a permanent connection to the Becas Adelante website in order to be informed and updated about notices and directions to be followed as a beneficiary.
- Completing through the platform, in a monthly basis, his/her scholarship expense report.
- Complete and attach his/her partial grades and final average obtained in each period to the supporting file of his/her personal record.
- Comply with the obligations derived from his/her participation as a Becas Adelante program's beneficiary (activities of social work to be implemented in his/her community).
- Prove enrollment to each school cycle as a regular student in order to renew his/her scholarship until the high school conclusion.

## Scholarships Distribution:

In the following 2013-2014 school cycle 2,000 high school students will be benefited, distributed in 143 municipalities of 18 states of the country.

## f. BBVA Research

BBVA Research is created with the purpose of adapting the economic analysis to the needs of a recently internationalized banking group and of responding the challenge to assess increasingly globalized economic developments. It is divided into different units, the Mexican Unit carries out a comprehensive follow-up of the country's economy. Sectorial and regional aspects are analyzed, with greater focus on the banking, real-estate, automotive and infrastructure sector, and on the pensions and immigration analyses. In these fields, analyses of the —activity, saving, financing— situation and prediction are conducted as well as studies of structural aspects allowing to make improvement proposals to the framework.

### Among the publications that have been made are the following:

- "Situación Inmobiliaria México" ("Mexican Real-Estate Situation")
- "Situación Regional Sectorial" ("Regional Sector Situation")
- "Situación Migración México" ("Mexican Immigration Situation")
- "Situación Banca México" ("Mexican Banking Situation")

Additionally, there is the Unidad de Análisis Macroeconómico de México (Mexican Macroeconomic Analysis Unit), which is devoted to follow-up, analysis and predictions of both interim and structural macro aspects of Mexican economy, of their variables of activity, demand, prices or financial magnitudes such as interest rates and exchange rate. The team of economists pays particular attention to public policies and their valuation. Besides different notes of the current situation or of monetary and market policy analysis, the "Situación México" ("Mexican Situation") publication collects from time to time the diagnosis conducted on the country's economic situation and perspectives.

## g. Strategic Alliances and Public Relations

### i. National

With the purpose of potentiating the impact of all initiatives of the BBVA Bancomer Foundation, two years ago the area of Strategic Alliances and Public Relations was created. Among its functions, it is worth noting the following:

- Develop the fundraising strategy that guarantees the continuance of the Foundation's projects, in complete consonance with the values and business strategies of the BBVA Bancomer Financial Group.
- Direct the strategies and processes within BBVA Bancomer to ensure the implementation of all fundraising projects.
- Create and strengthen the public relations and alliances with public or private organizations in Mexico involved with the different projects of the Foundation.
- Make sure all the resources raised are adequately managed, applied and obtained.
- Involve all those areas of the bank that are deemed necessary for fundraising on a case-by-case basis.

### 2012 Developments

In 2012, we looked for new alliances to widen the "Por los que se quedan" program's scope in those states where it is already present. The State of Puebla manifested its interest in participating; we signed a collaboration agreement to add 38 new beneficiaries in two municipalities of the state, which represents an investment of \$1'140,000 pesos for the three years of secondary school. These beneficiaries are already part of the class of 2011-2014.

### ii. International

In 2011, the BBVA Bancomer Foundation inaugurated the area of International Strategic Alliances. This new area of activity has the purpose of following up with the international relations already established by the Foundation, particularly after it was the host of the Civil Society Days of the Global Forum on Migration and Development that took place in Puerto Vallarta, Jalisco, Mexico, in 2010, and to encourage new ones with international organizations and foundations, as well as with organized civil society actors in other countries that have thematic lines, values and interests similar to ours. The final objective is to get the word out internationally about what we are doing in Mexico and add efforts to ensure that the existing projects and the ones to come realize all their potential.

The International Strategic Alliances area is also in charge of the Minerva Program in Mexico. The Minerva Program is managed by the Center for Latin American Issues (CLAI) of the George Washington University, in Washington, D.C., U.S.A. Its main objective is to help public servants, from the different branches of government and from the federal, state and municipal levels, to fully comprehend economic and financial concepts belonging to a modern market economy. The BBVA Bancomer Foundation disseminates information about the program and the call for applications among the relevant institutions, evaluates the candidates and, together with CLAI's Director, selects the participants. To encourage the participation of more Mexicans, both the BBVA Bancomer Foundation and CLAI offer scholarships within a matching funds scheme together with the participating governmental institutions.

### 2012 Developments

This year 9 public servants from the States of Mexico, Hidalgo, Querétaro and Puebla took part, who acquired a better understanding of the modern market economies and a wider perspective regarding the effects of national, state and municipal policies about national wealth and the country's competitiveness.



The Director of the BBVA Bancomer Foundation participated in the Global Forum on Migration organized in Mauritius, which was focused on topics related to immigration and development of Latin-American countries.

Together with ITESM Puebla, 10 projects of the Centro para el Desarrollo y el Emprendimiento de los Migrantes (Center for Migrants' Development) were supported, which graduation took place on December 2 in the Mexican Consulate in New York.



## h. Humanitarian Aid Fund

Until 2011, the Foundation's Humanitarian Aid Fund program was a financial support for various legally constituted non-profit organizations, besides being authorized donees. The financial supports were mostly allocated to educational and social assistance programs.

In its first session of 2012, the Committee of this program decided to restructure the program, after considering that the economic resource was not sufficient to achieve its sustainability eventually, and that for this it should need its professionalization and strengthening.

With this new approach, the BBVA Bancomer Foundation decided to look for allies and consolidate the program. Therefore, as of December 31, 2012 the total supporting amount in this regard was MXP\$992,550, a reduction of 41% compared to the previous year, which amounted to MXP\$1'675,000.

# Accountability

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# Accountability

BBVA Bancomer destines 1% of its total profits to social programs. The two main categories are education in general and, in particular, education for children and youngsters, and financial education.

## Allocation of the 1% of 2012 Total Profits per Strategic Issues

Strategic Issue	Assigned Percentage (%)		
1. Foundation's Programs:	2010 <sup>(1)</sup>	2011	2012
Education	58	59	59
Natural Disasters	1	1	1
Culture	4	3	4
Social Aid and Others	7	7	6
<b>Total</b>	<b>70</b>	<b>70</b>	<b>70</b>
2. Financial Education Program	30	30	30

Source: BBVA Bancomer Foundation.

(1) Percentages for 2010 were reinterpreted according to the funds that were actually used.

## a. Principles of Transparency

Among the principles included in the Code of Conduct that govern our actions are those that refer to transparency in everything we do. These principles are based on:

- BBVA Bancomer's commitment to provide its customers with timely, precise and understandable information about their financial operations, as well as clear and truthful information about:
- The main characteristics of all products and services that BBVA Bancomer offers or provides to them;
- The commissions and other costs that, either particularly or in general, result from the use of the above-mentioned services and products, and
- The established procedures within the Group to channel their complaints and solve all claims.

On the basis of these principles, the Foundation is accountable before all its interest groups and provides them with clear and precise information about its activities.

## b. Fundraising

The resources we destine to the Foundation's programs come, for the most part, from the 1% of the bank's profits that are assigned to social purposes. However, given the increasing demand of the social services we provide, especially in the Social Development Programs area with the *Becas de integración "Por los que se quedan"* ("For Those Who Are Left Behind") program, and in face of the economic conditions in Mexico since the end of 2008, the BBVA Bancomer Foundation decided to explore fundraising strategies and activities through the Strategic Alliances and Public Relations area.

Currently, we have diversified fundraising strategies to reach different publics, both internal and external. The most important ones are:

#### a. *Fondo Solidario B+Educa (B+ Educa Investment Fund)*

It was created as a very low risk investment for investors, in such a way that the fund always pays a positive yield to the customers who have it in their portfolio and, thus, can constantly donate to the “Por los que se quedan” (“For Those Who Are Left Behind”) program.

The fund allows BBVA Bancomer’s customers to invest with multiple benefits:

- Obtain a good yield for their investment.
- Contribute to the education of children and youngsters that attend secondary school and have a high level of achievement, who live in migrant-sending communities.
- Make tax-deductible contributions to educational programs.

#### b. ATM Fundraising Campaigns

These campaigns allow our clients to make direct donations to the “Por los que se quedan” (“For Those Who Are Left Behind”) program via our ATMs. This strategy is directed to BBVA Bancomer customers that have:

- BBVA Bancomer owned-credit cards
- BBVA Bancomer debit cards
- Prepaid cards

In addition, the client can request its electronic receipt at BBVA Bancomer’s webpage: [www.bancomer.com](http://www.bancomer.com).

#### c. Use Bancomer Points (Rewards Program) to Make a Donation

Another strategy that, when launched, had great success was that of converting Bancomer Points (BBVA Bancomer’s rewards program). However, there have been changes to the policies regarding the use of these points; therefore, we are devising a new way to invite all credit card holders to collaborate with us with initiatives such as enabling a recurrent charge in their credit cards. Likewise, very soon we will be able to receive donations via national or international credit cards through the Foundation’s website in an easy and secure way.

2012 Fundraising Results Amount Raised			
Initiative	2010	2011	2012
Investment Funds	\$24'809,153	\$38'465,262	\$66'739,063
ATMs	\$9'372,755	\$6'682,670	\$6'056,420
Bancomer Points (rewards program)	\$598,188	\$53,806	N/A
<b>Total</b>	<b>\$34'780,096</b>	<b>\$45'201,738</b>	<b>\$72'795,483</b>

#### In-Kind Donations

In 2012, we supported through the refurbishment of public schools located within military camps of the Mexican Army, with furniture and computers. Four schools from a program contemplating seven schools were benefited. This program will continue during 2013.

## c. Administration and Finance

To keep in check our income and expenditures, as well as complying with our fiscal obligations, we have an Administration and Finances area. Its main job is to provide the Foundation's Director with truthful, clear and timely financial information about all operations performed by the different areas and, specifically, about the budgetary allotments and their application to inform the decision-making process.

### Fiscal and Tax-Deductible Receipt

The Foundation stepped forward to simplify and modernizing the services provided to our donors by allowing, even before it was a requirement from the Servicio de Administración Tributaria (SAT or Mexico's highest fiscal organ), the use of a digital fiscal receipt that is also tax-deductible, as foreseen in the Código Fiscal de la Federación and the Resolución Miscelánea Fiscal Vigente (Mexico's fiscal laws). Such receipts follow the standards defined by the SAT to make them authentic and reliable, plus they can be sent by e-mail from [www.bancomer.com](http://www.bancomer.com), to then be filed and transmitted electronically.

### Budget Control

2012 BBVA Bancomer Foundation's Actual Spending <sup>(1)</sup>	
Strategic Area	Total Contribution
Bancomer in Education	\$24'263,059
Educational and Productive Centers	\$9'402,077
Cultural Promotion	\$12'048,335
Social Development Programs	\$180'623,489
Others (natural disasters, social and institutional aid, management, etc.)	\$19'305,869
<b>Total</b>	<b>\$245'642,824</b>

Source: BBVA Bancomer Foundation.

(1) Includes money and in-kind contributions, plus management costs.

2012 Budget Control				
Expenses summary	Budget	Expenditure	Variation	% Vis-à-vis the Ordinary Budget
(Amounts in pesos)				
Ordinary Budget				
Bancomer in Education	26,970,510	24,263,059	2,707,451	12%
Natural Disasters Aid Fund	3,500,000	4,890,423	-1,390,423	-6%
Educational and Productive Centers	9,258,294	9,402,077	-143,783	-1%
Cultural Promotion	14,830,000	9,899,356	4,930,644	22%
Social Development Programs	197,163,430	180,623,489	16,539,941	72%
Administration and Finances plus Strategic Alliances	1,700,000	3,811,774	-2,111,774	-9%
Communication, advertisement and general expenditures	3,000,000	1,570,865	1,429,135	6%
Other donations	8,690,000	8,905,505	-215,505	-1%
Auditing and system automatization	1,200,000	127,302	1,072,698	5%
Applied Resources from the Annual Ordinary Budget	266,312,234	243,493,850	22,818,384	100%
Extraordinary Contribution				
Kuri Breña Exposition	1,800,000	2,148,979	-348,979	
Applied Resources from the Annual Extraordinary Budget	1,800,000	2,148,979	-348,979	
<b>Total Application of Resources Annual Budget</b>	<b>268,112,234</b>	<b>245,642,829</b>	<b>22,469,405</b>	

Source: BBVA Bancomer Foundation.

Contents	Message from our Director	About this Report	Who Are We?	Who Do We Work For?	Strategic Areas	<b>Accountability</b>	Principles of the Global Compact	2012 Developments and 2013 Objectives	Contact Information and Communication Channels	Annexes
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Comparison between budgets				
Concept	Budget 2011	Budget 2012	Variation	% Vis-à-vis the Ordinary Budget 2012
(Amounts in pesos)				
Ordinary budget				
Bancomer in Education	26,839,938	26,970,510	130,582	0%
Natural Disasters Aid Fund	3,000,000	3,500,000	500,000	17%
Educational and Productive Centers	10,058,982	9,258,294	-800,688	-8%
Cultural Promotion	12,400,000	14,830,000	2,430,000	20%
Social Development Programs	185,703,000	197,163,430	11,460,430	6%
Administration and Finances plus Strategic Alliances	500,000	1,700,000	1,200,000	240%
Communication, advertisement and general expenditures	3,000,000	3,000,000	0	0%
Other donations	11,510,000	8,690,000	-2,820,000	-25%
Auditing and system automatization	1,200,000	1,200,000	0	0%
<b>Total Annual Ordinary Budget</b>	<b>254,211,910</b>	<b>266,312,234</b>	<b>12,100,324</b>	<b>5%</b>
Extraordinary Contribution				
Kuri Breña Exposition	0	1,800,000	1,800,000	100%
<b>Total Annual Extraordinary Budget</b>	<b>0</b>	<b>1,800,000</b>	<b>1,800,000</b>	<b>100%</b>
<b>Total Annual Budget</b>	<b>254,211,910</b>	<b>268,112,234</b>	<b>13,900,324</b>	<b>5%</b>

## d. Ethical Communication

According to international standards, both the communication strategies and the publicity about the Foundation's programs are done strictly according to ethic criteria, in such a way that images that degrade the dignity of our beneficiaries or messages that are not clear enough or plainly deceitful are never used. The Publicity area of the bank takes part in the design process of our different campaigns, and, together with the Foundation, seeks to create awareness in Mexican society about the importance of education, as well as inviting all of its members to join our cause.

## Data Protection

In compliance with the Federal Law for Data Protection we guarantee that all the information about our beneficiaries and customers will never be used illegally nor are they susceptible to loss or theft.

Fundación BBVA Bancomer

### Entra a secundaria con una beca.

El Programa Becas de Integración "Por los que se quedan" te invita a concursar por una beca para estudiar la secundaria, iniciando en el ciclo escolar 2013-2014.

- Si tu hijo(a) cuenta con un promedio general de 8.0 o más en los últimos 3 años de primaria podrá participar para obtener una beca.
- Para mayor información y consulta de requisitos, acude a la Unidad BBVA Bancomer con el Promotor Comunitario representante de Fundación BBVA Bancomer.
- Se entregarán solicitudes de beca del 8 al 16 de abril de 2013 o hasta que se agoten las solicitudes en el municipio.

Programa Becas de Integración  
Por los que se quedan  
Fundación BBVA Bancomer  
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Fundación BBVA Bancomer

### Este es tu Centro. Aprovechalo para superarte.

Estás en el NUEVO Centro Educativo y Productivo BBVA Bancomer Incubadora Social, creado para ti que deseas superarte y tener una mejor vida. (Aprovechalo al máximo!)

Vece a la Fundación y ponte a conocer los cursos y talleres que ofrece tu Centro, porque todos merecen una nueva vida.

El Centro es creado a medida de las necesidades de los usuarios y es gratuito para que tengas tu negocio.

Fundación BBVA Bancomer y el Manantial de la Esperanza trabajan juntos para mejorar la vida y promover la educación en México.

### Un nuevo Centro para una nueva vida!

adelante.



# Principles of the *Global Compact*



# Principles of the Global Compact

In accordance with its commitment with human rights, development and improving the quality of life of Mexican society and the peoples of the world, the BBVA Bancomer Foundation joined the Global Compact, a United Nations' initiative

created to foster corporate responsibility in the world's firms, through the implementation of ten principles that the under-signed firms promise to comply with.

BBVA and the United Nations Global Compact		
Categories	Principles	GRI Indicators
Human Rights	1.- Businesses should support and respect the protection of internationally proclaimed human rights.	LA4, LA7-8, LA13-14, HR1-2, HR4-7, SO5, PR1
	2.- Businesses should make sure they are not complicit in human rights abuses.	HR1-2, HR4-7, SO5
Labour	3.- Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;	LA4-5, HR1-2, HR5, SO5
	4.- Businesses should uphold the elimination of all forms of forced and compulsory labour.	HR1-2, HR7, SO5
	5.- Businesses should uphold the effective abolition of child labour.	HR1-2, HR6, SO5
	6.- Businesses should uphold the elimination of discrimination in respect of employment and occupation.	EC7, LA2, LA13-14, HR1-2, HR4, SO5
Environment	7.- Businesses should support a precautionary approach to environmental challenges.	EC2, EN26, EN30, SO5
	8.- Businesses should undertake initiatives to promote greater environmental responsibility.	EN1-4, EN8, EN11-12, EN16-17, EN21, EN26, EN28, SO5, PR3
Anti-corruption	9.- Businesses should encourage the development and diffusion of environmentally friendly technologies.	EN2, EN26, SO5
	10.- Businesses should work against corruption in all its forms, including extortion and bribery.	SO2-5

Source of the correspondence between the Global Compact principles and the GRI indicators: Making the Connection GRI and Global Compact ([www.globalreporting.com](http://www.globalreporting.com))

# 2012 Developments and 2013 Objectives



Commitment to Society	2012 Objectives	2012 Accomplishments	Deloitte Verification	2013 Objectives
	<ul style="list-style-type: none"> <li>Give 5,000 new scholarships for the 2012-2013 school year.</li> </ul>	<ul style="list-style-type: none"> <li>From September, 2012 to date, 5,800 scholarships have been granted to new first-year secondary school scholarship recipients.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Give 6,000 new scholarships for the 2013-2014 school year.</li> </ul>
	<ul style="list-style-type: none"> <li>Conduct impact assessment for the "Por los que se quedan" scholarship program.</li> </ul>	<ul style="list-style-type: none"> <li>Proposals from three vendors were received. We have agreed on working with the United Nations Development Program (UNDP). In process to sign a collaboration agreement.</li> </ul>	100%	<ul style="list-style-type: none"> <li>16,800 scholarship recipients active in the "Por los que se quedan" scholarship program for the 2013-2014 school year.</li> </ul>
	<ul style="list-style-type: none"> <li>400 beneficiaries of the "Escuelas Sociodeportivas" (Social-Athletic Schools) pilot program will receive athletic, recreational and training activities. New project in collaboration with the Real Madrid Foundation, which will be implemented in certain participating schools.</li> </ul>	<ul style="list-style-type: none"> <li>Football 3-hour Saturday practice sessions in four municipalities of the program (Apizaco, Tlaxcala; Lerma, Estado de México; Ixmiquilpan, Hidalgo; and Yautepec, Morelos. Currently there are 15,000 active recipients in the project; 90% of them are "Por los que se quedan" scholarship recipients.</li> </ul>	90%	<ul style="list-style-type: none"> <li>Assessment of the "Escuelas Sociodeportivas" (Social-Athletic Schools) project. Measurement of the impact the project caused in the life of the 400 beneficiaries who took part during the 2012-2013 school year.</li> </ul>
	<ul style="list-style-type: none"> <li>At least 20,000 students with vision problems at schools where the "Por los que se quedan" program is active will receive glasses appropriate for their needs. New project in collaboration with the "Ver Bien para Aprender Mejor" Foundation.</li> </ul>	<ul style="list-style-type: none"> <li>207 schools were visited in 12 Mexican states. The project has 6,530 beneficiaries (as of January 2013), from which 118 are "Por los que se quedan" scholarship recipients.</li> </ul>	100%	<ul style="list-style-type: none"> <li>10,000 students from schools with "Por los que se quedan" scholarship recipients will receive glasses appropriate for their needs during 2013, as part of the "Ver bien para Aprender Mejor" project.</li> </ul>
	<ul style="list-style-type: none"> <li>We will continue support this program with 1,000 new scholarships for secondary school and 50 for high school, according to the agreement signed with the Secretariat of Public Education (SEP, in Spanish). A communication plan will be developed with "Sponsors," to improve support and monitoring of the performance of recipients.</li> </ul>	<ul style="list-style-type: none"> <li>The 1,000 new recipient winners of the Olimpiada del Conocimiento Infantil 2012 (2012 Children's Knowledge Olympics) incorporated to the secondary scholarship granting system, as well as the 50 recipients who won the high school or equivalent level scholarships. A distinguishing banner and a letter of recognition was sent to the "Sponsors". Likewise, the updating of the Sponsor Manual was started.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Renew the cooperation agreement with the Secretariat of Public Education (SEP, in Spanish) of the new federal government in order to continue awarding a scholarship —at shared costs— to the winners of the Olimpiada del Conocimiento Infantil 2013-2018 (2013-2018 Children's Knowledge Olympics). Carry out a campaign to strengthen communication with the "Sponsors" for a better performance, seeking their recognition and awareness with the function expected from them.</li> </ul>
	<ul style="list-style-type: none"> <li>Improve levels of recording for partial grades and collection of documentation for files.</li> </ul>	<ul style="list-style-type: none"> <li>An improvement of the capture rate was sought, with the coordination of the network of branch offices, but it was difficult to achieve the expected results, apparently because of a high turnover of branch managers and appointment of many new managers who did not know the program. The support of 2 scholarship recipients was sought, to determine missing documents in files, which were requested and then received little by little.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Attain a reasonable level of missing documents storing in the recipients' files. Measurements will be promoted for recipients and sponsors compliance with the delivery and entering of marks, respectively, for which a more effective communication with recipients, their parents, branch managers and their bosses, will be sought, as well as with education authorities.</li> </ul>

Commitment to Society	2012 Objectives	2012 Accomplishments	Deloitte Verification	2013 Objectives
	<ul style="list-style-type: none"> <li>Continue with the environmental education programs for primary to high school students, with existing partner institutions (to reach 27,000 students), with the exception of Reforestamos México which will now be dedicated to the training of 100 environmental teachers.</li> </ul>	<ul style="list-style-type: none"> <li>17,541 students were attended. The Miguel Álvarez del Toro Museum did not requested the planned support. In the environmental teachers network 350 teachers were trained, 189 of them with active projects, whose work indirectly benefited 10,500 students, 1,750 headmasters and school employees and 21,000 parents.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Continue supporting the environmental education programs of Ciceana, Pronatura and Peasma, to serve over 16,000 students from public and rural schools, as well as other school community members. Reorient the environmental teachers network project to forest and jungle areas, interesting for strategic allies. Seek rapprochement with the new government of Chiapas, to continue with the agreed support to the Miguel Álvarez del Toro Museum. Support the certification of schools with ecological certifications or recognitions.</li> </ul>
	<ul style="list-style-type: none"> <li>The Chapultepec Forest Environmental Program (PCABCH, in Spanish) will continue in its second year, to serve 200,000 more people, promoting special visits for employees and their families in coordination with the Human Resources area.</li> </ul>	<ul style="list-style-type: none"> <li>The program has been very successful, having surpassed the foreseen attention, since 765,594 visitors were served and 134 advisers and volunteers were trained. Activities with the employees were reprogrammed to be made in 2013.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Support the continuation of the Chapultepec Forest Environmental Civic Program, to contact over 700,000 visitors, offering other supports for its operation; and carry out activities of the program with employees and officers from our institution, with guided tours and other outings.</li> </ul>
	<ul style="list-style-type: none"> <li>The proposals to be presented by Pronatura, A.C. in March will be evaluated.</li> </ul>	<ul style="list-style-type: none"> <li>The reforestation journey was not carried out, thus was reprogrammed with Pronatura, A.C. for June-July, 2013, within 5-year plan, to plant 10,000 trees per year, in a protected natural area, to create an space that will be called "Bosque BBVA Bancomer". This program will be coordinated with the Human Resources area.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Carry out last year's deferred reforestation journey, with the participation of the Human Resources area, in June 2012; involving managers, employees and their relatives, to plant the first 10,000 trees.</li> </ul>
	<ul style="list-style-type: none"> <li>Meet authorized requests for equipment in schools in military zones (4), indigenous education schools (7); provide computers for technology areas in 20 hospitals under the Health Secretariat, according to their request.</li> </ul>	<ul style="list-style-type: none"> <li>Re-equipment of the 4 foreseen schools was made, and the commitment to equip 3 additional schools, which is planned in the early 2013, as well as to attend indigenous education schools. 79 computers were donated to hospitals of the Health Sector.</li> </ul>	85%	<ul style="list-style-type: none"> <li>Re-equip the remaining 3 schools of the commitment made with the Secretariat of National Defense (Secretaría de la Defensa Nacional) and, if possible, attend other schools at their military camps, in order to offer a major support for the benefit of students, and as a way of a good relationship with such institution. Likewise, we will attend the request of school furniture for indigenous and rural schools and training community centers.</li> </ul>
	<ul style="list-style-type: none"> <li>Launch of the 5th Lecture Organization Competition regarding cinema and ecological culture in other cities in Mexico.</li> </ul>	<ul style="list-style-type: none"> <li>Launch of the 5th edition and scheduling of an education tour for providing lectures at 6 Mexican cities (Monterrey, Mérida, Morelia, Jalapa, Guadalajara and Guanajuato).</li> </ul>	100%	<ul style="list-style-type: none"> <li>Launch of the 6th edition. Topic: "Environmental Entrepreneurs." Education tour throughout Mexico. A trip for 3 winners to take a workshop at the International Film and TV School (Escuela Internacional de TV y Cine) in San Antonio de los Baños, Cuba.</li> </ul>
	<ul style="list-style-type: none"> <li>Implement indicators on our new website.</li> </ul>	<ul style="list-style-type: none"> <li>Implementation of management indicators at 100%.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Adjustments and assessments through the tool.</li> </ul>

Commitment to Society	2012 Objectives	2012 Accomplishments	Deloitte Verification	2013 Objectives
	<ul style="list-style-type: none"> <li>An exhibition of the 2nd edition of the program will be made, comprised by the work of the 10 scholarship recipients. Allies will be sought for its schedule. Launch of the 3rd call.</li> </ul>	<ul style="list-style-type: none"> <li>Exhibition is presented in the Carrillo Gil Art Museum (Museo de Arte Carrillo Gil) in Mexico City. The exhibition travels to Ciudad Juárez and Nogales. National launch of the 3rd edition is made.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Development of the on-line platform of the "Jóvenes Creadores Bancomer /MACG Arte actual" file.</li> </ul>
	<ul style="list-style-type: none"> <li>Finalize tour for the "Los que se quedan". Schedule new exposition titled "Plastic Parallelisms in Mexico: Four Decades in the BBVA Bancomer Collection" (Paralelismos Plásticos en México, cuatro décadas en la Colección BBVA Bancomer).</li> </ul>	<ul style="list-style-type: none"> <li>The photography and film exhibition "Los que se quedan" is presented in collaboration with the Ministry of Foreign Affairs (SRE, in Spanish), in Laredo, Los Angeles, Kansas City and Miami. "Plastic Parallelisms in Mexico: Four Decades in the BBVA Bancomer Collection" is exhibited in Aguascalientes, Querétaro, Puebla and Mérida.</li> </ul>	85%	
			New item	<ul style="list-style-type: none"> <li>Schedule of exhibitions: "Paralelismos Plásticos en México, cuatro décadas en la colección BBVA Bancomer and "El incesante ciclo entre idea y acción". 2nd edition - Bancomer Program / MACG current art.</li> </ul>
			New item	<ul style="list-style-type: none"> <li>Alliance with SOMA education platform that promotes 4 lines of action: Postgraduate studies for modern art artists, SOMA Summer (English courses), Wednesdays of Soma (conference open to the public) and a residence program.</li> </ul>
			New item	<ul style="list-style-type: none"> <li>"Human Migration and Climate Change" Internacional Symposium</li> </ul>
	<ul style="list-style-type: none"> <li>Consolidation of center activities in collaboration with the ITESM. Strengthen system with participating institutions (Cadavieco Foundation, CDI, INEA, Proempleo, Manpower) at the Mexico City Center. Add to the 4 Educational Centers.</li> </ul>	<ul style="list-style-type: none"> <li>100% implementation of this program in 8 centers. Nowadays, there is a total of 18 Educational and Productive Centers.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Implement in the 4 Comprehensive Educational Centers the Learning Community Center platform.</li> </ul>
	<ul style="list-style-type: none"> <li>Strengthen and consolidate the provision of community education courses, Prepanet, financial education courses; implementation of entrepreneurship programs</li> </ul>	<ul style="list-style-type: none"> <li>In 2011, a total of 6,233 persons were attended. In 2012, with these courses a total of 17,485 persons were attended.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Increase the number of beneficiaries, through more professional workshops, with curricular recognition (with INEA, CODAF, CCAs, PREPANET).</li> </ul>
	<ul style="list-style-type: none"> <li>'Encourage the participation of students through the social service and volunteer programs at the centers and generate a plan together with Human Resources to integrate the Corporate Volunteering model.</li> </ul>	<ul style="list-style-type: none"> <li>In 2011, 917 student tutors from the Tecnológico de Monterrey participated, contributing with their social service hours. In 2012, 2129 student tutors from ITESM did their social service.</li> </ul>	100%	<ul style="list-style-type: none"> <li>Increase the number of volunteers in 22 centers, considering the three center schemes we have. Encourage the participation of students through the social service.</li> </ul>



# Contact Information and Communication Channels

- a. How Can You Help?
- b. Further information?

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# Contact Information and Communication Channels

For any comments, questions or suggestions regarding the contents of this report, please contact:

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This report was drafted with the advisory of Promotora ACCSE, S.A. de C.V.

## a. How Can You Help?

- If you are a customer of BBVA Bancomer, you can make a donation through our ATMs during our fundraising campaign for *"Por los que se quedan"* (*For Those Who Are Left Behind*): January-March and October-December. Do not hesitate: your contribution will be used responsibly and it is tax deductible. Get your tax-deductible receipt at [www.bancomer.com](http://www.bancomer.com), using your RFC (Tax Payer ID Number) as "Reference" and your full name as "Concept."
- If you are interested in investing your savings, ask your account executive at BBVA Bancomer about how to participate in the B+ Educa investment fund, the first investment fund with a social cause in Mexico. If you invest in it, you win, because you will get a great return, and the children and youngsters of our programs will win too, because, with your help, they will be able to stay in school. You will be receiving your tax-deductible receipts regularly.
- If you are a user of our electronic banking system, you can donate through [www.bancomer.com](http://www.bancomer.com), by referring to the bank account Convenio CIE 751189. It is easy, fast and tax-deductible. Get your tax-deductible receipt at [www.bancomer.com](http://www.bancomer.com), using your RFC (Tax Payer ID Number) as "Reference" and your full name as "Concept."
- If you are not a customer of BBVA Bancomer, but have an interest in helping us to keep building a better Mexico through education, you can make a deposit in any of our branches using as a reference the bank account Convenio CIE 7512189. Get your tax-deductible receipt at [www.facturafundacionbancomer.com](http://www.facturafundacionbancomer.com), using your RFC (Tax Payer ID Number) as "Reference" and your full name as "Concept."
- Very soon you will be able to ask BBVA Bancomer to link your credit card account to the BBVA Bancomer Foundation's account to make a recurrent donation. This too will be tax deductible.
- In the near future, you will be able to make a donation in favor of the BBVA Bancomer Foundation using your national or international credit or debit card, using the safe site at: [www.fundacionbbvabancomer.org](http://www.fundacionbbvabancomer.org). Our beneficiaries will have a better future thanks to your support.

## 6. Further Information?

Please visit our website: [www.fundacionbbvabancomer.org](http://www.fundacionbbvabancomer.org).

The screenshot shows the homepage of Fundación BBVA Bancomer. At the top, there is a navigation bar with links: About us | Deductible donations | Accountability | Contact us | Other supports | Press room | Privacy Notice | ARCO | Español. The main header features the Fundación BBVA Bancomer logo and a search bar. Below the header, there is a large banner for 'Educación' (Education) with a background image of open books and a navigation bar with numbers 1 through 5. To the left of the banner, there is a sidebar with a 'Home' link and a list of categories: 1 Immigration (Integration scholarships "Por los que se quedan", Los que se quedan, documentary, Los que se quedan, publication, Studies on migration), 2 Education, 3 Culture, 4 Bancomer Educational and Productive Centers, and 5 Natural Disasters. Below the banner, there are four buttons: 'How I can help?' (with an image of hands), 'Annual Report' (with a folder icon), 'Video Gallery' (with a play button icon), and 'Calendar' (with a calendar icon). At the bottom, there are three promotional banners: '¡HASTA \$450,000 PESOS EN PREMIOS!' (with a star icon), 'Estudios sobre Migración' (with a blue background), and 'Programa Innovación Sustentable Convocatoria 2013 Cierre 29 de agosto' (with a green background). The footer contains social media links for Facebook and YouTube, and a copyright notice: BBVA Bancomer Foundation All rights reserved 2011 | Security | Disclaimer.

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**¡HASTA \$450,000 PESOS EN PREMIOS!**

Estudios sobre Migración

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**Programa Innovación Sustentable**

Convocatoria 2013  
Cierre 29 de agosto

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# Annexes

*to click*



GRI Table



Independent Review Report



GRI Application Level Declaration

THANK YOU!

