

For the
**SAKE OF FUTURE
generations!**



Table of CONTENTS

Message from our Directors	3	g. Strategic Alliances and Public Relations	69
About this Report	6	I. NATIONAL	69
I. Who are We?	7	II. INTERNATIONAL	70
a. Mission, Vision and Objectives	8	IV. Accountability	72
b. Corporate Social Responsibility	9	a. Transparency	73
c. Why Do We Support Education?	9	b. Fundraising	74
d. Structure and Corporate Governance	12	c. Administration and Finance	76
e. The Numbers	17	d. Ethical Communication	79
f. Awards, Honors and International Commitments	18	Appendixes	80
II. Who Do We Work For?	19	V. Principles of the Global Compact	
a. Beneficiaries	22	VI. 2013 Progress and 2014 Objectives	
b. Partners	26	VII. Contact Information and Communication Channels	
c. Donors	29	a. How Can You Help?	
d. Our Staff	30	b. Further information	
e. Our Volunteers	34	VIII. GRI Table	
f. Environment	35	IX. Independent Review Report	
III. Strategic Areas	41	X. GRI Application Level Declaration	
a. Social Development Projects	43		
b. Bancomer in Education	49		
c. Cultural Promotion	55		
d. Educational and Productive Centers	62		
e. Social Action	66		
f. BBVA Research México	68		

Message from our **DIRECTOR**



DEAR READERS,

It is my pleasure to present the fourth Annual Report of BBVA Bancomer Foundation, which reflect the TRANSPARENCY with which we operate every day.

Considering that one of the main challenges we face in Mexico is education quality and school dropout, we concentrate our efforts in helping well-performing students to complete their studies. This year, we reiterate our commitment to continue supporting for another 6 years the *Olimpiada del Conocimiento Infantil* (Children's Knowledge Olympics).

In addition to education, another issue before us is migration. To continue the book edited in 2012, this year we organized the *Migración Humana y Cambio Climático* (Human Migration and Climate Change) symposium, headed by Mario Molina, PhD, 1995 Nobel Prize in Chemistry, and by Rafael Fernández de Castro, PhD, Head of the Academic Department of International Studies at ITAM, among other specialists.

This year, hundreds of Mexicans suffered devastating consequences due to hurricanes Ingrid and Manuel. BBVA Bancomer Foundation, through its natural disasters program, helped by sending food supply kits to 8 states around Mexico. Furthermore, in partnership with other companies, associations, and state and federal governments, it sent school furniture to the state of Guerrero for affected schools and committed to build a school in the community of La Pintada, Atoyac.



From 2013 our Board of Directors approved such investment for providing CONTINUITY and resources to students finishing secondary school and starting high school, through the BECAS ADELANTE program.

We strengthened the investment scheme through the participation and confidence of our customers, who joined the education initiatives and programs of the BBVA Bancomer Foundation, reaching \$88.6 million pesos.

With the dual purpose of fostering corporate volunteerism while we contribute to the environment, in partnership with Pronatura, we started a 5-year project called “*Bosque BBVA Bancomer*” (“BBVA Bancomer Forest”), which aims to plant trees along 500,000 square meters, recovering *Parque Nacional del Ajusco* (Ajusco National Park).

This year is very significant for me since I am finishing my cycle as the Director of BBVA Bancomer Foundation in order to assume new roles and challenges within the institution.

I am satisfied with the work done and give a warm welcome to Sofía Ize as the new Director. I am sure she will play a great role at the head of this organization.

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

Message from our **DIRECTOR**



DEAR FRIENDS,

I am proud to join the GREAT WORK carried out by BBVA Bancomer Foundation.

In this Annual Report you will find the results from a tireless work of all who have been part of the organization.

We know that formal education is the best way to earn more income and face economic and social needs of a person. However, in our country the school life expectancy is 8.6 years and the last PISA test ranks us last among the OECD countries and on 53rd place among the 65 countries participating in the test.

Therefore, we will continue working in order that more children, youth and adults may have access to studies that allow them to have better opportunities in life. From each of the strategic areas we will keep striving to achieve our mission: providing opportunities of sustainable development for the population that contribute to the construction of a more equitable and fair society for the benefit of Mexico.

To achieve this, we will require plenty of support. Therefore, we will begin a new communication campaign with the purpose that larger groups are aware of our work. Not only employees of BBVA Bancomer, but customers, partners and the general public.

It is crucial to disclose the success stories of our scholarship recipients, be proud of what we have accomplished together and keep working for a better future for Mexico.

*For the sake of future generations!
Sincerely,*

Sofía Ize Ludlow
Director

About this **REPORT**



The 2013 BBVA Bancomer Foundation Annual Report is the **FOURTH REPORT issued. It includes all the activities and results achieved by the organization from January 1 to December 31, 2013.**

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 2013 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 2013 Annual Report has been verified by a third party, Deloitte, and has an A+ GRI-G3 application level, GRI-checked.

I. Who are **WE**?



Fundación
BBVA Bancomer

Ella quiere convertir
su talento en su profesión

Mariangel Rivera, estudiante de excelencia, cumplirá el sueño de convertirse en Contadora porque le gustan mucho las matemáticas.

Estamos apoyando a jóvenes como Mariangel, con tu donativo podemos ayudar a muchos más.

Fundación BBVA Bancomer, por una generación adelante.

adelante.

#YOSIGO
A la educación

She wants to turn her talent in her profession

Mariangel Rivera, a student of academic excellence, will fulfill her dream of becoming an accountant since she really likes math.

We are supporting young students as Mariangel; with your donation we can help many more.

BBVA Bancomer Foundation, *For the sake of future generations!*

I. Who are WE?



We are a non-partisan and non-profit civil association. Our work began with the creation of the “*Voluntariado Bancomer*” (BANCOMER VOLUNTEERING) program, which has evolved until the present day.

Our work is a reflection of the commitment of BBVA Bancomer Financial Group to contribute to the development of Mexican society through innovative programs in educational, cultural and productive areas, to promote individual and collective development.

If you want to know in detail how the BBVA Bancomer Foundation came about, please visit our



2010 Annual Report

A. Mission, Vision and Objectives

Our mission is to get and channel resources to SUPPORT social, educational and cultural development programs that provide opportunities of sustainable development for the population that CONTRIBUTE to the construction of a more equitable and fair society for the BENEFIT of Mexico.

Our vision is to be the leading organization in the field of Corporate Social Responsibility through the 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

The new strategic 2013-2015 BBVA Bancomer Corporate Responsibility and Reputation (CRR) plan, entitled "*Negocio Responsable*" ("Responsible Business"), covers all the social action programs of BBVA Bancomer Foundation as one of its four strategic axes. To put into practice this commitment, the bank channels 1% of its annual benefits to the promotion of the organization programs.

C. Why Do We Support Education?

Education is one of the most influential factors in the advance and progress of individuals and societies. Besides providing knowledge, education enriches culture, spirit, values and everything that defines us as human beings.

AMARTYA SEN, Nobel Prize in Economics in 1998 and a scholar of strategies to increase human welfare, points out the following advantages and disadvantages of having or not having access to education¹:



ADVANTAGES:

- Education can be very important to get a job and an adequate remuneration. In recent decades, China, Taiwan, Hong Kong, Singapore and other countries took the path of education as a means for achieving fast economic and social growth.
- Basic education can improve general health and prevent epidemics. People with higher education can better understand the actions that affect people and their environment.
- The welfare of women is closely related to their education, from the decision-making both outside and inside the family. It involves issues such as reproductive health and empowerment.

¹Source: Amartya Sen's speech to the Commonwealth education conference, Edinburgh, 2003.

DISADVANTAGES:



- Illiteracy leads to countless forms of personal insecurity. The inability to read, count or communicate leads to a vast economic and social deprivation.
- Lack of education limits people to be able to know and demand respect for rights. The education gap is clearly related to social inequality.
- Lack of education limits people's views and political participation, resulting in the permanence of political regimes that do not take into account those who cannot express themselves.



According to the study of social mobility in Mexico, conducted by Espinosa Rugarcía Foundation, having a higher SCHOOL LIFE EXPECTANCY has a direct benefit on the MONTHLY INCOME of a Mexican person.

Moreover, formal education increases the chances of obtaining a HIGHER INCOME OVER TIME in order to meet basic needs and ACHIEVE THE GOALS of an individual.

Unfortunately, in Mexico school life expectancy is 8.6 years and –according to a study conducted by the Mexicanos Primero initiative– only 2 students out of 100 students who starts primary school will end up studying graduate education.

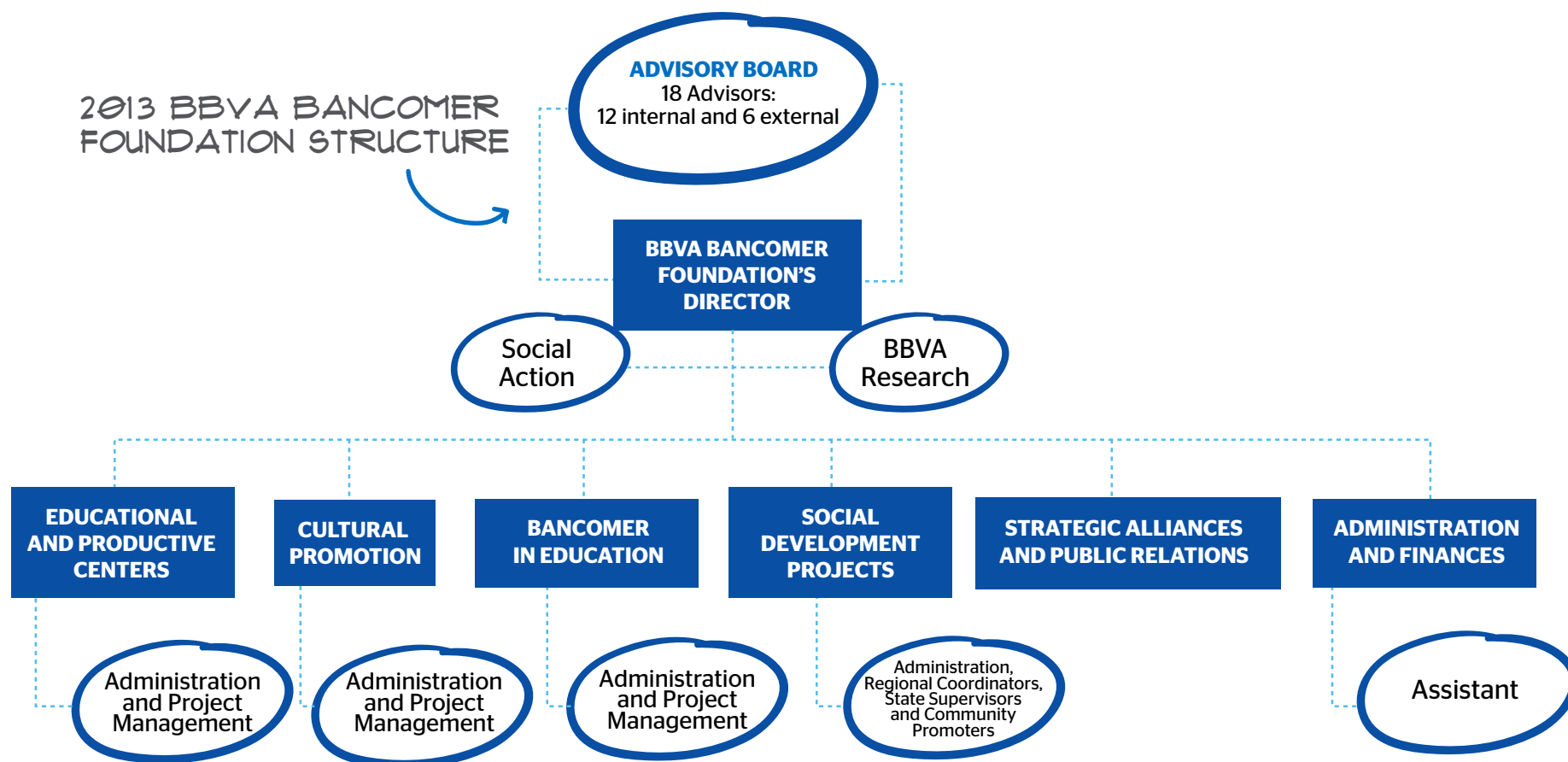
On the other hand, last year the OECD conducted the PISA (Programme for International Student Assessment) test, which is performed every three years. Its purpose is to determine to what extent students aged 15 to 16, who have completed basic education, have acquired relevant knowledge and skills. The results showed that Mexico ranks last among OECD countries and on the 53rd place among the 65 countries participating in the test.

BBVA Bancomer Foundation is committed to education and transforms lives through: educational scholarships in order to enable young people to continue their studies; entrepreneurship scholarships with the purpose that vulnerable people may diversify their income strategies; and finally cultural scholarships to contribute to the cultural development of Mexico.

Furthermore, BBVA Bancomer Foundation also channels resources aligned to an educational agenda and contributes to generate research inputs mainly in education and migration aspects.

In summary, in BBVA Bancomer Foundation we work for a better human future through education.

D. Structure and Corporate Governance





The main Foundation's governance body is the ADVISORY BOARD, made up by 18 members: 12 of which are internal and 6 external. 33% 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.

2013 BBVA Bancomer Foundation Board Members

Internal	External
Mr. Vicente Rodero Rodero PRESIDENT	Ms. Bárbara Garza Lagüera Gonda de Braniff MEMBER
Mr. Luis Robles Miaja PRESIDENT	Ms. María Eugenia Ramírez España de Guajardo MEMBER
Mr. José Fernando Pío Díaz Castañares SECRETARY	Ms. Martha Smith MEMBER
Mr. Alfredo Aguirre Cárdenas PRO-SECRETARY	Mr. Jorge Tapia del Barrio COMMISSIONER
Mr. Leobardo Ramírez Hernández MEMBER	Mr. Claudio X. González Guajardo MEMBER
Mr. Óscar Coppel Tirado MEMBER	Mr. Alejandro Ramírez M. MEMBER
Mr. Ramón Arroyo Ramos MEMBER	
Mr. Eduardo Osuna Osuna MEMBER	
Mr. José Gerardo Flores Hinojosa MEMBER	
Mr. Jorge José Terrazas Madariaga MEMBER	
Mr. Adolfo Albo Márquez MEMBER	
Mr. Julio César Anaya Elizalde MEMBER	

Source: BBVA Bancomer Foundation.



**In 2013, THE
BOARD met on 5
occasions. Among the
many ISSUES
discussed, the
following are worth
mentioning:**

- **Presentation of the *Proyecto de Mejora Integral de las Secundarias en México (PROMIS)*** or Project of Comprehensive Improvement of Secondary Schools in Mexico, headed by Graciela Andrade, which aim is to improve the secondary educational system in Mexico, through contributions of those involved in the development of the school system, in order to reduce the most alarming indicators of basic education in terms of education quality and lack of relevance of the model regarding the concerns and needs of adolescents.

- Partial grades of current scholarship recipients of those programs supported were monitored such as the ***Olimpiada del Conocimiento Infantil (Children's Knowledge Olympics)*** and the ***Generación Bicentenario (Bicentennial Generation)*** programs, where a grade-point average of 9.59 and 9.53 was reported, respectively.

- The results of the assessment made by the **United Nations Program for Development (UNDP)** were analyzed to measure the impact were analyzed of the *"Por los que se quedan"* (For Those Who Are Left Behind) scholarship program. Among the conclusions of this assessment the generation of positive effects on academic achievement, school continuity and permanence stand out; a positive effect on the culture of savings during secondary school, which decreases dramatically in high school, and a reduction of female child labor and on decision-making to work in secondary school.

Code of Conduct and Other Standards

THE CODE OF CONDUCT, **which is mandatory for all entities and employees of the BBVA Bancomer Group, including the BBVA BANCOMER FOUNDATION, reflects publicly the group of commitments that the company has with its direct stakeholders: SHAREHOLDERS, CUSTOMERS, EMPLOYEES, AND VENDORS, and with the societies in which the Group operates.**

This Code is in accordance with the Universal Declaration of Human Rights, the Global Compact of the United Nations, and other treaties involving international organizations, such as the International Labour Organization (ILO).

In the field of human rights, we promote respect for the dignity of people and for the rights to which they are entitled in all their relations. This commitment is reflected in the *Compromiso de BBVA en Materia de Derechos Humanos* (BBVA Commitment to Human Rights) document, which is published for consultation.

The institutional channels to file a complaint for breaching the Code of Conduct (known internally as *Actitud Responsable* [Responsible Attitude]) and that help to preserve the corporate integrity of BBVA Bancomer are:

INTERNAL E-MAIL: *Actitud Responsable*
(Responsible Attitude)

EXTERNAL E-MAIL: actitud.responsable@bbva.bancomer.com

VOICEMAIL: (55) 56214188 or 01800-001-0011

HPD (Corporate Intranet): *No lo vamos a tolerar*
(We Won't Put It Up With)

**DIRECTOR OF DISCIPLINE, LEGAL OR HUMAN RESOURCES
DIRECTORS, CORPORATE COMPLIANCE MANAGEMENT OF BBVA:**
actitud.responsable@bbva.com

As every year, we organize the annual campaign to strengthen the Code of Conduct, called "*Somos ejemplo de integridad*" ("We Are an Example of Integrity") in which 100% of our employees reaffirm their commitment to act ethically.

As of December 31, 2013, 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

The Great Figures of 2013:

*Million of pesos
Source: BBVA Bancomer Foundation.



21,966

Direct beneficiaries



109,757

Indirect beneficiaries



235

Number of employees



2,757

Number of direct volunteers



20,457

Number of working hours
donated by volunteers



2.69

Total CO2 per employee (t)



47

Total paper consumed per
employee (t)



\$88.6*

Total amount of funds raised



\$284.2*

Total amount destined
to programs

F. Awards, Honors and International Commitments



In 2013, BBVA Bancomer Foundation received the Mexican Philanthropy Center (CEMEFI)'s Best Practices Award, in the CORPORATE FOUNDATIONS category, and the Fondo B+ Educa received the “Premio beyondBanking” (BEYONDBANKING AWARD), an award given by the Inter-American Development Bank, in the Socially Responsible Banking category.

In its 11th Anniversary, the GANAR-GANAR magazine, specialized in Corporate Social Responsibility, awarded BBVA Bancomer Foundation in the 2013 Best Event of Social Responsibility category for organizing the International Symposium: *Migración Humana y Cambio Climático* (Human Migration and Climate Change).

Likewise, BBVA Bancomer Foundation created the “*Premio Fundación BBVA Bancomer a la Excelencia Colmex*” (BBVA Bancomer Foundation Colmex Excellence Award), through which it recognizes, by an economic incentive, the best students of the bachelor, master, and doctoral academic programs taught at *El Colegio de México* (The College of Mexico). In the second 2013 edition incentives were granted to 46 undergraduate, masters and doctoral students.

Since 2011, we have been adhered to the Global Compact of the United Nations; therefore, we commit to work on four key issues: human rights, labor, environment and anti-corruption.

We established a partnership with the Center for Latin American Studies of The George Washington University in order to help public officials to fully comprehend economic and financial concepts belonging to a modern market economy through scholarships within a matching funds scheme among BBVA Bancomer Foundation, the CLAI and the participating governments.

Finally, since it was host in 2010, BBVA Bancomer Foundation participates in the Civil Society Days of the Global Forum on Migration and Development. In 2013, it was part of the International Advisory Committee and contributed financially for the organization of the event in Stockholm, Sweden.

II. Who Do We WORK FOR?



Fundación
BBVA Bancomer

Su dedicación lo hace
desarrollar sus habilidades

Mario Miranda, estudiante de excelencia, cumplirá el sueño de convertirse en Biólogo para cuidar a los animales.

Estamos apoyando a jóvenes como Mario, con tu donativo podemos ayudar a muchos más.

Fundación BBVA Bancomer, por una generación adelante.

adelante. **#YOSIGO**
And Education

His great effort makes him developing his skills

Mario Miranda, a student of academic excellence, will fulfill the dream of becoming a biologist in order to take care of animals.

We are supporting young students as Mario; with your donation we can help many more.

BBVA Bancomer Foundation, For the sake of future generations!

II. Who Do We WORK FOR?

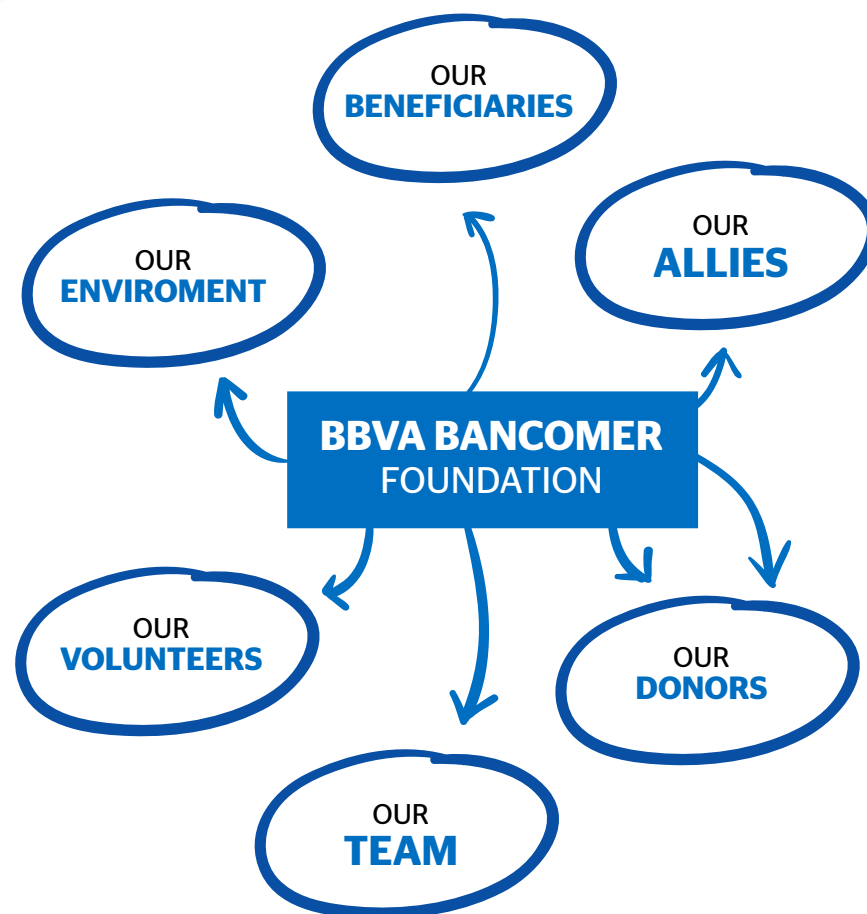
At BBVA Bancomer Foundation we are committed to education and transform lives through educational, entrepreneurship and cultural scholarships.

Our beneficiaries are youngsters in vulnerable circumstances, well-performing students, entrepreneurs age 18 and older as well as leaders in the cultural field.

While the aim of the BBVA Bancomer Foundation is to transform the lives of its beneficiaries, they are not the only people in whom we have a positive impact. We interact with various actors who contribute to achieve our goals, and in turn they are benefited by our results.

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.

Particularly the following:



THE THREE MAIN WAYS to understand and analyze the expectations of stakeholders are:

1 The everyday relation between the strategic areas with each stakeholder and periodic assessment of our performance. This group includes tools such as the employee satisfaction survey and the external assessments of our programs. Also, this group includes the participation of the various areas of the organization in forums and seminars.

2 Through the reports of the BBVA Bancomer Group or Foundation prepared by the Corporate Responsibility and Reputation area, which drafts periodic reports based on analysis of public opinion and trends on sustainability obtained from varying sources such as Reprack and GlobeScan, as well as other specialized analysis performed by BBVA Research.

3 The qualitative information we obtain through direct dialogue sessions organized by the CRR Area together with area experts, which is used exclusively to understand the perception that key interest groups have of the social responsibility performance of BBVA Bancomer. To this end we use tools such as focus groups, roundtables, and panel discussions.

In 2013, the BBVA GROUP conducted a materiality analysis, for which the priorities of three key stakeholders were consulted: CUSTOMERS, EMPLOYEES AND SOCIETY.

The results produced four relevant issues related to the strategic axis—"contribution to the community":

- a. Entrepreneurs assistance
- b. Youth education
- c. Assistance for the most disadvantaged populations
- d. Investment on issues related to culture and sport

Throughout this report we report what BBVA Bancomer Foundation is doing to address these issues.

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 Mexican artists and cultural managers, entrepreneurs, persons attending environmental workshops, art exhibitions, or those who were supported after a natural disaster, among others.

Among the permanent and temporary programs of the Foundation in 2013 we had a total of 21,966 direct beneficiaries and 109,757 indirect beneficiaries, besides 706,825 from other programs.

BBVA Bancomer Foundation Impact			
	2011	2012	2013
Direct	304,204	872,832	21,966
Indirect	917,886	2,314,807	109,757
Other beneficiaries	NA	NA	716,041

⁽¹⁾ From 2013, we define direct beneficiaries as people who receive financial support and/or a scholarship by BBVA Bancomer Foundation.

⁽²⁾ From 2013, we define indirect beneficiaries as the relatives of the person who receive financial support and/or a scholarship by BBVA Bancomer Foundation.

⁽³⁾ From 2013, we added the "other beneficiaries" category defined as the people who received another kind of non-financial support by BBVA Bancomer Foundation.

Table
of contents

Message from
our Directors

About
this report

Who
are we?

Who do we
work for?

Strategic Areas

Accountability

Appendixes

Direct and Indirect Beneficiaries of the 2013 Programs

Permanent Programs	Starting Year	Beneficiaries Description	Number of 2013 Direct Beneficiaries	Number of 2013 Indirect Beneficiaries	Direct Beneficiaries to date (históric)
Strategic Area: Social Development Projects					
Programa Becas de integración “Por los que se quedan” (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	16,800 youngsters	84,000 family members ⁽¹⁾	37,400 youngsters
Strategic Area: Bancomer in Education					
BBVA Quetzal Route	2006	Spanish-speaking young students	6 scholarship recipients	NA	126
Olimpiada del Conocimiento Infantil (Children's Knowledge Olympics)	2002	Young secondary school students	3,150 (a) scholarship recipients	15,750 family members ⁽²⁾	10,073 scholarship recipients
Strategic Area: Cultural Promotion					
Bancomer MACG Contemporary Art Program	2008	Emerging artists (visual arts)	10 selected artists	7 curators, researchers and consultants	30 selected persons
Strategic Area: Social Action					
Becas Adelante (Adelante Scholarships)	2013	“Por los que se quedan” (“For Those Who Are Left Behind”) young scholarship recipients	2,000 students	10,000 ⁽²⁾	2,000
Total			21,966	109,757	49,629

Source: BBVA Bancomer Foundation.

⁽¹⁾ An average of 5 people depending on the scholarship recipient's monthly stipend is calculated.

^(a) From 2012, the total of active scholarship recipients during the year shall be reported, instead of new recipients.

Other Beneficiaries of the 2013 Programs

Permanent Programs	Starting Year	Beneficiaries Description	Number of 2013 Beneficiaries
Strategic Area: Educational and Productive Centers			
<i>Comprehensive Educational Centers (previously Bancomer Volunteering)</i>	1985	Children and adults	4,534 people
<i>Educational and Productive Centers Social Incubator</i>	2009	From children over 10 to senior citizens	12,035 people
<i>Magdalena Contreras Educational and Productive Center</i>	2011	From children over 10 to senior citizens	4,593 people
Strategic Area: Social Development Projects			
<i>Project in partnership with Educación Financiera "Valores de futuro" (Financial Education – "Future Values")</i>	2013	Young secondary school students attending the schools that take part in the "Por los que se quedan" ("For Those Who Are Left Behind") program (scholarship recipients and non- recipients)	997 students
<i>"Ver Bien para Aprender Mejor" (See Well to Learn Better) Project in collaboration with the Ver Bien para Aprender Mejor Foundation</i>	2011	Young secondary school students attending the schools that take part in the "Por los que se quedan" ("For Those Who Are Left Behind") program	4,031 youngsters
<i>Project in partnership with Impulsa, "Ventajas de permanecer en la escuela" (Benefits to Staying in School)</i>	2010	"Por los que se quedan" scholarship recipients and BBVA Bancomer voluntary employees	192 scholarship recipients
<i>"Por los que se quedan" Social/Athletic Schools</i>	2012	Low-income children and youngsters	400 children and youngsters
<i>Project in partnership with Human Resources – "Llegar a la escuela" ("Getting to School")</i>	2013	Those <i>Por los que se quedan</i> scholarship recipients who report they walk to school, get a bicycle built by teams trained by Human Resources	140 students
<i>"Jaque Mate, lee y aprende mate" ("Checkmate, Read & Learn Math") program in partnership with Lectosystem</i>	2013	<i>Por los que se quedan</i> scholarship recipients selected randomly in the participating municipalities	60 students

Other Beneficiaries of the 2013 Programs

Permanent Programs	Starting Year	Beneficiaries Description	Number of 2013 Beneficiaries
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
Environmental Awareness Programs: Pronatura, Ciceana and Peasma	PRONATURA 2002 CICEANA 2004 PEASMA 2007	Children from different schools with which the Foundation has established alliances as well as BBVA Bancomer employees	PRONATURA: 7,038 students and teachers, plus 324 employees and 700 external persons CICEANA: 5,000 students and 252 teachers from 45 schools and 636,556 Bosque de Chapultepec (Chapultepec Forest) visitors PEASMA: 4,448 students, 61 teachers and 259 parents
Natural Disasters Aid Program (Food supply kits and school equipment)	2002	Families affected by natural disasters in several states of Mexico	6,700 food supply kits 13,716 furniture and computers
Program for refurbishing public schools	2012	Army personnel's children of the surrounding community and teachers	1,035 students
Strategic Area: Cultural Promotion			
"Hazlo en cortometraje" ("Do It In a Short Film")	2008	College students and recent graduates	377 participants
Fondo de apoyo a las artes (Arts Support Fund)	1998	Young Mexican artists from different artistic disciplines	730 artists
Exhibition Program	2005	General public	100 artists and managers
Editorial Program	1990	BBVA Bancomer customers and adults in general	13,000 readers
Strategic Area: Social Action			
PROMIS	2013	Students from the state of Michoacán	2,263
Total			706,825

⁽¹⁾ The total amount of 2013 direct beneficiaries excludes 13,716 furniture and computers from the Natural Disasters Aid Program and 13,000 books from the Editorial Program.



B. Allies

We are convinced that, together with other agencies, we get BETTER RESULTS. Therefore, we have developed LONG TERM RELATIONSHIPS with private, governmental and non-governmental organizations.

The 2013 Foundation's Allies

Educational and Productive Centers Allies:

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

Cultural Promotion Allies:

- Fondo Nacional para la Cultura y las Artes (FONCA, as per its Spanish acronym or National Council of Culture and Arts)
- Fundación UNAM A.C. (UNAM Foundation)
- La Panadería Centro Cultural, A.C. (The Bakery Cultural Center)
- Fundación Cinépolis, A.C. (Cinépolis Foundation)
- Teratoma, A.C.

- Festival Internacional de Cine Documental de la Ciudad de México, A.C. (International Festival of Documentary Films in Mexico City)
- Fundación del Empresario Chihuahuense A.C. (Chihuahuan Entrepreneur's Foundation)
- BVD Epicentro A.C.
- Centro Juvenil Promotor Internacional A.C. (International Promoter Youth Centre)
- Equiscosa
- Procultura A.C.
- New Art Next
- Amigos del Museo de Arte Carrillo Gil A.C. (MACG, as per its acronym in Spanish or Friends of the Carrillo Gil Art Museum)
- Todo por el Cine A.C. (All for the Movies)
- Laboratorio para profesionales del Cine y la creación A.C. (Laboratory for Film and Creation)
- Asociación Mexicana de Artistas y Profesionales del Cine y el Audiovisual (Mexican Association of Artists and Professionals of Films and Audiovisuals)
- Banco de México Cultural Franz Mayer (Franz Mayer Cultural Bank of Mexico)
- Escuela Internacional de Cine y TV WICTV San Antonio de los Baños (San Antonio de los Baños International School of Film and TV WICTV)
- La Maga Films

- Fundación Mecenaz Arte y Cultura A.C. (Patrons, Arts and Culture Foundation)
- Instituto Nacional de Antropología e Historia (National Institute of Anthropology and History)
- Festival de México en el Centro Histórico A.C. (Festival of Mexico in the Historic Center)
- Asociación de Amigos del Museo de Arte de Sinaloa A.C. (Friends Association of the Art Museum of Sinaloa)
- Asociación de Amigos del MAP A.C. (Friends Association of MAP)
- Ambulante A.C.
- National Museum of History
- MOVART
- Editorial RM (RM Publishing House)
- Three Little Monkeys

Bancomer in Education's Allies:

- Instituto Tecnológico y de Estudios Superiores de Monterrey (ITESM, as per its Spanish acronym or Monterrey Institute of Technology and Advanced Studies)
- Secretaría de Educación Pública (SEP, as per its acronym in Spanish or Secretariat of Public Education)
- Universidad Nacional Autónoma de México (UNAM, as per its Spanish acronym or National Autonomous University of Mexico)
- Fundación de Apoyo Infantil de Guanajuato (Peasma) (Child Support Foundation of Guanajuato)
- Centro de Información y Comunicación Ambiental de Norteamérica (Ciceana, as per its acronym in Spanish or Environmental Information and Communication Center of North America)
- Pronatura México, A.C.
- Reforestamos México, A.C. (We Reforest Mexico)
- Vamos a Dar, A.C. (Let's Give)
- Fundación Inclúyeme, A.C. (Include Me Foundation)

Social Development Programs' Allies:

- Fundación Real Madrid (Real Madrid Foundation)
- Fundación Ver Bien para Aprender Mejor (See Well to Learn Better Foundation)
- Impulsa (Sistema DESEM, A. C.)
- Lectosystem
- Tony Tiendas (Tony Stores)
- UNETE I.A.P.
- Educación Financiera BBVA Bancomer (BBVA Bancomer Financial Education)
- Government of the State of Puebla

Strategic Alliances' Allies:

NATIONAL

- Government of the State of Puebla
- Memoria y Tolerancia A.C. (Memory and Tolerance)
- Instituto Tecnológico y de Estudios Superiores de Monterrey (ITESM, as per its Spanish acronym or Monterrey Institute of Technology and Advanced Studies)
- Colegio de México (The College of Mexico)
- Embassy of the United States of America
- Secretaría de Educación Pública (SEP, as per its acronym in Spanish or Secretariat of Public Education)
- Fondo Patrimonial en Beneficio del Colegio de México, A.C. (Heritage Fund for the Benefit of The College of Mexico)
- Instituto de Fomento e Investigación Educativa, A.C. (Institute for Educational Development and Research)
- Organización ORT de México, I.A.P. (ORT Organization of Mexico)
- Asociación Mexicana para la Superación Integral de la Familia, S.C. (Mexican Association for Family Comprehensive Upgrading)
- Centro Mexicano para la Filantropía, I.A.P. (Mexican Center for Philanthropy)

- *Centro de Investigación y Estudios sobre la Sociedad Civil, A.C.* (Center for Research and Studies on Civil Society)
- *Fundación de la Universidad Veracruzana, A.C.* (Veracruzana University Foundation)
- *Cruz Roja Mexicana, I.A.P.* (Mexican Red Cross)
- *Fundación Carolina México, A.C.* (Carolina México Foundation)
- *Asociación Mexicana para las Naciones Unidas de Jóvenes - AMNU Jóvenes, A.C.* (Mexican Association for the Youth United Nations)
- Cruz Rosa, A.B.P. (Pink Cross)
- Municipality of Cosío, Aguascalientes.
- *Bécalos y cambia México* (Award a Scholarship to Them and Change Mexico)
- Christel House de México, A.C. (Christel House of Mexico)
- *Guiraldas por México, A.C.* (Garlands for Mexico)
- Organización Internacional de Mujeres Sionistas W.I.Z.O., A.C. (Zionist Women's International Organization)
- Innova y Moderniza tu Aprendizaje, A.C. (Innovate and Update your Learning)
- Fundación Carolina México, A.C. (Carolina México Foundation)
- Movimiento activo de jóvenes comprometidos por la calidad A.C. (Active Movement of Youth Committed to Quality)
- Fundación Merced, A.C. (Merced Foundation)
- Fundación Florycanto, A.C. (Florycanto Foundation)
- Fundación Inclúyeme, A.C. (Include Me Foundation)
- Imagina Biblioteca Infantil, A.C. (Imagine Children's Library)
- Fondo PRO Cuenca Valle de Bravo, A.C. (PRO-Valle de Bravo Basin Fund)
- Centro Mario Molina para Estudios Estratégicos sobre energía y Medio Ambiente, A.C. (Mario Molina Center for Strategic Studies on Energy and Environment)
- Fundación del Empresario en México, A.C. (Foundation of the Entrepreneur in Mexico)

- Fundación de la Universidad Veracruzana, A.C. (Veracruzana University Foundation)
- Modelo de Formación Integral Diseña el Cambio, A.C. (Comprehensive Training Model - Design the Change)
- YZ Proyectos de Desarrollo, A.C. (YZ Development Projects)
- Abriendo Nuevos Caminos A.C. (Opening New Paths)
- Quiera Fundación de la Asociación de Bancos de México, A.C. (Wanting Foundation of the Association of Mexican Banks)
- Cáritas de Monterrey, ABP

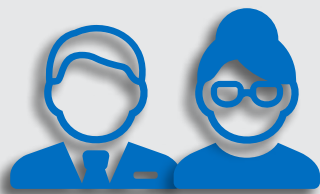
INTERNATIONAL

- International Catholic Migration Commission (ICMC)
- U.S.- Mexico Foundation
- Federación de Migrantes (Federation of Migrants)
- Centro de Asuntos Latinoamericanos (Center for Latin American Affairs)
- Consejo Latinoamericano de Iglesias (CLAI, as per its Spanish acronym or Latin American Council of Churches)
- The George Washington University Fund
- Fundación Euroamérica (EuroAmericas Foundation)
- The Independent Production Fund
- Instituto Nacional de la Infraestructura Física Educativa (SEP) (National Institute of Physical Education Infrastructure)
- Secretaría de Educación de Guerrero (Department of Education of Guerrero)
- Fundación Televisa, A. C. (Televisa Foundation)

Allies for Sustainable Innovation - BBVA Bancomer Foundation:

- Merced Foundation

c. Donors



Our work would not be possible without the CONTRIBUTIONS of our customers, investors, and general public who trust in us in order to make a positive impact in the lives of others.

BBVA Bancomer Foundation Donors

Main Fundraising Activities	Number of Customers or Donations		
	2011	2012	2013
Investment Funds	158,081 contributions 17,844 investors	206,218 contributions 27,439 investors	326,568 contributions 28,202 investors
ATMs	587,547 contributions	887,675 contributions	1,042,888 transactions
Bancomer Points (rewards program)	7 contributions ⁽¹⁾	NA ⁽¹⁾	648 contributions

Other 2013 Fundraising Activities

Concept	Amount Raised
Christmas sale	\$2'265,717
Carrera Gente BBVA Bancomer (BBVA Bancomer People Race)	\$ 1,039,304
Book sale	\$271,768
Donations from members of the Board	\$816,000
Vending machine suppliers	\$1'376,464
Recovery quotas	\$107,788
Total	\$ 5'877,041

Source: BBVA Bancomer Foundation.

⁽¹⁾ The Bancomer Points initiative is currently being redesigned to become a credit-card donation program.



D. The Staff

We recognize the richness in DIVERSITY of our staff, who –with its knowledge and enthusiasm– contributes to the success of our operations. Of the 235 EMPLOYEES of the Foundation, 182 are women, and 171 are between 24 and 45 years old.

Workforce			
Detailed Breakdown	2011	2012	2013
By type of contract	Permanent and full-time: 187 Per project and temporary: 30	Permanent and full-time: 200 Per project and temporary: 48	Permanent and full-time: 200 ⁽¹⁾ Per project and temporary: 35
By gender	Men: 48 Women: 169	Men: 67 Women: 181	Men: 53 Women: 182
By age	Under 25: 38 Between 25 and 45: 156 Over 45: 23	Under 25: 40 Between 25 and 45: 178 Over 45: 30	Under 25: 36 Between 25 and 45: 171 Over 45: 28
Total	217	248	235

⁽¹⁾ The 200 employees who work at BBVA Bancomer Foundation belong to the BBVA Group and 100% work full time.

⁽²⁾ These figures do not include volunteers, as they are not part of the staff of the Foundation, but employees from the bank and from other institutions. For further details see the "2013 Volunteers Breakdown" chart.

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	Num. employees 2013
Chiapas	14
Chihuahua	8
Coahuila	6
Colima	4
D.F.	30
Durango	5
Estado de México	11
Guanajuato	15
Hidalgo	6
Jalisco	27
Michoacán	12
Morelos	5
Nayarit	8
Puebla	12
Querétaro	6
San Luis Potosí	8
Sinaloa	3
Sonora	6
Tamaulipas	5
Tlaxcala	4
Veracruz	27
Zacatecas	13

We are moving forward in our gender DIVERSITY plan, which contains initiatives in three areas: maternity, promotion and development and awareness. We also have an Inclusion of PEOPLE WITH DISABILITIES program.

2013 Breakdown by Position and Gender

Position	Number of male employees	Number of female employees
Director	2	1
Deputy Director	1	2
Advisor	-	1
Manager	-	1
Consultant	0	0
Project or Program Coordinator	4	8
Assistant	-	2
Supervisors	13	7
Promoters	29	129

⁽¹⁾ This table neither includes personnel on the basis of temporary contracts and by honoraria.
Source: BBVA Bancomer Foundation.

As part of the additional social benefits that the bank provides to its employees, and from which the Foundation staff is benefited this year, the following are included:

- *8ª Carrera Gente BBVA Bancomer* (8th BBVA Bancomer People Race)

- *Programa Emprendedores de Verano* (Summer Entrepreneur Program) where employees' children ranging 17 and 22 years old had the opportunity to live a real experience of working life within our offices.

- *Círculo de Lectura '13* (Reading Circle '13)

Staff Training

	2011	2012	2013
Number of employees trained	173	48	192
Number of hours of training	503	1,912	8,622
Average of hours of training per employee	2.31	7.7	45

⁽¹⁾ Training hours are applied to employees who are active in the Foundation but are hired by BBVA Bancomer Group.
Source: BBVA Bancomer Foundation.

2013 Hours of Training per Employee Category

Position	Hours
Director	136
Deputy Director	133
Supervisor	1,242
Promoter	6,543
Assistant	81
Coordinator	269
Economist	125
Consultant	38
Manager	55

In addition to the training courses taught by subject area, workshops on issues related to ethics, HUMAN RIGHTS and skills development are given. Likewise, support is offered to conclude formal education degrees and there is a program of continuous education. These SUPPORTS are initiatives made by BBVA Bancomer Group, to which the Foundation employees have access.

All employees receive a performance evaluation per year. 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.

Source: BBVA Bancomer Foundation.

Average Employee Turnover

2011			2012			2013		
Age	Gender	Region	Age	Gender	Region	Age	Gender	Region
Under 25: 13	Men: 16	North: 15	Under 25: 9	Men: 8	North: 11	Under 25: 6	Men: 16	North: 10
Between 25 and 45: 41	Women: 38	Center: 36	Between 25 and 45: 34	Women: 35	Center: 26	Between 25 and 45: 36	Women: 26	Center: 23
Over 45: 0		South: 0	Over 45: 0		South: 6	Over 45: 0		South: 9

⁽¹⁾ Only drops are considered

⁽²⁾ Figures do not include project or temporary employees.

Source: BBVA Bancomer Foundation.



With the purpose of providing our employees with a HEALTHY AND SAFE ENVIRONMENT, during the year we conduct different initiatives within the entire BBVA BANCOMER GROUP. Likewise, our employees are part of the different BBVA Bancomer committees, such as the Safety Committee – an external initiative.

As part of the bank's health and safety at work program, from which the Foundation employees are benefited, this year a discussion to prevent Human Papillomavirus (HPV) was held at our headquarters in Centro Bancomer and Montes Urales 424; we celebrated the World Heart Day with information on how to care our heart by living a healthy life; we conducted an awareness campaign on the World Day Against Breast Cancer.

Absenteeism Rate

	2011	2012	2013
Employees	9	12	4
Days	85	51	30
Percentage vis-à-vis total number of employees	36%	55%	18%
Percentage vis-à-vis calendar year	23%	14%	8%

⁽¹⁾ Only employees who work at the Foundation offices are considered. Promoters and supervisors not included.
Source: BBVA Bancomer Foundation.

E. Our Volunteers



This year we REINFORCED THE BBVA BANCOMER VOLUNTEERING STRATEGY since we consider that the time and talent employees contribute voluntarily for the good of our beneficiaries are invaluable.

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 365 hours per year on average for each of the 480 volunteers.

⁽³⁾ The total number of hours was obtained from the sum of minutes that each sponsor entered in the system, which he/she dedicated to each scholarship recipient during his/her bimonthly visits.

⁽⁴⁾ The total number of hours was obtained by calculating 8 hours that the workshop lasted multiplied by 75 sponsors who taught it.

⁽⁵⁾ The total number of hours was obtained by calculating 5 hours of the reforestation working day multiplied by the 324 employees who attended.

⁽⁶⁾ The total number of hours was obtained after estimating 5 hours per month times 12 months for each of the 2,102 student volunteers.

⁽⁷⁾ The total number of hours was obtained after estimating 20 hours per month times 12 months for each of the 163 student volunteers.

⁽⁸⁾ The total number of hours was obtained after estimating 4 hours per month times 12 months for each of the 43 student volunteers.

2013 Volunteers Breakdown

Program	Number of Volunteers	Average Hours
Direct Volunteers		
<i>Olimpiada del conocimiento infantil (Children's Knowledge Olympics)</i>	1,088 sponsors	11,336 ⁽¹⁾
<i>Becas Bicentenario (Bicentennial Scholarships)</i>	480 sponsors	1,750 ⁽²⁾
<i>Por los que se quedan (For Those Who Are Left Behind)</i>	790 sponsors	5,151 ⁽³⁾
<i>Valores de futuro (Future Values)</i>	75 sponsors	600 ⁽⁴⁾
<i>BBVA Bancomer Forest</i>	324 employees	1,620 ⁽⁵⁾
Total	2,757	20,457
Indirect Volunteers		
<i>Educational and Productive Centers - Social Incubator</i>	2,102 ITESM students who do their social work at the centers	126,120 ⁽⁶⁾
<i>Magdalena Contreras Educational and Productive Center</i>	163 volunteers	39,120 ⁽⁷⁾
<i>Comprehensive Educational Centers (previously Bancomer Volunteering)</i>	43 volunteers	2,064 ⁽⁸⁾
Total	2,308	167,304

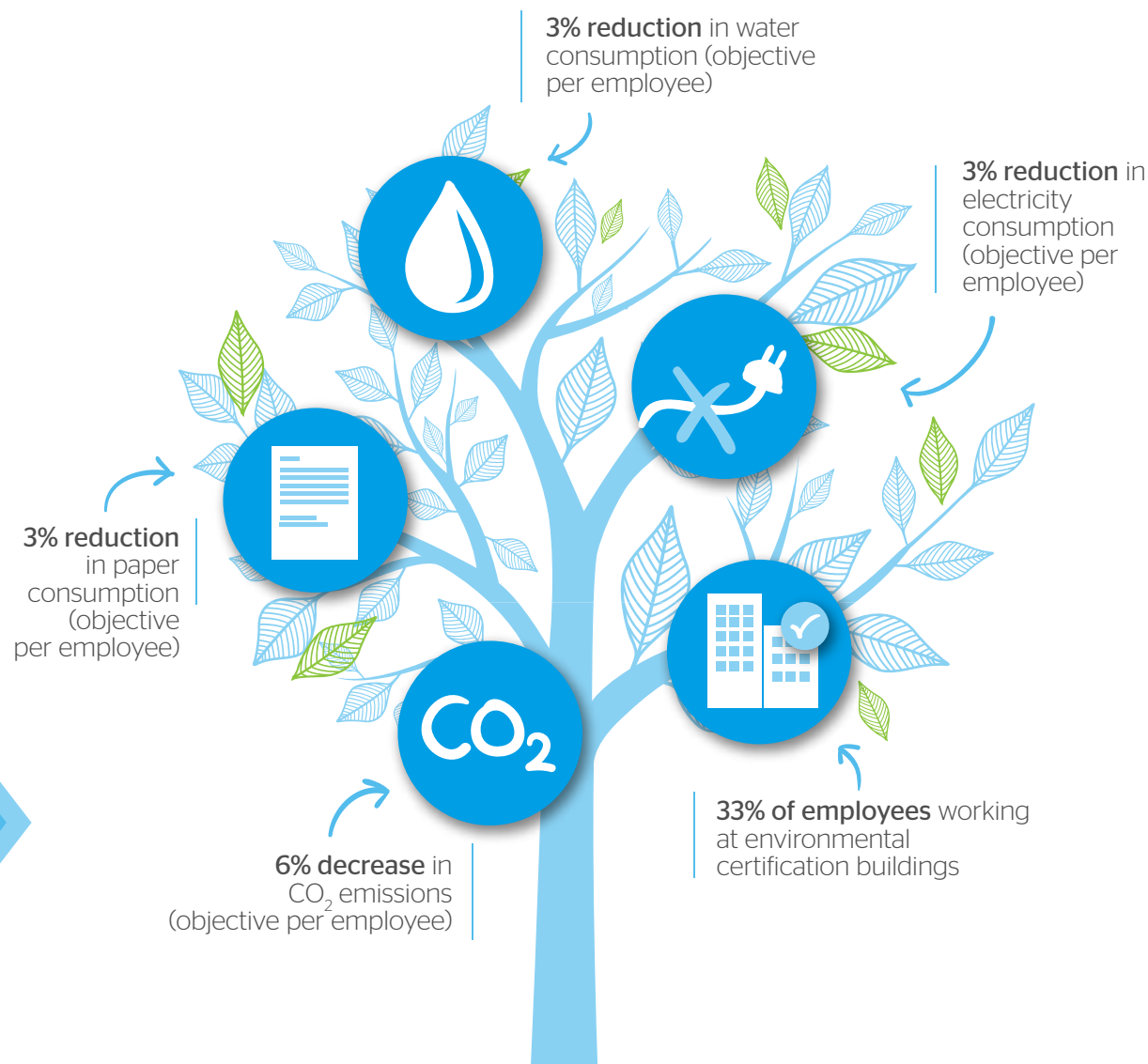
F. Environment

In BBVA Bancomer Fundación we have the STRONG 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.

In order to continue reducing our environmental footprint, this year BBVA Bancomer launched the new 2013-2015* Global Eco-efficiency Plan, which the Foundation is supporting.

THIS PLAN SETS SPECIFIC AND MEASURABLE REDUCTION CONSUMPTION TARGETS:

*For further information on the 2013-2015 Global Ecoefficiency Plan, please review the BBVA Bancomer's 2013 Annual Report, available on web www.bancomer.com.



This new plan will complement the INITIATIVES already included in the 2008-2012 plan, through the implementation of the Properties and General Services Department, among others. Within these projects are:

- Hiring of wind energy.
- Confidential document and general paper destruction program.
- Construction of the new LEED certified corporate headquarters.
- Staff transport with inter-building ecological vehicles program in new locations and collective routes.
- Replacement of ecological gas-based air conditioning in offices.

Fight Against Climate Change

Atmospheric Emissions (t)	2011	2012	2013
Total CO ₂ emitted (t)	120,213	132,666	113,100
Total CO ₂ per employee (t)	3.40	3.41	2.69
Direct CO ₂ emissions ² (t)	1,580	2,892	3,988
Indirect CO ₂ emissions ² (t)	117,053	129,772	109,112

⁽¹⁾ Total CO₂ emitted is calculated by adding direct emissions (fossil fuels) to indirect emissions (electricity and air travel).

⁽²⁾ Under the 2013-2015 Global Eco-efficiency Plan, from 2013 the number of employees is considered as the sum of employees of BBVA Bancomer (38,114) plus the number of occupants of the bank buildings and branches (3,789), with a total of 41,903 users.

⁽³⁾ (t) = metric tons

Source: BBVA Bancomer Group

Paper Consumption

Paper (t)	2011	2012	2013
Total paper consumed (t)	-	1,821,902	1,959,519
Total paper consumed per employee (t)	61	46	47 ⁽²⁾

⁽¹⁾ The total paper consumed in 2011 was ecological.

⁽²⁾ Under the 2013-2015 Global Eco-efficiency Plan, from 2013 the number of employees is considered as the sum of employees of BBVA Bancomer (38,114) plus the number of occupants of the bank buildings and branches (3,789), with a total of 41,903 users.

⁽³⁾ (kg)=kilogram

2013 Scope: BBVA Bancomer Group

Water Consumption

Water Consumption (m³)	2011	2012	2013
Total annual water consumed (m³)	616,145	604,493	628,663
Water consumed annually per employee (m³)	17.43	15.55	15 ⁽¹⁾

⁽¹⁾ Under the 2013-2015 Global Eco-efficiency Plan, from 2013 the number of employees is considered as the sum of employees of BBVA Bancomer (38,114) plus the number of occupants of the bank buildings and branches (3,789), with a total of 41,903 users.

⁽²⁾ (m³) = cubic meters
2013 Scope: BBVA Bancomer Group

Electricity and Fuel Consumption

Energy Consumption	2011	2012	2013
Total electricity consumed ⁽¹⁾	226,215.86 MWh (814,37 GJ)	225,668.68 MWh (814,407.25 GJ)	214,146.19 MWh (770,926.28 GJ)
Total electricity consumed per employee	6.40 MWh	5.83 MWh	5.11 MWh (1)
Total LP gas consumed	113,860 l (2,729.98 GJ)	112,900 l (2,706.97 GJ)	103,935 l (2,492.02 GJ)
Total consumed diesel (gas oil)	406,056 l (14,803.07 GJ)	425,450 l (15,510.10 GJ)	563,966 l (20,559.80 GJ)

⁽¹⁾ Under the 2013-2015 Global Eco-efficiency Plan, from 2013 the number of employees is considered as the sum of employees of BBVA Bancomer (38,114) plus the number of occupants of the bank buildings and branches (3,789), with a total of 41,903 users.

⁽²⁾ This year some of the units of measurement used were changed, therefore, the data of the two previous years were converted into these new measures to make them equivalent.

⁽³⁾ MWh=Megawatt hour

⁽⁴⁾ GJ=Gigajoule

⁽⁵⁾ l=Liter

⁽⁶⁾ Total direct energy consumed: 23,051.82 GJ

⁽⁷⁾ The total indirect energy consumption (electricity) comes from the Federal Electricity Commission (CFE), which in order to generate over 76% of electricity for public service uses fossil fuel (fuel oil, gas and coal).
2013 Scope: BBVA Bancomer Group

Waste Generated

Waste managed (kg)	2011	2012	2013
Paper and cardboard (kg)	443,768	766,610	1,088,058
Electrical and electronic devices (kg)	17,261	24,233	46,689 ⁽¹⁾

⁽¹⁾ This equipment was sent to the distributor.
Source: Central buildings and bank offices

• In addition to electrical appliances that were sent to the distributor, 10,808 kg of equipment were reused and 2,016 kg were donated.

LEED Corporate Headquarters

In 2010 we began construction for our new corporate headquarters, which will be completed in the mid 2015. 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

Today we are facing the enormous threat of CLIMATE CHANGE, and Mexico is no exception. Just this year we suffered one of the worst natural disasters caused by storms Ingrid and Manuel. While it is difficult to determine how much this phenomenon was caused by human activities, we consider that acting in this regard is an ESSENTIAL task.

Risks and Opportunities

This year the Government published the National Climate Change Strategy, which estimates that the economic damage related to these events in the period from 2000 to 2012 were 21,950 billion annually. According to its diagnosis, in the coming decades there will be climate events that will represent a disaster risk to 1,385 municipalities and 27 million people throughout the country. This not only will affect human health and the primary activities of agriculture but also the social and economic strategic infrastructure such as:

HOUSES:

7,873 million (28% from the national total)

MEDICAL UNITS:

3,568 (16% from the national total)

EDUCATIONAL FACILITIES:

25,718 (20% from the national total)

HIGHWAYS:

29,672 km (11% from the national total)

This scenario threatens not only the economic activities of our company but the social welfare of our stakeholders.

Consistent with our commitment to the fight against climate change, BBVA Group has joined major international initiatives on this subject, based on the Carbon Disclosure Project (CDP): Investor CDP, CDP Water Disclosure and CDP Carbon Action.

All actions conducted by our Global Eco-efficiency Plan are designed to reduce our environmental footprint. Our goal

for the 2013-2015 period is to reduce our CO₂ emissions by 6%.

We strategically stand for the financing and advisory of transactions for renewable energy. To date BBVA Bancomer has funded six parks in Oaxaca, among which is the largest wind farm in Latin America, with an installed capacity of 306 MW. This project is considered as Clean Development Mechanism under the Kyoto Protocol.

Environmental Training and Awareness

Creating a culture of ENVIRONMENTAL STEWARDSHIP among our employees and other stakeholders is a CONSTANT TASK we perform through courses, workshops and communication campaigns.

Within the company we use our intranet communication *Canal Verde* (Green Channel), where we post information regarding BBVA Bancomer initiatives on the environment, respond to concerns and provide advice upon request.

The Bancomer in Education area is focused on the environmental education of our stakeholders in partnership with expert organizations. ***For more information, please refer to the Bancomer in Education section of this report.***

III. Strategic AREAS



Fundación
BBVA Bancomer

Su pasión la llevará muy lejos

Cindy Corona, estudiante de excelencia, cumplirá el sueño de convertirse en Chef para ayudar a los niños de bajos recursos.

Estamos apoyando a jóvenes como Cindy, con tu donativo podemos ayudar a muchos más.

Fundación BBVA Bancomer, por una generación adelante.

adelante.

#YOSIGO
A EDUCACIÓN

Her passion will take her far

Cindy Corona, a student of academic excellence, will fulfill the dream of becoming a chef to help low-income children.

We are supporting young students as Cindy; with your donation we can help many more.

BBVA Bancomer Foundation, For the sake of future generations!

III. Strategic AREAS

The management of our programs and projects is carried out by four KEY STRATEGIC AREAS: Bancomer Educational and Production Centers, Cultural Promotion, Bancomer in Education, Social Development Projects and two complementary areas: Social Action and BBVA Research Mexico.

We also have the Strategic Alliances and Public Relations area, as well as the Sustainable Innovation area – BBVA Bancomer Foundation.



A. Social Development Projects

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 of the area is the Becas de integración “*Por los que se quedan*” (“For Those Who Are Left Behind”) program which purpose is that well-performing secondary students from migrants’ communities are able to complete secondary studies. To achieve this goal the BBVA Bancomer Foundation supports them with an economic scholarship and mentoring by our branch agents, managers and directors who voluntarily become godmothers and godfathers (sponsors).

“*Por los que se quedan*” is the largest program at the Foundation, in terms of both human and economic resources. The program covers 20 states and 159 municipalities around the country, and since 2006 has benefited 37,400 young people.

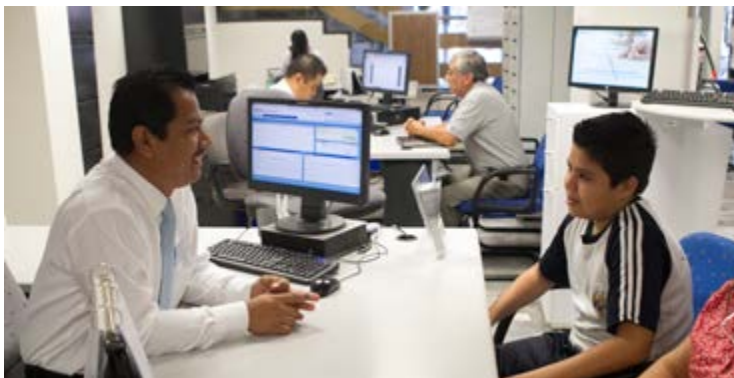
To know more about the history of the Social Development Programs, please visit our



2010 Annual Report



2013 Developments



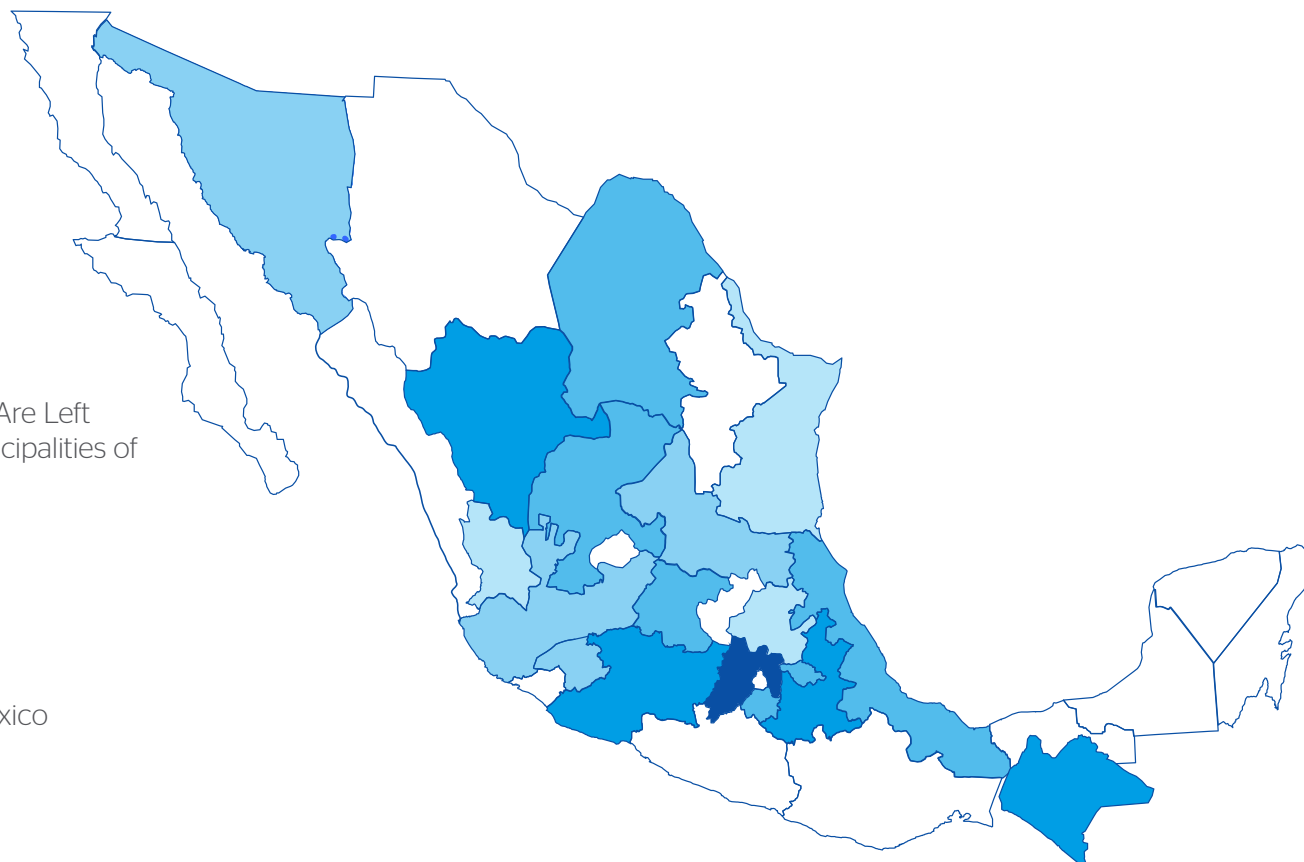
- In 2013, 161.5 million pesos in scholarships were allocated to young people, implemented by 20 state supervisors and 159 community organizers.
- 6,000 new scholarships for first-grade secondary students were granted.
- In total, we have 16,815 active scholarship recipients of the three grades of secondary school, with support of 790 sponsors (branch managers).
- The United Nations Program for Development (UNDP) conducted an impact assessment of the “*Por los que se quedan*” (“For Those Who Are Left Behind”) scholarship program, which concludes that this program does contribute to the achievement of the main objectives for which it was designed, with areas of opportunity in its focusing.



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.

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



Bancomer Classes								
	2006-2009	2007-2010	2008-2011	2009-2012	2010-2013	2011-2014	2012-2015	2013-2016
<i>"Por los que se quedan" Scholarships</i>	600	5,000	5,000	5,000	5,000	5,000	5,800	6,000
Bancomer Branch Offices	8	77	86	166	183	166	186	187
Bancomer employees that participate voluntarily as godfathers and godmothers (mentors)	41	351	390	689	693	700	788	790
Municipalities	6	70	78	143	143	143	159	159
States	3	10	10	18	18	18	20	20

Source: BBVA Bancomer Foundation.

Events and Meetings Between Senior Management and Beneficiaries

From August to December, welcome ceremonies were held in 13 states for students who started secondary school who were selected for the 2013-2014 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 Roderó Roderó, BBVA Bancomer CEO, and Mr. Luis Robles Miaja, Vice Chairman of the Board of Directors of BBVA Bancomer, both Chairmen of the Board of Directors of BBVA Bancomer Foundation.

Year	2007	2008	2009	2010	2011	2012	2013
Number of State Events	10	10	11	13	16	15	17

Source: BBVA Bancomer Foundation.

Complementary Initiatives

In addition to the “*Por los que se quedan*” (For Those Who Are Left Behind) program, the Social Development Project area develops additional initiatives to tackle the various causes that lead young students from these municipalities to drop out school.

Mainly we support our scholarship recipients through:

a) Project in partnership with the “*Ver Bien para Aprender Mejor*” (See Well to Learn Better) Foundation: One reason why the recipients can drop out secondary school is the lack of understanding due to problems with visual weakness. In this context, said project provides the diagnosis of specialized optometrists from the *Ver Bien para Aprender Mejor* Foundation to identify secondary school students with visual weakness problems of recipients from “*Por los que se quedan*”.

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 78 secondary schools. In total, 4,031 students with visual weakness problems received glasses, from which 301 are recipients of our program.

b) 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.

- 3,951 students participated in the workshop “Benefits to Staying in School (2010-2013)” program, conducted by 101 volunteers of BBVA Bancomer.

c) “Valores de futuro” (Future Values) program: In partnership with the BBVA Bancomer Financial Education area, this year we started a new volunteer program in the framework of the *Valores de futuro* (Future Values) program, in which voluntary employees of BBVA Bancomer conducted financial education workshops to recipients of the “*Por los que se quedan*” program.

Specifically, we want our scholarship recipients to have more tools to better use their scholarship as well as their debit card they receive through the program as a parallel strategy to include them into the financial field.

- 997 young recipients were trained in financial education through workshops taught by 75 volunteers during 2013.

d) “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.

- In 2013, we continued to support the 400 “*Por los que se quedan*” recipients from the municipalities of Lerma, State of Mexico; Ixmiquilpan, Hidalgo; Yautepéc, Morelos; and Apizaco, Tlaxcala.

e) “Jaque Mate, lee y aprende mate” (“Checkmate, Read & Learn Math”) program in partnership with Lecto

Systems: In order to promote understanding of content and reading skills, this year we implemented this program that seeks to provide knowledge and capabilities to our recipients with an innovative methodology. As a result, the young students improved their reading comprehension, mathematical reasoning and fluency improving their grades and thus their ability to solve problems.

- In 2013, 60 recipients were trained in this methodology.

f) “Llegar antes a la escuela” (“Arriving at School Earlier”) in partnership with Human Resources and

Transformation areas of BBVA Bancomer Group: In order to solve the difficult access to school in rural areas, this pilot project seeks to provide children with bicycles so that they can have a means to arrive easier and faster to school.

- 140 students received a bicycle to go to school in 2013.

g) Tony Tiendas (Tony Stores): 2,000 “Tony” stationary packages were donated by the Business Group of Mr. Antoni Chedraui. The packages were delivered in the 20 states and 159 municipalities where we operate with the “*Por los que se quedan*” program, in average 14 recipients per municipality who had a grade point average higher than 8.9 and a per capita income below \$2,500 pesos.

B. 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



2013 Developments

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



The *Olimpiada del Conocimiento Infantil* is a program organized by the Secretaría de Educación Pública (SEP, as per its Spanish acronym or Secretariat of Public Education) for 52 years now, through which it awards scholarships to outstanding students of 6th grade. The BBVA Bancomer Foundation was incorporated in 2002, having granted scholarships to 550 winning students nationwide. From 2007 the number of scholarships was increased to 1,000 per school year with the joint contribution of resources with SEP, a commitment that has benefited over 10,000 Mexican students.

- As part of the recognition awards to the winners of the 2013 edition, BBVA Bancomer —represented by Luis Robles Miaja, Chairman of the Board— and the Mexican Federal Government —represented by the president of Mexico,

Enrique Peña Nieto— reiterated their commitment keep supporting this program. An investment of 180 million pesos will be allocated to this new phase over a period of six years.

- This year we supported 3,150 scholarship recipients benefited from financial support and supervision of 1,088 sponsors (branch managers of BBVA Bancomer).

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

We supported 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), TV Azteca and the state government of Puebla.

- 1,000 beneficiaries receive a stipend and mentoring from 480 sponsors, that is, branch managers 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

A program conducted by biologists, zoologists and other experts on ecological issues, for public elementary school students in and around Mexico City.

- 7,038 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 252 teachers from forty-five schools visited Ciceana facilities where they were instructed on environmental issues.
- 636,556 visitors were briefed on the Bosque de Chapultepec.

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.

- 4,448 students plus 61 teachers and 259 parents received environmental education.

BBVA Bancomer Forest

Together with Pronatura and with the participation of 324 employees, which added to the more than 700 external persons, we made the first reforestation of the “BBVA Bancomer Forest” that is a 5-year commitment to plant trees along 500,000 square meters, retrieving the *Parque Nacional del Ajusco* (Ajusco National Park), one of the most important lung spaces in Mexico City.

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.



- 2013 was marked by terrible consequences suffered by hundreds of Mexicans due to Hurricanes Ingrid and Manuel. Through this program a total of 6,700 food supply kits were sent to the different states that required them, including: Sinaloa, Guerrero, Oaxaca, Tabasco, Zacatecas, Coahuila, Michoacán and Colima.

- Also, school furniture was sent to affected schools of State of Guerrero, in partnership with other foundations and state and federal governments. Likewise, a commitment was made to build a school in the community of La Pintada in Atoyac, Guerrero, aimed at preschool, primary and secondary, for which Televisa Foundation, Liga Bancomer MX, Canacine, Grupo México Foundation, Cinépolis Foundation, the producers of the “*No se Aceptan Devoluciones*” (Instructions Not Included) film, Grupo Oro and UNETE contributed.



BBVA Quetzal Route Program

This is a cultural exchange program that wants to draw nearer the cultures of different countries through cultural trips made by 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 works competing in a contest where specific subjects are treated 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.



- In the version XXVIII of the 2013 Quetzal Route took part 6 Mexican scholarship recipients –contest winners– from Chiapas, Mexico City, Durango, Nayarit and Puebla, who traveled along with other 219 students from other 53 countries to Panama, Belgium and Spain.



Refurbishment of Public Schools

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

- In 2013, 3 campuses of military camps located in Tapachula and Chicoasen, Chiapas and Minatitlán, Veracruz were benefited, supporting 1,035 students and teachers of the school community – both military children and children from the areas surrounding the military camps.





c. 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



2013 Developments

International Symposium: *Migración Humana y Cambio Climático* (Human Migration and Climate Change)

With the aim of providing knowledge to create greater awareness of the link between human migration and climate change, its implications and challenges that –as a society– we have, we organized in September the International Symposium: Human Migration and Climate Change in Mexico City. This event was aimed at scholars on migration and climate change, academicians, civil society organizations, civil servants, teachers, university students and the media. It was broadcast live via streaming

and was certified as a neutral event. With the participation of internationally known researchers and scientists, such as Dr. Mario Molina, Nobel Prize in Chemistry, Dr. Demetrios Papademetriou, President of International Migration Policy and Prof. Graeme Hugo from Adelaide University, among other prestigious speakers.

To review the presentations and workshops held at the Symposium please visit the microsite [here](#).



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, as per its Spanish acronym or Non-Museum of Contemporary Art) in the City of Zacatecas.
- Preservation of Pola Weiss' file, *Museo Universitario de Arte Contemporáneo* (MUAC, as per its Spanish acronym or University Museum of Contemporary Art) in Mexico City.
- “*La Elipsis Arquitectónica*” (The Architectural Ellipsis), *Centro Cultural Tlatelolco* (Tlatelolco's Cultural Center) 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
2013	62	7'924,000

• Of the 62 art and cultural projects supported in 2013, 17 were in visual arts, 21 in media arts, 21 in performing arts, 2 publications and 1 in folk art.

• A support of MXN\$7,924,000.00 was awarded to artistic and cultural projects of small and medium scale. This amount represents the highest one assigned by the institution to this promotion platform since its inception in 1980. Initiatives have an impact on all states of Mexico.

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 legacy 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.

- As every two years, 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.
- The traveling exhibition “*El Incesante Ciclo entre Idea y Acción*” (“The incessant Cycle Between Idea and Action”), from the second edition of this program concludes in the Sinaloa Art Museum (MASIN) accompanied by a rich program of educational activities such as workshops, courses and conferences with artists and curators.

“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 “*Emprendedores ambientalistas*” (“Environmentalists Entrepreneurs”) the 6th edition of the university contest had 377 participants with 132 short films from 58 universities of 24 states throughout Mexico.
- In order to contribute to the professionalization of young students in the field of cinema and contribute to the decentralization of cultural initiatives, a tour with free workshops and master classes was organized in Guadalajara, Tijuana, Monterrey, Mérida and Querétaro.



Exhibitions, 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 exhibitions conformed by the artistic funds of the BBVA collection for the enjoyment of the general public in Mexico.



- As part of the cultural development goals is to decentralize culture. Therefore, we presented the itinerant exhibition *"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)], in Tuxtla Gutiérrez, Chiapas Oaxaca and Tijuana, Baja California. Parallel activities accompanying the exhibition are organized in each venue such as lectures, workshops and guided tours with artists and curators.

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 2013, we published the book *"José Guadalupe Posada, 100 años de calaveras"* (José Guadalupe Posada, 100 Years of Skulls), printing 13,000 copies.

Other activities that we supported during 2013:

• **HISTORIC CENTER FESTIVAL:** This festival has positioned itself as the most important cultural celebration in the capital. The FMX stands out because it has the most daring and inventive artistic and cultural projects from Mexico and worldwide.

• **6º FESTIVAL DE CINE EN EL CAMPO (6TH COUNTRYSIDE FILM FESTIVAL):** With the theme “*Historias por un mundo mejor*” (“Stories for a Better World”), the festival was organized in 3 states and 6 municipalities, which resulted in 80 direct beneficiaries and 5,620 indirect beneficiaries from 3 states and 6 municipalities.

• **SIMPOSIO INTERNACIONAL DE TEORÍA SOBRE ARTE CONTEMPORÁNEO (SITAC) (INTERNATIONAL SYMPOSIUM ON CONTEMPORARY ART THEORY):** This symposium will be performed in order to continue the exercise of reflection, exchange and contact among specialists in contemporary art and culture both Mexican and foreign. The symposium is part of PAC (Patronato de Arte Contemporáneo A.C.). This year the subject of reflection of SITAC was the notion of community, which is defined by the phrase “*estar los unos con los otros*” (“being with one another”).

• **SOMA SCHOLARSHIP:** SOMA’s training program is aimed at contemporary artists and other cultural producers. It lasts two years. In this program the students have access to a series of courses taught by leading artists and curators in the field of Mexican contemporary art. SOMA encourages active and horizontal interaction between young artists and artists who teach the courses, individual interviews, conferences, workshops, etc.

• **FILM SCHOLARSHIPS AND WORKSHOPS:** A series of workshops and master classes featuring industry professionals to all young university students interested in filmmaking and audiovisual media. Workshops on screenwriting and narrative were taught in Guadalajara, Tijuana and Mérida, on postproduction and colorimetry in Monterrey and a master conference on animation in Querétaro. These activities resulted in 700 direct beneficiaries from 6 states of Mexico.

Get to Know Some of Our Projects

6° Concurso Universitario “Hazlo en Cortometraje” (6th University Contest “Do It In a Short Film”):

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

6° Festival de Cine en el Campo (6th Countryside Film Festival):

<http://cinecampofest.com/>

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

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

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

<http://212berlin.com/site/>

<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>

Editorial Fund:

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

Simposio de Migración Humana y Cambio Climático (Human Migration and Climate Change Symposium)

https://www.fundacionbbvabancomer.org/cultura/cambio_climatico/



D. BBVA Bancomer Educational and Productive Centers

BBVA BANCOMER FOUNDATION and Instituto Tecnológico de Estudios Superiores de Monterrey are working in partnership to PROMOTE the development of Mexico offering support and advice to ENTREPRENEURS so that they may undertake productive projects, which at the same time generate jobs and foster the growth of their communities.

These centers train people so that they acquire skills that promote growth and consolidation of their micro-enterprises. Entrepreneurship, along with its skills and technology are the most important aspects in the educational, economic and social field. Micro-, small- and medium-sized enterprises represent a major source worldwide. When entrepreneurs start their own business they become the driving force of the economy.

The educational opportunities offered at the centers consist of over 110 courses and workshops, such as: basic computer skills, English courses, literacy courses, high school online through the "PrepaNet" program, among others. There is also a program to promote micro-enterprises, which consists in providing advice on business

plans, linkage to microcredits and to marketing networks; also, there will be a development of citizenship and solidarity projects in the community.



To know more about the history of the Educational and Productive Centers, please visit our



2010 Annual Report

2013 Developments

In 2013, we have 22 CENTERS operating under three modalities:

1. Integral Educational Centers

From this year, in addition to the previous model of craft courses these four centers –located in Mazatlán, Ciudad Juárez, Tapachula and Tuxpan, now have a fully equipped classroom of the Community Learning Centers (CCA, in Spanish) model. In this model, participants –through computer technology– access educational programs and interact with students from Tecnológico de Monterrey and specialists who serve as online tutors and who advise them on a particular course to gain knowledge, skills and abilities useful in today's world. The CCAs also become

spaces to communicate, participate in social networks, access relevant information and innovate.

Educational programs offered at Community Learning Centers are designed for all members of the community: children, youth and adults; and there is no restriction of gender, age or occupation.

4,534 people were served with the support of 43 volunteers of the community.

Number of persons served in the Integral Educational Centers in 2013

Centers	Persons served IEC	Persons served CCA with tutor	Persons served CCA self-directed	Total
Cd. Juárez	618	185	862	1,665
Mazatlán	145	147	657	949
Tapachula	97	132	748	977
Tuxpan	135	115	693	943
Totales	995	579	2,960	4,534

2. Educational and Productive Centers (BBVA Bancomer-Social Incubator)



These spaces promote the creation and strengthening of micro-enterprises, offer educational programs and provide community spaces to develop projects with social impact on the population close to the centers.

Such centers encourage entrepreneurial culture nationwide. There are 17 Educational and Productive Centers (BBVA Bancomer - Social Incubator) throughout the country offering support and advice to entrepreneurs, so they can carry out productive projects, which at the same time generate jobs and promote growth in their communities.

12,035 people were served, with the support of 2,102 student-tutors from the ITESM.

405 micro-enterprises were incubated.

Number of persons served in the Educational and Productive Centers Bancomer-Social Incubator in 2013

	Educational and Productive Centers Bancomer-Social Incubator	Number of persons served 2013
1	Pachuca	2,744
2	Torreón	2,001
3	Agascalientes	329
4	Guadalajara	996
5	San Luis	424
6	Toluca	873
7	Irapuato	321
8	Chiapas	339
9	Tampico	835
10	Cuernavaca	336
11	León	161
12	Morelia	885
13	Hermosillo	412
14	Ciudad Obregón	322
15	La Paz	36
16	Culiacán	555
17	Zamora	466
	Total	12,035



3. Magdalena Contreras Educational and Productive Center

In collaboration with ProEmpleo Foundation, Cadavieco Foundation, Instituto Nacional para la Educación de los Adultos (National Institute for Adult Education), Comité para la Democratización de la Informática en México A.C. (Committee for the Democratization of Informatics), and now in 2013 also with FONABEC, we helped reducing the educational gap through education quality options aimed at making easier the economic development of people.

The courses offered are part of a broad curriculum to extend business knowledge and promote the initiative with reliability for people.

Focused and measurable activities that enable the community to have a formal education model supported by the institutions involved are carried out in this center. There are emotional recovery activities against addictions, entrepreneurship, school, literacy, IT, primary and secondary education.

In 2013, 4,593 people were served with the support of 163 volunteers from the organizations.



Number of persons served in the Magdalena Contreras Educational and Productive Center in 2013

Institution	Number of persons served
Cadavieco	2,317
INEA	1,947
FONABEC	81
CDI	140
Proempleo	108
Total	4,593

E. Social Action

***“Por los que se quedan”* (For Those Who Are Left Behind) Adelante Scholarships Program**



This year the *Becas Adelante “Por los que se quedan”* program was launched. This is a continuity project to support the best scholarship recipients of each municipality of the *Becas de Integración “Por los que se quedan”* program. At the same time we will strive for generating in secondary school recipients 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 2013-2016 class has 2,000 scholarship recipients –1,365 women and 635 men. 143 municipalities from 18 states of Mexico participate. The grade point average of the participants is 9.61.

Programa de mejoramiento integral de secundarias (PROMIS) (Secondary Comprehensive Improvement Program)



PROMIS is a new program which aim is to improve the secondary educational system in Mexico, through contributions of those involved in the development of the school system, in order to reduce the most alarming indicators of basic education in terms of education quality and lack of relevance of the model regarding the concerns and needs of adolescents.

PROMIS is a study-intervention conducted in secondary schools of the state of Michoacán that:

- Modifies from the school project to the macro-regulatory design of the education level.

- Implements a model of organizational change that allows:
 - Having a new approach to problems;
 - Generating participatory processes for problem handling and solving;
 - Creating real collegiate and participatory working teams and, especially,
 - Prioritizing the teaching-learning process from the creation of an active community that is aware of its main purpose.
- The investment in this first year of the program was \$2'565,606.
- Participation of 2,263 students from 12 schools of the three kinds: general secondary schools, technical secondary schools and basic *telesecundarias* (TV secondary schools).





F. BBVA Research

The BBVA RESEARCH area conducts economic analyses adapted to the needs of a recently internationalized banking group, to FACE THE CHALLENGE of assessing increasingly globalized economic developments.

The Mexican unit performs studies on various subjects such as: analyses of the —economic activity, saving and financing— situation and prediction, studies of structural aspects and of the regulatory framework, sectoral and regional analysis, and research of the banking and real estate sectors, among others.

BBVA Research's analysis is always conducted independently and attached to strict criteria of analytical rigor. It also seeks to contribute to national development through studies that address relevant issues that can provide argument ideas based on solid research methods.

Additionally, together with the BBVA Bancomer Foundation a study area was implemented on the theme of Mexican and world migration, which aims to periodically conduct studies that contribute to a better understanding of this important social movement.

Among its major publications are:

- *Anuario de Migración y Remesas, México 2013* (Yearbook of Migration and Remittances, Mexico 2013), co-published with the *Consejo Nacional de Población* (CONAPO) (National Population Council)
- *Revista Situación Migración México* (Mexican Migration Magazine) (biannual)
- Observatories and migration working papers
- Flash of remittances

This and other publications can be downloaded free in their electronic format from:



www.fundacionbbvabancomer.org
www.bbvaresearch.com



G. Strategic Alliances and Public Relations

I. National

With the purpose of potentiating the impact of the BBVA Bancomer Foundation initiatives, three 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.

II. International

In 2011, the BBVA Bancomer Foundation inaugurated the area of International Strategic Alliances. This 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.

2013 Developments

- This year a public servant from the Minerva program participated, 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. As well as the previous event that was held at the headquarters of the United Nations in June and October.
- Together with ITESM Puebla, through the support that is given to the Institute for Migrants' development and entrepreneurship (IDEM), five projects were supported.
- During 2013, there was a positioning campaign of the "*Por los que se quedan*" ("For Those Who Are Left Behind") program and its merits with different lobby groups to raise awareness and generate interest in Mexican Migrant groups established in the United States, foundations, universities, key corporations and other associations with similar interests.

Sustainable Innovation - BBVA Bancomer Foundation

In 2011, the BBVA Bancomer Foundation decided to transform the Humanitarian Support Fund program, which consisted in providing financial support to various non-profit organizations, but the economic resource was not sufficient to achieve sustainability eventually; to attain sustainability this program needed professionalization and strengthening.

Thus, BBVA Bancomer Foundation and Merced Foundation teamed up for the first time to contribute to poverty reduction through the implementation of comprehensive strategies for sustainable development. These strategies are implemented by civil society organizations that incorporate into their lines of action – activities and schemes that promote and strengthen the social capital of vulnerable population.

This new program is possible due to the talents and resources of both foundations and of organizations that participate in calls for projects. Organizations' experience and capacity for innovation will be crucial, in addition to the joint venture they may create to increase the available amount of the program.

The categories for the presentation of projects are:

1. Social equity in urban environments
2. Social equity in rural environments

Organizations may submit initiatives and strategies aligned with their mission, promoting a positive social environment, allowing the expansion of economic opportunities and contributing to the environmental improvement.

When looking to strengthen social capital, the following initiatives will be favored:

- a) Working in partnership and intersectoral work
- b) Gender equity approach
- c) Community engagement, organization and cohesion

IV. Accountability



Fundación
BBVA Bancomer

Él podría cambiar el mundo

Carlos Acosta, estudiante de excelencia, cumplirá el sueño de convertirse en Ingeniero Mecatrónico para construir cosas que ayuden a la gente.

Estamos apoyando a jóvenes como Carlos, con tu donativo podemos ayudar a muchos más.

Fundación BBVA Bancomer, por una generación adelante.

adelante.

#YOSIGO
A EDUCACIÓN

He could change the world

Carlos Acosta, a student of academic excellence, will fulfill his dream of becoming a mechatronic engineer with the purpose of building things that help people.

We are supporting young students as Carlos; with your donation we can help many more.

BBVA Bancomer Foundation, For the sake of future generations!

IV. Accountability

From the 1% of profits that BBVA Bancomer allocates to social programs; the strategic issues that receive the budget are as follows:

Allocation of the 1% of 2013 Total Profits per Strategic Issues			
Strategic Issue	Assigned Percentage (%)		
1.Foundation's Programs:	2011	2012	2013
Education	59	59	59
Natural Disasters	1	1	0
Culture	3	4	4
Social Aid and Others	7	6	7
Total	70	70	70
2. Financial Education Program	30	30	30

Source: BBVA Bancomer Foundation.

A. Principles of Transparency

Our Code of Conduct provides principles of transparency, which are particularly relevant to the work of the Foundation; therefore, we work to ensure its compliance. Such principles are:

- 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 products and services we offer or provide;
- 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 to channel complaints and solve claims.

B. Fundraising

While the Foundation programs are funded with 1% of profits donated by BBVA Bancomer, the expansion of coverage and scope of these programs require additional funding. Therefore, Bancomer Foundation decided to develop a fundraising strategy, which is managed by the Strategic Alliances and Public Relations area.

This strategy is based on the diversification of fundraising sources that allows us to reach different audiences, 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

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

Another strategy that, when launched, had great success was that of donation of Bancomer Points (BBVA Bancomer's rewards program) through a credit card. 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.

2013 Fundraising Results

Initiative	Amount Raised		
	2011	2012	2013
Investment Funds	\$38'465,262	\$66'739,063	\$81'084,090
ATMs	\$6'682,670	\$6'056,420	\$6'742,285
Bancomer Points (rewards program)	\$53,806	N/A	\$816,000
Total	\$45'201,738	\$72'795,483	\$88'642,375

Donations in Kind

Concept	Amount in pesos
Food supply kits	\$1'583,483
School refurbishment	\$5'069,398
Subtotal	\$6'652,881
Computer equipment	\$1'544,826
Others (promotional and orthopedic items)	\$1'156,913
Total	\$9'354,620

c. Administration and Finance

This area is responsible for keeping track of the Foundation's income and expenditure, as well as for meeting our tax obligations. 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 (Fiscal Code of the Federation) and the Resolución Miscelánea Fiscal Vigente (Mexico's Fiscal Laws in Force).

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, to then be filed and transmitted electronically.

Budget Control

2013 BBVA Bancomer Foundation's Budget ⁽¹⁾

Strategic Area	Total Contribution
Bancomer in Education	\$23'315,523
Educational and Productive Centers	\$10'324,765
Cultural Promotion	\$15'987,818
Social Development Programs	\$192'000,950
Social action programs	\$13'557,875
Others (natural disasters, social and institutional aid, management, etc.)	\$29'045,008
Total	\$284'231,939

Source: BBVA Bancomer Foundation.

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

2013 Budget Control				
	Expenses summary (Amounts in pesos)			% Vis-à-vis the Ordinary Budget
	Budget	Expenditure	Variation	
Ordinary Budget				
Bancomer in Education	\$28'470,749	\$23'315,523	\$5'155,226	146%
Natural Disasters Aid Fund	\$1'000,000	\$3'568,001	-\$2'568,001	-73%
Educational and Productive Centers	\$10'061,825	\$10'324,765	-\$262,940	-7%
Cultural Promotion	\$14'590,000	\$15'987,818	-\$1397,818	-40%
Social Development Projects	\$195'412,500	\$192'000,950	\$3'411,550	96%
Social Action Programs	\$15'137,016	\$13'557,875	\$1'579,141	45%
Administration and Strategic Alliances	\$3'200,000	\$3'991,200	-\$791,200	-22%
Communication, advertisement and general expenditures	\$5'000,000	\$4'548,394	\$451,606	13%
Other donations	\$10'690,000	\$13'697,005	-\$3'007,005	-85%
Auditing and system automatization	\$1'200,000	\$233,195	\$966,805	27%
Applied Resources from the Annual Ordinary Budget	\$284'762,090	\$281'224,725	\$3'537,365	100%
Extraordinary Contribution				
Human Migration and Climate Change Symposium	\$0	\$3'007,214	-\$3'007,214	
Applied Resources from the Annual Extraordinary Budget	\$0	\$3'007,214	-\$3'007,214	
Total Application of Resources Annual Budget	\$284'762,090	\$284'231,939	\$530,151	

Source: BBVA Bancomer Foundation

2013-2012 Comparative Budget				
				% Vis-à-vis the Ordinary Budget 2013
(Amounts in pesos)	Budget 2012	Budget 2013	Variation	
Ordinary budget				
Bancomer in Education	\$26'970,510	\$28'470,749	\$1'500,239	8%
Natural Disasters Aid Fund	\$3'500,000	\$1'000,000	-\$2'500,000	-14%
Educational and Productive Centers	\$9'258,294	\$10'061,825	\$803,531	4%
Cultural Promotion	\$14'830,000	\$14'590,000	-\$240,000	-1%
Social Development Projects	\$197'163,430	\$195'412,500	-\$1'750,930	-9%
Social Action Programs	0	\$15'137,016	\$15'137,016	82%
Administration and Strategic Alliances	\$1'700,000	\$3'200,000	\$1'500,000	8%
Communication, advertisement and general expenditures	\$3'000,000	\$5'000,000	\$2'000,000	11%
Other donations	\$8'690,000	\$10'690,000	\$2'000,000	11%
Auditing and system automatization	\$1'200,000	\$1'200,000	\$0	0%
Total Annual Ordinary Budget	\$266'312,234	\$284'762,090	\$18'449,856	100%
Extraordinary Contribution				
Kuri Breña Exposition	\$1'800,000		-\$1'800,000	
Total Annual Extraordinary Budget	\$1'800,000		-\$1'800,000	
Total Annual Budget	\$268'112,234	\$284'762,090	\$16'649,856	

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.

We are designing a new communication campaign in order to raise awareness of what is done in BBVA Bancomer Foundation, so that employees, customers and other stakeholders can identify with cause and join it.

Under the motto: "*Fundación BBVA Bancomer, por una generación adelante*" (BBVA Bancomer Foundation - for the sake of future generations!) we will spread —through newsletters, displays, branches and press, among others— the stories behind our scholarship recipients: their tastes, dreams and talent.

Along with the #YOSIGO hashtag, the public will have the opportunity to follow the success stories of their favorite talents through pictures and videos. They can also earn fun prizes.

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.

Appendixes **CLICK**



- V. Principles of the Global Compact
- VI. 2013 Progress and 2014 Objectives
- VII. Contact Information and Communication Channels
- VIII. GRI Table
- IX. Independent Review Report
- X. GRI Application Level Declaration