

Fundación
BBVA Bancomer



for the sake
of a future
generation

adelante.

Annual
Report 2014

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A Message from the Director



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A message from the Director



G4-1

Friends,

In the name of all people who work at BBVA Bancomer Foundation, I would like to thank you for reading this Annual Report.

In BBVA Bancomer Foundation we are committed to transparency, accountability and open dialogue. Therefore, today, as every year, we are publishing our Annual Report openly to anyone interested in our performance, challenges, and opportunities.

This 2014 report represents the efforts of all employees of the Foundation who are worthy example of professionalism and commitment to the causes we support and for which we exist. This combination of noble and professional causes is the spirit of our organization.

I want to hereby emphasize the dialogue with which we had the opportunity to inquire with our donors, sponsors, educational authorities, social responsibility experts, representatives of non-profit organizations and beneficiaries of our programs, the degree of knowledge we have about our work and the expectations they

actually expect regarding the important issues that concern us. This exercise of inquiry of relevant matters with stakeholders, known as materiality analysis, was extremely enriching for our management planning and for the content of this Report.

We know that we are on the right track and will continue transforming lives by granting educational scholarships, culture and entrepreneurship in our country because, without doubt, our work for education and culture helps giving strength to the generation of people who contribute to improve our world.

In the name of the entire team of the Foundation, I would like to thank our donors, partners and sponsors of various programs because, due to their invaluable support, we can continue this rewarding task.

I invite you to learn about our goals and initiatives thoroughly, join our cause and send us your comments or suggestions since we know that this Report is reviewed by people who are interested in transparency, education, and development of their environment.

Sincerely,

Sofía Ize Ludlow
Director

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About this Report



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About this Report

G4-18



The 2014 BBVA Bancomer Foundation Annual Report includes the activities and results achieved by the organization from January 1 through December 31, 2014.

While it is the fifth annual report published using the Global Reporting Initiative (GRI) guidelines, [this report provides 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 Grupo Financiero BBVA Bancomer, S.A. de C.V. and its affiliates.

For its preparation, we were based on the G4 guidelines provided by the Global Reporting Initiative (GRI-G4) pursuant to their Essential level of conformity, and we included GRI's sector supplement indicators of non-governmental organizations (NGO's).

The principles for defining the contents of this Report were: **materiality, participation of stakeholders, sustainability context and exhaustibility**. Likewise, we are reporting the indicators within their three main topics: **economic, social and environmental performance**.



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With the aim of providing comparable information, most of the numerical data are accompanied by historical data that allow contrasting between the Foundation's performance in 2014 regarding the two previous years.



For environment and Code of Conduct issues, we used the figures reported by the BBVA Bancomer Group, since the Foundation shares its offices and certain policies and programs 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.

The BBVA Bancomer Foundation 2014 Annual Report has been verified by an independent third party—Deloitte Mexico. Additionally, it was reviewed by the Global Reporting Initiative according to the methodology described for the Materiality Disclosure Service.

Finally, the preparation of this Report was advised by Promotora ACCSE, S.A. de C.V.



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Who We Are



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Who We Are



G4-7

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.

We are 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.

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.

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



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a. Mission, vision and objectives

G4-56

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.



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b. Why do we support education?

We consider education as a material issue for the Foundation due to various sources that set this aspect as a priority in the activities of non-profit organizations. **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 artistic 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.

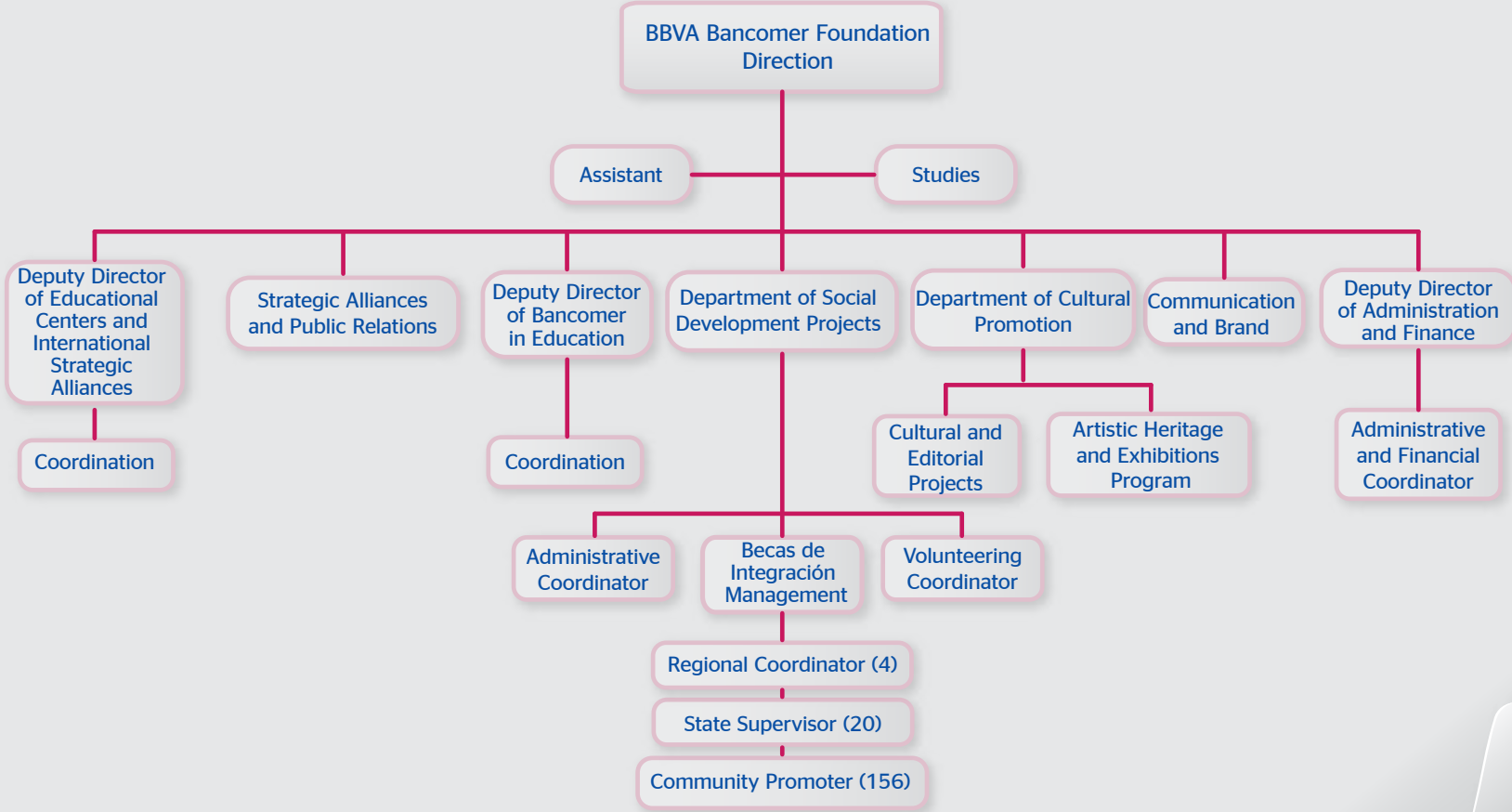


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c. Structure and Corporate Governance

G4-34, G4-LA12



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The main Foundation's governance body is the **Advisory Board**, made up by **eighteen directors: 13 of which are internal and 5 external**. 27.7% of our Board directors 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.

The directors of the Foundation are selected based on their CV and personal career. 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 Senior Management that, 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.



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2014 BBVA Bancomer Foundation Board Members

Internal		External	
Mr. Vicente Rodero Rodero	Chairman	Mrs. Bárbara Garza Lagüera Gonda	Member
Mr. Luis Robles Miaja	Chairman	Mrs. M ^a . Eugenia Ramírez España de Guajardo	Member
Mr. José F. Pío Díaz Castañares	Member	Mrs. Martha Smith	Member
Mr. Alfredo Aguirre Cárdenas	Member	Mr. Jorge Tapia del Barrio	Commissioner
Mr. Óscar Coppel Tirado	Member	Mr. Claudio X. González Guajardo	Member
Mr. Ramón Arroyo Ramos	Member	Mr. Alejandro Ramírez M.	Member
Mr. J. Gerardo Flores Hinojosa	Member		
Mr. Adolfo Albo Márquez	Member		
Mr. Julio César Anaya Elizalde	Member		
Mr. Gustavo Lara Alcántara	Member		
Mr. Leobardo Ramírez Hernández	Member		
Mr. Jorge J. Terrazas Madariaga	Member		
Mr. Eduardo Osuna Osuna	Member		

In 2014, the Board met on 4 occasions.



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Among the many issues discussed and agreements made, the following are worth mentioning:

- Presentation of Sofia Ize Ludlow, as Director of the Foundation.
- Presentation, review and approval of 2013 financial statements and 2014 budget.
- Contribute to the construction of TRC (Transparency, Accountability and Clarity) values by internal and external communication campaigns. The “Por una generación adelante” (For the sake of a future generation) campaign was launched, which is aimed at employees and customers and aligned to the fundraising strategy in branch offices, with employees and directors, to award scholarships to more children of the “Por los que se quedan” (For Those Who Are Left Behind) and “Becas Adelante” (Adelante Scholarships) programs.
- Results of 2014 communication strategy: Positioning campaign, internal communication campaign and social media campaign.





d. Code of Conduct and other Standards

G4-14

The BBVA Bancomer Foundation bases its ethical conduct on the Code of Conduct of the BBVA Bancomer Group, which is mandatory for all entities and employees of such group, including the BBVA Bancomer Foundation. This code reflects and makes public the set of commitments the company has with its direct stakeholders: shareholders, customers, employees, and suppliers, 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.

Institutional channels to file a complaint for breaching the Code of Conduct

(known internally as Actitud Responsable [Responsible Attitude]):

- Internal e-mail: Actitud Responsable (Responsible Attitude)
- External e-mail: actitud.responsable@bbva.bancomer.com
- Voicemail: (55) 5621 4188 or 01 800 001 0011



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- **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**

In 2014, 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, 2014, 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.



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e. Our numbers

G4-9, G4-EC1, G4-EC7, G4-EC8

The great figures of 2014:

59,718

Direct beneficiaries

1,609,553

Indirect beneficiaries

231

Number of employees

2,398

Direct volunteers

18,383.23

Working hours donated by volunteers

2.66

Total CO₂ per
employee (t)

45.18

Total paper consumed
per employee (t)

\$140,705,735

Total amount of funds raised (MXP)

\$326,702,806

Total amount destined to programs (MXP)



Source: BBVA Bancomer Foundation.

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f. Awards, honors and international commitments



Thanks to the success of the **B+EDUCA Fund** program, the **Beyond Banking** event, organized by the **Inter-American Development Bank (IDB)**, granted an award to Bancomer Foundation in 2014. This is the first time that a Mexican investment fund is recognized for its social nature.



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Materiality and Stakeholders



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Materiality and Stakeholders

G4-18, G4-19, G4-20, G4-21, G4-24, G4-25, G4-26, G4-27, G4-PR5, G4-NG01, G4-NG02, G4-NG03, G4-NG09

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.

For the first time, in 2014 the Foundation conducted its first own materiality study since previously it was performed as a follow-up study of the BBVA Bancomer Group's materiality analysis. This study focused on identifying knowledge and expectations of six stakeholders that are key to the Foundation.

These stakeholders were identified based on their influence on the organization, and we classified them as groups that either have external impacts or an exogenous vision and internal impacts or an endogenous vision. Stakeholders identified in this first effort are as follows:



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The two direct dialogue channels used with these stakeholders were in-depth surveys and interviews as follows:

Dialogue Channels

Stakeholders	Dialogue Channel	Number of participants or events	Period of implementation
Beneficiaries	Online survey	437	January-February 2015
Sponsors ¹	Online survey	812	
Experts on social responsibility	In-depth interviews	5	February-March 2015
Education authorities	In-depth interviews	7	
NGO's representatives	In-depth interviews	7	
Donors	In-depth interviews	7	

¹ Padrinos or Sponsors are BBVA Bancomer Group employees who play a supporting and accompanying role with the scholarship recipients of the various programs of the Foundation.



Besides the foregoing, communication channels of the Foundation are open permanently through various routes described in the Contact Information and Communication Channels section in the Appendixes part.



Material issues:

Material issue	Stakeholders involved	Impact	Section of the Report
Dissemination	Beneficiaries Sponsors Experts on social responsibility Education authorities NGO's representatives Donors	External and internal	Ethical communication
Linking with employees	Sponsors	Internal	Employees
Greater involvement of customers and donors	Sponsors Donors	External	Donors Our volunteers Accountability and fundraising
Consistency of programs (Bank/Foundation)	Experts on social responsibility NGO's Beneficiaries	External and internal	Why do we support education? Bancomer in Education

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**Materiality
and
Stakeholders**

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Appendixes



Material issue	Stakeholders involved	Impact	Section of the Report
Customer protection	Education authorities Experts on social responsibility Donors	Internal (not material for the Foundation from the point of Customer/Account Holder relationship)	N/A
Shielding against organized crime	Education authorities Donors Experts on social responsibility NGO's	External and internal	Code of Conduct and other Standards Accountability
Increase beneficiaries	Beneficiaries Donors	External	Beneficiaries
Relate programs to problems	Experts on social responsibility Education authorities NGO's	External and internal	Why do we support education? Bancomer in Education
Strengthen their reason for existence and programs	Sponsors Beneficiaries Donors	External and internal	A Message from the Director Who We Are

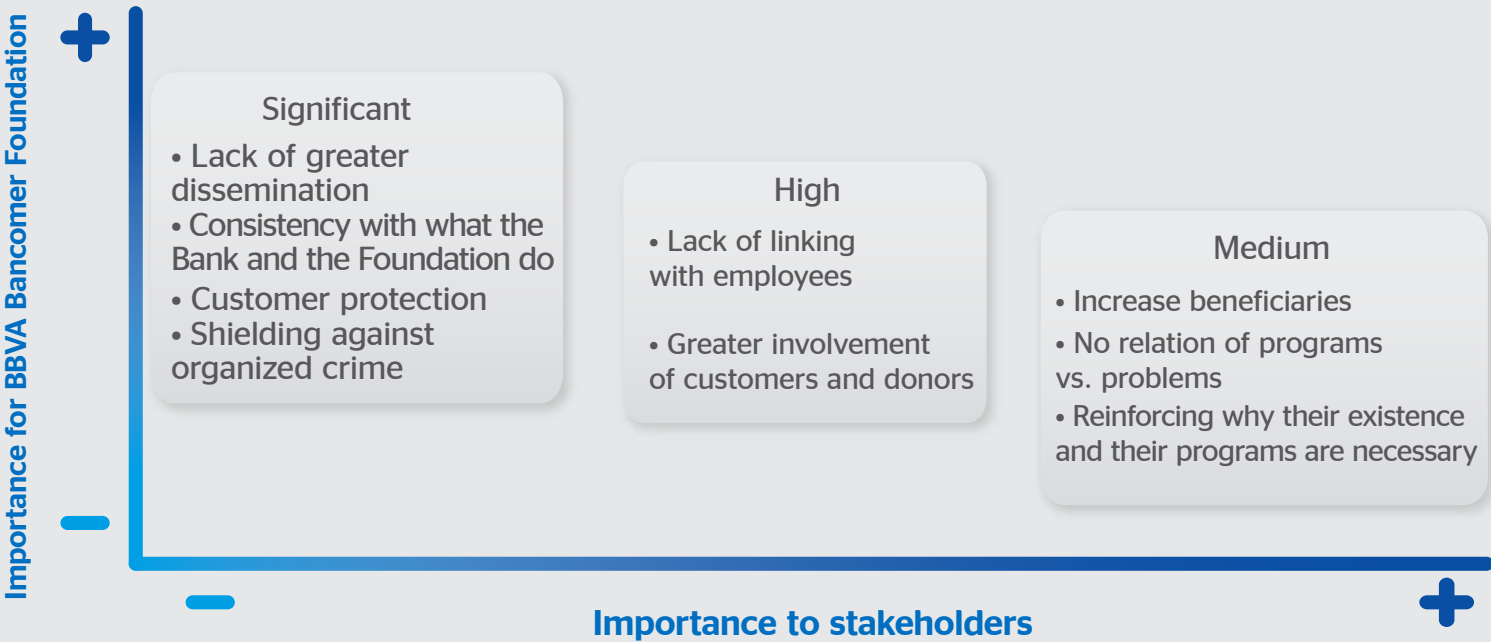
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Prioritizing Material Issues against Risks

Material Issues and Risk Identification



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

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a. Beneficiaries

G4-8

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.



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2014 BBVA Bancomer Foundation Impact

	Direct beneficiaries ¹	Indirect beneficiaries ²
Educational Scholarships	43,749	174,996
Complementary Initiatives	11,267	54,913
In-Kind Support	3,922	47,700
Support to Other Institutions	520	164,993
Cultural Programs	260	1,166,951
TOTAL BENEFICIARIES	59,718	1,609,553

(1) Direct beneficiaries are scholarship recipients and/or artists who receive support and/or a grant from BBVA Bancomer Foundation.

(2) Indirect beneficiaries are family members and/or audience accompanying the person who receives financial support and/or a grant from BBVA Bancomer Foundation.



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G4-EC7, G4-EC8, G4-SO1

Among the permanent and temporary programs of the Foundation in **2014** we had a total of **59,718 direct beneficiaries and 1,609,553 indirect beneficiaries.**



Direct and indirect beneficiaries of the 2014 programs

Education Programs

Programs	Starting Year	Beneficiaries Description	Number of 2014 direct beneficiaries	Number of 2014 indirect beneficiaries
"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	17,815	71,260
"Becas Adelante" (Adelante Scholarships)	2013	"Por los que se quedan" young scholarship recipients	6,073	24,292
Olimpiada del Conocimiento Infantil (Children's Knowledge Olympics)	2002	Young secondary school students	3,150	12,600
BBVA Bancomer Foundation/ITESM Scholarships	2009	Scholarships granted in 16 CEyPB Social Incubators to children, youngsters and low-income adults through Prepanet courses, online education offer, Financial Education and Entrepreneurship Workshops	16,649	66,596
Other Scholarships	2011	Junior high school, high school and college students	2	8
"Jaque Mate, lee y aprende mate" (Checkmate, read & Learn Math) program in partnership with Lectosystem	2013	Por los que se quedan scholarship recipients selected randomly in the participating municipalities in order to improve skills in Spanish and mathematics.	60	240
TOTAL			43,687	174,996

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G4-EC7, G4-EC8, G4-SO1



Direct and indirect beneficiaries of the 2014 programs

Complementary Initiatives

Programs	Starting Year	Beneficiaries Description	Number of 2014 direct beneficiaries	Number of 2014 indirect beneficiaries
BBVA Route	2006	Spanish-speaking young students	12	36
Project in partnership with Educación Financiera "Valores de futuro" (Financial Education – "Future Values")	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)	1,437	5,748
"Por los que se quedan" Social/Athletic Schools	2012	Low-income children and youngsters	174	696
Project in partnership with Human Resources – "Llegar a la escuela" (Getting to School)	2013	Those "Por los que se quedan" scholarship recipients who report they walk to school every day for over 40 minutes, get a bicycle built by teams trained by Human Resources	408	1,632
Promis	2013	Students from the state of Michoacán	2,231	8,924
OIM Project	2014	Unaccompanied Central American migrants under 18 years of age (children, adolescents) and adults who, on their way to the United States, stay temporarily in shelters of the Mexican southern border.	0	9,857
Comprehensive Educational Centers (previously Bancomer Volunteering)	1985	Children and adults	2,739	10,956
Magdalena Contreras Educational and Productive Center	2011	From children over 10 to senior citizens	4,266	17,064
TOTAL			11,267	54,913

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G4-EC7, G4-EC8, G4-SO1



Direct and indirect beneficiaries of the 2014 programs

In-Kind Support

Programs	Starting Year	Beneficiaries Description	Number of 2014 direct beneficiaries	Number of 2014 indirect beneficiaries
Donations in Kind (Inventories to be donated)	2006	Donation of various items, to different social welfare institutions.	0	13,902
Natural Disasters	2006	Support to the civil society in natural disasters (food supply kits, furniture and equipment, reconstruction and refurbishment of schools).	3,922	33,798
Environmental Awareness Programs: Pronatura, CICEANA and Peasma	Pronatura 2002 CICEANA 2004 Peasma 2007	Children from different public schools	The Foundation supports various institutions to strengthen environmental education in children of public schools with guided tours. For purposes of not limiting the number of direct and indirect beneficiaries, such number is not recorded.	
TOTAL			3,922	47,700



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G4-EC7, G4-EC8, G4-SO1



Direct and indirect beneficiaries of the 2014 programs

Support to other institutions

Programs	Starting Year	Beneficiaries Description	Number of 2014 direct beneficiaries	Number of 2014 indirect beneficiaries
Support to other institutions	2006	Since 2006 other social welfare institutions have been supported.	520	164,993



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G4-EC7, G4-EC8, G4-SO1



Direct and indirect beneficiaries of the 2014 programs

Cultural Programs

Programs	Starting Year	Beneficiaries Description	Number of 2014 direct beneficiaries	Number of 2014 indirect beneficiaries
Bancomer Arts Scholarships	1998	Artists and cultural managers	49	1,036,134
Bancomer-MACG Program	2008	Visual Artists	42	21,500
"Hazlo en Cortometraje" (University Short Film Competition)	2008	University students and recent graduates	27	1,040
Editorial Program	1990	General public		48,000
Exhibitions	2005	General public	31	48,643

Other Initiatives

"Ambulante más allá" (Itinerant Beyond)	2014	Rural communities youngsters	111	11,634
"Becas SOMA Bancomer" (SOMA Bancomer Scholarships)	2013	Visual artists		
"Taller Bancomer Arte y Educación" (Bancomer Art and Education Workshop)	2014	Students in puppet and acting drama		
"Restauración y Conservación Colección Arte" (Art Collection Restoration and Conservation)	N/A	Restorers		

TOTAL

260

1,166,951

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b. Allies

G4-NG06

We know that through combined efforts and the implementation of synergies we achieve better results and promote the benefits we can offer. **Our most representative allies are:**

The 2014 Foundation's Allies

- Centro de las Artes, Parque Fundidora (Parque Fundidora Arts Center) Monterrey, Nuevo León. Mexico.
- DGE Equilibrista Editores (DGE Equilibrista Publishers)
- Fondo Nacional para la Cultura y las Artes (FONCA, as per its spanish acronym of National Council of Culture and Arts)
- Cinopolis Foundation
- Real Madrid Foundation
- Televisa Foundation
- Fundación Ver Bien para Aprender Mejor (See Well to Learn Better Foundation)
- Instituto Cultural Cabañas (Cabañas Cultural Institute) Guadalajara, Jalisco. Mexico.



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- Instituto Nacional de Bellas Artes (INBA, as per its spanish acronym of National Institute of Fine Arts)
- Instituto Nacional para la Educación de los Adultos (INEA, as per its spanish acronym of National Institute for Adult Education)
- Instituto Tecnológico y de Estudios Superiores de Monterrey (ITESM, as per its spanish acronym of Monterrey Institute of Technology and Advanced Studies)
- Bancomer MX Football Soccer League
- Museo Arocena (Arocena Museum) Torreón, Coahuila. Mexico.
- Museo de Arte de Sonora (MUSAS, as per its spanish acronym of Sonora Art Museum) Hermosillo, Sonora. Mexico.
- Patronato de Amigos del Museo de Arte Carrillo Gil (Friends of the Carrillo Gil Art Museum Board)
- Secretaría de Educación Pública (SEP, as per its acronym in spanish of Secretariat of Public Education)
- Secretaría de Educación Pública del Gobierno de Puebla (Secretariat of Public Education of Puebla)
- Unión de Empresarios para la Tecnología en la Educación (UNETE, as per its acronym in spanish of Union of Entrepreneurs for Technology in Education)



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c. Donors

G4-NG08

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.



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2014 Fundraising Sources

Investment Funds	\$75,721,167.00
ATMs	\$11,442,044.00
Directors	\$ 1,478,000.00
Christmas Sale	\$2,417,000.00
BBVA Bancomer Race	\$1,251,359.00
Governmental Agreements	\$36,260,000.00
Vending Machine Suppliers	\$1,386,484.34
Other (agreements, natural disasters, emoluments, payroll, book sales)	\$9,721,228.73
TOTAL	\$141,677,283.07



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d. The staff

G4-9, G4-10, G4-LA1

We recognize the richness in diversity of our staff, who –with its knowledge and enthusiasm– contributes to the success of our operations. **Of the 231 employees of the Foundation, 182 are women, and 206 are between 24 and 45 years old.**

Workforce			
Detailed Breakdown	2012	2013	2014
Permanent and full-time	200	200 ¹	196
Per project and temporary	48	35	35
Men	67	53	50
Women	181	182	181
Under 25 years old	40	36	40
Between 26 and 45 years old	178	171	166
Over 46 years old	30	28	25
TOTAL	248	235	231

(1) The 231 employees who work at BBVA Bancomer Foundation belong to the BBVA Group and 100% work full time.

Source: BBVA Bancomer Foundation.

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

Breakdown of employees by region

Workforce per region

Mexican state	2013 employees	2014 employees
Chiapas	14	15
Chihuahua	8	9
Coahuila	6	6
Colima	4	4
Mexico City	30	25
Durango	5	5
State of Mexico	11	9
Guanajuato	15	15
Hidalgo	6	5
Jalisco	27	27



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Breakdown of employees by region

Workforce per region

Mexican state	2013 employees	2014 employees
Michoacan	12	12
Morelos	5	5
Nayarit	8	8
Puebla	12	12
Queretaro	6	6
San Luis Potosi	8	8
Sinaloa	3	4
Sonora	6	7
Tamaulipas	5	5
Tlaxcala	4	4
Veracruz	27	27
Zacatecas	13	13
TOTAL	235	231



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2013-2014 breakdown by position and gender

	2013		2014	
Position	Men	Women	Men	Women
Director	2	1	1	2
Deputy Director	1	2	1	2
Advisor		1		3
Manager		1		1
Consultant	0	0	1	2
Project or Program Coordinator	4	8	3	3
Assistant		2		1
Supervisors	13	7	13	7
Promoters	29	129	28	128

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



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Diversity

NGO4

Giving continued attention to the diversity issue, we performed the following initiatives:

- Through video clips, short meetings and communication messages called "píldoras" (pills), awareness was promoted on BBVA Bancomer Group employees regarding Diversity, divided into the following subtopics:

- > **"Talento por igual" (Equal Talent) - 335 employees**
- > **"Todos diversos, todos iguales" (All Different, All Equal) - 4,691 employees**

- We continue conducting motherhood interviews to those mothers returning after maternity with the purpose of assessing how they are feeling after their reinstatement; 78 interviews were conducted in all. The adequacy of law changes in the Maternity Guidelines was held, as well as the increasing of days to fathers when having children. Also, relevant information was incorporated on our diversity website. Similarly, we sent the Maternity and Tutoring Guidelines to senior employees by 287 e-mails with the purpose of assisting in this important stage of reinstatement and not losing talent.

- Throughout the year we maintained constant communication on Gender Equality in our internal channels such as the diversity website and the homepage of the Human Resources website.



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G4-LA9, G4-LA10



Staff training

	2012	2013	2014
Number of employees trained	48	192	199
Number of hours of training	1,912	8,622	9,999
Average of hours of training per employee	7.7	45	50.24

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

2014 hours of training per employee category

Position	2013 Number of Hours	2014 Number of Hours
Director	136	252
Deputy Director	133	297
Supervisor	1,242	1,407
Promoter	6,543	5,612
Director's Secretary	81	
Coordinator	269	174
Consultant	38	152
Manager	55	73
Advisor		900
Director's Secretary		370
Trainee		762

Source: BBVA Bancomer Foundation.



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G4-LA1



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.

Average employee turnover			
Details		2013	2014
Gender	Men	16	11
	Women	26	28
Age	Under 25 years old	6	4
	Between 26 and 45 years old	36	35
	Over 46 years old	0	0
Region	North	10	10
	Center	23	26
	South	9	3



(1) Only drops are considered
(2) Figures do not include project or temporary employees.
Source: BBVA Bancomer Foundation.

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G4-LA6



Our employees are part of the different BBVA Bancomer safety, health and civil protection committees, such as the Safety Committee – an external initiative.

Absenteeism rate		
	2013	2014
Employees	4	11
Days	30	54
Percentage vis-à-vis total number of employees	18%	55%
Percentage vis-à-vis calendar year	8%	15%

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



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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.

Absenteeism rate		
Program	Number of volunteers	Average hours
Direct volunteers		
Olimpiada del conocimiento infantil (Children's Knowledge Olympics)	1,004 sponsors	10,461.68 ¹
Becas Bicentenario (Bicentennial Scholarships)	487 sponsors	1,777 ²
Por los que se quedan (For Those Who Are Left Behind)	784 sponsors	5,160 ³
Valores de futuro (Future Values)	123 sponsors	984 ⁴
TOTAL	2,398	18,383.23



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Absenteeism rate

Program	Number of volunteers	Average hours
Indirect volunteers		
Educational and Productive Centers - Social Incubator	1,411 ITESM students who do their social work at the centers	507,960 ⁵
Magdalena Contreras Educational and Productive Center	70 volunteers	16,800 ⁶
Comprehensive Educational Centers (previously Bancomer Volunteering)	42 volunteers	2,016 ⁷
TOTAL	1,523	526,776

(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 1,004 volunteers.

(2) The total number of hours was obtained after estimating 3.65 hours per year on average for each of the 487 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 123 sponsors who taught it.

(5) The total number of hours was set after estimating 30 hours per month times 12 months for each of the 1,411 student volunteers.

(6) The total number of hours was obtained after estimating 20 hours per month times 12 months for each of the 70 student volunteers.

(7) The total number of hours was obtained after estimating 4 hours per month times 12 months for each of the 42 student volunteers.

Source: BBVA Bancomer Foundation.



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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:

- **3% reduction in water consumption (objective per employee)**
- **3% reduction in electricity consumption (objective per employee)**
- **3% reduction in paper consumption (objective per employee)**
- **6% decrease in CO₂ emissions (objective per employee)**
- **33% of employees working at environmental certification buildings¹.**



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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.

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

(1) 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





G4-EN15, G4-EN19



Fight Against Climate Change

Atmospheric Emissions (t)	2012	2013	2014
Total CO ₂ emitted (t)	132,666	113,100	113,711
Total CO ₂ per employee (t)	3.41	2.69	2.66
Direct CO ₂ emissions (t)	2,892	3,988	2,240
Indirect CO ₂ emissions (t)	129,772	109,112	111,470

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

(2) From 2013 the number of employees is considered as the sum of employees of the BBVA Bancomer Group plus the number of external staff of the bank buildings and branches.

(3) The average workforce in 2014 was 37,429 and the number of external staff amount to 5,150, resulting in a total of 42,579 persons.

(4) In order to standardize the BBVA Group local calculation of CO₂ with the CO₂ emitted globally – unlike previous years – car trips are not considered for the calculation of direct emissions of CO₂, and thus for the total CO₂ emitted in 2014.

(t) = metric tons

Source: BBVA Bancomer Group



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G4-EN1



Paper Consumption

Paper (kg)	2012	2013	2014
Total paper consumed (kg)	1,821,902	1,959,519	1,923,911
Total paper consumed per employee (kg)	46	47 ¹	45.18 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.

2014 Scope: BBVA Bancomer Group





G4-EN8



Water Consumption

Water Consumption (m ³)	2012	2013	2014
Total annual water consumed (m ³)	604,493	628,663	805,342
Water consumed annually per employee (m ³)	15.55	15 ¹	19 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.
(m³) = cubic meters

2014 Scope: BBVA Bancomer Group



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G4-EN3, G4-EN6



Electricity and fuel consumption

Energy consumption	2012	2013	2014
Total electricity consumed ¹	225,668.68 MWh (812,407.25 GJ)	214,146.19 MWh (770,926.28 GJ)	221,781.62 MWh (798,413.82 GJ)
Total electricity consumed per employee	5.83 MWh	5.11 MWh ¹	5.21 MWh ¹
Total LP gas consumed	112,900 l (2,706.97 GJ)	103,935 l (2,492.02 GJ)	96,749 l (2,320 GJ)
Total consumed diesel (gas oil)	425,450 l (15,510.10 GJ)	563,966 l (20,559.80 GJ)	768,590.70 l (28,019.56 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).

2014 Scope: BBVA Bancomer Group

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G4-EN23



Waste Generated

Waste managed (kg)	2012	2013	2014
Paper and cardboard (kg)	766,610	1,088,058	1,051,703
Electrical and electronic devices (kg)	24,233	46,689 ¹	46,555

(1) This equipment was sent to the distributor.

(2) (kg)=kilogram

Source: Central buildings and bank offices

In addition to electrical appliances that were sent to the distributor, 4,314 kg of equipment were reused and 729 appliances were donated.

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.



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Strategic Areas



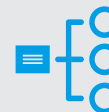
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Strategic Areas

G4-4, G4-8



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.

To know more about the history of the Educational and Productive Centers, please visit our 2010 Annual Report.



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a. BBVA Bancomer Educational and Productive Centers

G4-EC7

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.



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2014 Developments

In 2014, we have 22 centers operating under three modalities:

1. Integral Educational Centers:

From this year, in the four centers located in Mazatlán, Ciudad Juárez, Tapachula and Tuxpan, in addition to the previous model of craft courses, they now have a fully equipped classroom of the models for Community Centers for Learning (CCA in Spanish). In this model participants, through computer technology, access to educational programs and interact with students from the Tecnológico de Monterrey and specialists who serve as online tutors and who advise on a particular course to gain knowledge, skills and abilities that are 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.

- **2,739 people were served with the support of 42 volunteers of the community.**



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Persons served in the Integral Educational Centers (CEI, in Spanish)

Centers	CEI beneficiaries		CCA Beneficiaries with tutor		Self-directed CCA beneficiaries		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014
Cd. Juárez	618	710	185	53	862	227	1,665	990
Mazatlán	145	167	147	78	657	328	949	573
Tapachula	97	138	132	72	748	534	977	744
Tuxpan	135	153	115	46	693	233	943	432
TOTAL	995	1,168	579	249	2,960	1,322	4,534	2,739

Susana Alquicirez's video - <https://www.youtube.com/watch?v=BVPif9ikxRc>



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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.

- 16,649 people were served, with the support of 1,411 student-tutors from the ITESM.
- 639 micro-enterprises were incubated.

Norma Barrera's video - <https://www.youtube.com/watch?v=Ea9KM4QyXV0>



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Number of persons served in the Educational and Productive Centers Bancomer-Social Incubator in 2013 vs. 2014

Educational and Productive Center - Social Incubator

Beneficiaries				Beneficiaries			
		2013	2014			2013	2014
1	Pachuca	2,744	5,969	10	Cuernavaca	336	647
2	Torreon	2,001	1,608	11	Leon	161	162
3	Aguascalientes	329	533	12	Morelia	885	733
4	Guadalajara	996	703	13	Hermosillo	412	644
5	San Luis Potosi	424	714	14	Ciudad Obregon	322	211
6	Toluca	873	1,389	15	La Paz	36	21
7	Irapuato	321	258	16	Culiacan	555	616
8	Chiapas	339	698	17	Zamora	466	768
9	Tampico	835	975	TOTAL		12,035	16,649



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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 quality educational 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 2014, 4,266 people were served with the support of 70 volunteers from the organizations.



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Number of persons served in the Magdalena Contreras Educational and Productive Center in 2014

Association	Number of Beneficiaries		Volunteers
	2013	2014	
Cadavieco	2,317	3,501	60
INEA	1,947	576	10
FONABEC	81	92	0
CDI	140		
ProEmpleo	108	97	0
TOTAL	4,593	4,266	70



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b. 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**.

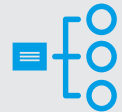


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2014 Developments



Fondo de Apoyo a las Artes (Fund for the Support of the Arts)



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.



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Through the Fondo de Apoyo a las Artes (Arts Support Fund), 49 projects were supported in 2014:

Record of Projects Approved by the Arts Support Fund

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
2014	49	6,225,000

Daniel Irabien's video - <https://www.youtube.com/watch?v=edTuH5bWLqw>



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Bancomer-MACG Program Arte Actual (Current Art)



museology, dissemination and exhibition at the Carrillo Gil Art Museum and other venues, as well as the publication of a bilingual catalog.

In 2014 there were 225 applicants in all and, at the end, 10 artists were selected, with which the total number amounts to 40 supported artists.

It is a post-academic interdisciplinary training program that supports the development, production and exhibition of projects created by young artists.

This training scholarship for performing art projects is made up by seminars, workshops, meetings, specialized studies, curatorial consulting, residences and study tours, among others. Simultaneously it strengthens the plastic materialization and resolution of projects through inter-institutional management, technical consulting, procurement of equipment and materials,



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“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 and the environment face.

This annual university contest aims to promote creation and recognize young talent. It is organized together with an educational tour that offers free workshops and conferences with professional artists from the film industry.

- With the theme “Transforma tu entorno” (Transform your Environment), the 7th edition of the university contest had 402 participants from 26 states throughout Mexico.



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Exhibitions, seminars and conferences program



The exhibitions program seeks to decentralize culture and develop new audiences in collaboration with prestigious museums. Each exhibition is accompanied by a catalog and a program of educational activities.

In 2014, 96,217 people attended, with presence in Mexico City, Sonora, Tijuana, Guadalajara, Puebla, Leon and Monterrey.



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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 2014, we edited the book *La Catedral de México* (The Cathedral of Mexico) with an edition of 12,000 copies. No comprehensive history of the most important viceregal monument of Latin America had been published since 1947.**

Other activities that we supported during 2014:

- A cooperation agreement was entered into with the UNAM Foundation to train 60 students in puppet and acting drama. New website of the Foundation. The Archivo Digital de Jóvenes Creadores del Programa Bancomer (Digital File of Young Artists of the Bancomer Program/MACG) was created. It includes information of 120 artists who have participated in the call.



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Get to Know Some of Our Projects



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

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

6.º 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.docsdof.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/

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c. Bancomer in Education

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



To know more about the history, operation, monitoring and assessment of the Bancomer in Education programs, please visit our **2010 Annual Report**.

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2014 Developments



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



The Olimpiada del Conocimiento Infantil (Children's Knowledge Olympics) is a national competition organized every year by the Secretaría de Educación Pública (SEP, as per its Spanish acronym or Secretariat of Public Education) with the participation of about 2.3 million sixth-grade students of elementary school. The selection process involves teachers and state and federal education authorities throughout the country. It is carried out in 3 stages: by area; by region, sector, head of supervision area or equivalent; and finally by entity.

The winners of the Children's Knowledge Olympics receive a monthly financial grant of \$1,000 pesos during the 10 months of the school year, which funds are transferred into a BBVA Bancomer account.

The winners maintain the scholarship during the three years of junior high school, under the commitment to maintain a minimum outstanding GPA equal to or greater than 9.0 for students in private or public schools at urban populations, and 8.5 for students in rural and indigenous public schools.

BBVA Bancomer Foundation has taken part in the Children's Knowledge Olympics since 2002 supporting the 550 winners with the scholarship every year. From the 2006-2007 edition, with the support of SEP (45 percent), the number of annual winners increased to 1,000 youngsters.

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In 2010 it was announced that SEP would conduct a reassessment to the winners during the third year of junior high school. From such winners, the 50 best-evaluated students per generation continue with the support of the scholarship during the 3 years of high school. The high school scholarship is \$1,200.00 pesos per month during the 10 months of the school year and is covered entirely by the BBVA Bancomer Foundation.

BBVA Bancomer involves its officials on this important project. Therefore, a "Godfather" or "Godmother" (sponsors) is appointed for each scholarship recipient, who is the director of a branch office of BBVA Bancomer in which his/her account will be assigned for the scholarship transfer, in order to motivate and monitor the academic performance of the recipient. Currently, the program has 1,004 sponsors throughout Mexico.

Thus the valuable collaboration and commitment of SEP and the BBVA Bancomer Financial Group is reinforced, which has been ratified in the last twelve years, always with a common goal: promoting excellence in education and rewarding academic efforts of students.

- **This year we supported 3,150 scholarship recipients benefited from financial support and supervision of 1,004 sponsors (branch managers of BBVA Bancomer)**
- **The accumulated number of scholarship recipients as of 2014 is 13,223 youngsters**

Children's Knowledge Olympics Stipend Program video -
<https://www.youtube.com/watch?v=khL1jZLyO2w>

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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 Becas Generación Bicentenario (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 government of the State of Puebla.

- In 2014, 971 recipients were supported with the operative part and monitoring school performance by 487 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.

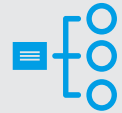
Pronatura Environmental Education Program

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



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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.

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.



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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.



- In 2014, people affected in Baja California by Hurricane Odile were supported with 2,000 food supply kits.



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Refurbishment of Public Schools

G4-EC7

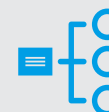
With the purpose that children of military families who attend elementary schools, located in or surrounding military camps, we continued a plan to refurbish with school furniture and computers those educational facilities that need it.

- In 2014, 5 campuses of military camps located in Mazatlán, Sinaloa, and State of Mexico were benefited, as well as an educational center of La Pintada, Guerrero and 24 schools of Culiacán, Sinaloa, supporting 7,768 students and teachers of the school community – both military children and children from the areas surrounding the military camps.



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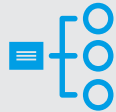
BBVA Route Program

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. The prize is an expedition to countries in both the Americas and Europe.

- **The winners of the 2014 BBVA Route are 12 youngsters of 17-18 years of age who won the competition thanks to their effort, dedication and creativity. By winning the competition, they had the opportunity to travel to Peru and Spain with people of their own age who also won the competition throughout Latin America and Spain. This allows a very enriching cultural exchange among young people. Additionally, this trip allows them to visit other countries, customs, history and culture.**



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d. Social Development Projects

The main objective of this area is to design and implement projects that foster social wellbeing and contribute to school continuity of well-performing Mexican young students in vulnerable conditions.

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).

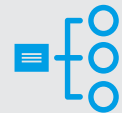
"Por los que se quedan" is the largest program at the Foundation, in terms of both human and economic resources. The program covers 20 states and 159 municipalities around the country, and since 2006 has benefited 43,400 young people.

To know more about the history of the Social Development Programs, please visit our **2010 Annual Report**.



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Agustín Padrino's video - <https://www.youtube.com/watch?v=4B7Qsbbchak>



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2014 Developments



- In 2014, 175.2 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 junior high school students were granted.
- In total, we have 17,815 active scholarship recipients of the three grades of secondary school, with support of 784 sponsors (branch managers).

Coverage of “Por los que se quedan” (“For those who are left behind”)

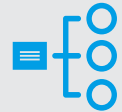
The “Por los que se quedan” (“For Those Who Are Left Behind”) program is implemented in 159 municipalities of 20 states in Mexico.

Mariangel Rivera’s video - <https://www.youtube.com/watch?v=8eUYLXxS6cg>



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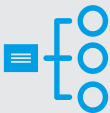
Carlos Santiago Acosta's video - <https://www.youtube.com/watch?v=nStrduAn69o>

- Chiapas
- Chihuahua
- Coahuila
- Colima
- Durango
- State of Mexico
- Guanajuato
- Hidalgo
- Jalisco
- Michoacan
- Morelos
- Nayarit
- Puebla
- Queretaro
- San Luis Potosi
- Sonora
- Tamaulipas
- Tlaxcala
- Veracruz
- Zacatecas



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Bancomer Classes

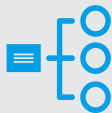
	2006-2009	2007-2010	2008-2011	2009-2012	2010-2013	2011-2014	2012-2015	2013-2016
"Por los que se quedan" Scholarships	600	5,000	5,000	5,000	5,000	5,000	5,800	6,000
Bancomer Branch Offices	8	77	86	166	183	166	186	187
Bancomer employees that participate voluntarily as godfathers and godmothers (mentors)	41	351	390	689	693	700	788	784
Municipalities	6	70	78	143	143	143	159	159
States	3	10	10	18	18	18	20	20

Source: BBVA Bancomer Foundation.



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Events and Meetings Between Senior Management and Beneficiaries

In welcome ceremonies for scholarship recipients, godfathers, godmothers and scholarship recipients of previous generations welcomed the incoming class. Likewise, Governors and State Secretaries participated in these events, as well as Mr. Vicente Rodero Rodero, BBVA Bancomer CEO, and Mr. Luis Robles Miaja, Chairman of the Board of Directors of BBVA Bancomer, both Chairmen of the Board of Directors of BBVA Bancomer Foundation.

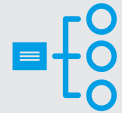
Year	Number of State Events
2007	10
2008	10
2009	11
2010	13
2011	16
2012	15
2013	17
2014	15



Source: BBVA Bancomer Foundation.



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



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b) "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.

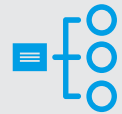
Specifically, we want our scholarship recipients to have more tools to better use their scholarship as well as their debit card they receive through the program as a parallel strategy to include them into the financial field.

- 1,391 young recipients were trained in financial education through 7,928 workshops taught by 131 volunteers during 2014

c) "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) and México País de Valores, who have designed a methodology that, through soccer and training in values, the youngsters can have fun and receive training.

- In 2014, 174 "Por los que se quedan" ("For Those Who Are Left Behind") beneficiaries were supported in the states of Morelos and San Luis Potosi.

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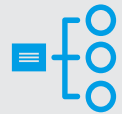
d) “Llegar antes a la escuela” (“Arriving at School Earlier”) in partnership with Human Resources and Transformation areas of BBVA Bancomer Group: In order to solve the difficult access to school in rural areas, this pilot project seeks to provide children with bicycles who walk for over 40 minutes to get to school so that they can have a means to arrive easier and faster to school.

- 408 students received a bicycle to go to school in 2014.



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e. Social Action

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

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 2014-2017 class has 4,071 scholarship recipients – 67% women and 33% men. 143 municipalities from 18 states of Mexico participate. The grade point average of the participants is 9.05



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Andrea Jiménez's video - <https://www.youtube.com/watch?v=7hw89932qus>



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

PROMIS is a 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 educational 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 2,184 students from 11 schools and 240 school workers of the three kinds: general secondary schools, technical secondary schools and basic telesecundarias (TV secondary schools)

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f. BBVA Research

BBVA Research is a research area consolidated and focused on economic analyses adapted to the needs of a banking group in a growing internationalization, which challenge is to assess increasingly globalized economic developments. It is divided into different units, with the purpose of performing a comprehensive follow-up of the economy of the country of residence. Through these units the objective is to contribute a discussion that promotes national development through studies that address issues of wide relevance in national agendas in order to provide ideas based on rigorous research methods. In the Mexico unit studies are conducted on various general and current topics such as: analysis of macroeconomic activity, financial system and its regulatory framework, sectoral and regional analysis, research of the real estate sector, among others.

In addition, jointly with the BBVA Bancomer Foundation, special emphasis is placed upon the analysis of the issue of migration in Mexico and the world, in order to conduct studies that contribute to a better understanding of this important social phenomenon. From this collaboration several publications are made such as:

- **Anuario de Migración y Remesas, México 2014 (Yearbook of Migration and Remittances, Mexico 2013), co-published with the Consejo Nacional de Población (CONAPO) (National Population Council)**
- **Revista Situación Migración México (Mexican Immigration Situation Magazine)**
- **Observatories and migration working papers and Flash of remittances**



This and other publications can be downloaded free in their electronic format from: www.fundacionbbvabancomer.org and www.bbvarresearch.com



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g. Strategic alliances and Public Relations

G4-15, G4-16

a) National

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

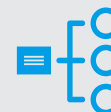
- Develop the fundraising strategy that guarantees the continuance of the Foundation's projects, in complete consonance with the values and business strategies of the BBVA Bancomer Financial Group
- Direct the strategies and processes within BBVA Bancomer to ensure the implementation of all fundraising 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

In 2014 we granted donations to 33 institutions, and we have 4 scholarship recipients. All this for a total of \$16, 852,760.00 pesos. In addition, we received from institutional and governmental agreements (Bécalos, SEP and the Government of Puebla) donations for a total of \$44, 980,245.00 pesos.



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b) 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., USA. 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.



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h. Accountability

G4-9, G4-NG07

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 2014 Total Profits per Strategic Issues

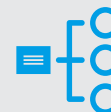
Strategic Issue	Assigned Percentage (%)		
	2012	2013	2014
1. Foundation's Programs:			
Education	59	59	55
Natural Disasters	1	0	1
Culture	4	4	3
Social Aid and Others	6	7	11
TOTAL	70	70	70
2. Financial Education Program	30	30	30

Source: BBVA Bancomer Foundation.



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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
- The established procedures to channel complaints and solve claims

Fundraising

G4-NG08

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, BBVA 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:

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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.facturafundacionbancomer.com ▶

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c) Directors

This initiative invites BBVA Bancomer directors to sponsor at least one of our beneficiaries with scholarships per school year of the **“Por los que se quedan” (For Those Who Are Left Behind)** program.

d) Campaign in www.bancomer.com

This campaign enables our customers to make donations to the **“Por los que se quedan” (For Those Who Are Left Behind)** program from our website. This strategy is directed to BBVA Bancomer customers that have electronic banking system.

e) Branch offices

Executives of the Commercial Network can invite their customers to donate through our website, creating a user for the client, which allows them to have a self-service system regarding donations and obtaining of deductible receipts. These donations can be made through single or recurring charges of credit or debit cards.

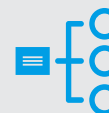
f) Payroll donations

Now all employees of BBVA Bancomer group can donate through “Mi portal” (My portal) via payroll.

g) Online donations

Any individual or company can donate through our website www.fundacionbbvabancomer.org

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h) BBVA Bancomer Race

The bank holds its annual race for bank employees and their families. The enrollment fee of participants is collected for the **"Por los que se quedan" (For Those Who Are Left Behind) scholarship program.**

i) Institutional and Governmental Agreements

Through partnerships with private and public institutions, BBVA Bancomer Foundation seeks to raise funds for the scholarship programs.

j) Emoluments

Payments to the group's officials for services related to their post, for the public in general, are donated to the BBVA Bancomer Foundation.

k) Vending machines

The vending machines suppliers make a donation to the BBVA Bancomer Foundation through the machines located in the corporate offices of the BBVA Bancomer group.

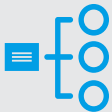
l) Christmas sale

As every year, the Foundation organizes its Christmas sale for employees, in which all funds raised as space rental is donated to the Foundation.



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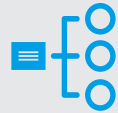
2014 Donations in kind

Concept	Amount in Pesos	
	2013	2014
Food supply kits	\$1,583,483	\$1,098,400
School refurbishment	\$5,069,398	\$19,946,181.34
Subtotal	\$6,652,881	\$21,044,581.34
Computer equipment	\$1,544,826	\$1,795,347.27
Other (promotional items)	\$1,156,913	\$871,721.52
TOTAL	\$9,354,620	\$23,711,650.13



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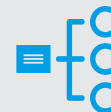
Administration and finance

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.



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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 (www.fundaciónbbvabancomr.org), to then be filed and transmitted electronically.



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Budget Control

G4-9, G4-EC1



2014 BBVA Bancomer Foundation's Budget¹

Strategic Area	Total Contribution
Bancomer in Education	\$23,743,795
Educational and Productive Centers	\$10,083,288
Cultural Promotion	\$13,722,669
Social Development Projects	\$204,433,399
Social action projects	\$39,886,262
Communication and publicity of the Foundation	\$10,518,554
Audit payment and automation systems	\$755,284
TV show	\$5,277,513
Other (natural disasters, social and institutional aid, management, etc.)	\$18,282,042
TOTAL	\$326,702,806.00

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

Source: BBVA Bancomer Foundation.

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2014 Budget Control

Fundación BBVA Bancomer, A.C.				Expense with regard to regular budget
Regular Budget	Budget	Expense	Variation	%
Bancomer in Education	30,955,142.00	23,743,795.07	7,211,346.93	76.70
Natural Disaster Fund	5,000,000.00	1,148,903.08	3,851,096.92	22.98
Educational and Productive Centers	10,202,417.00	10,083,288.17	119,128.83	98.83
Cultural Promotion	15,120,000.00	13,722,669.07	1,397,330.93	90.76
Social Development Projects	207,154,150.00	204,433,398.68	2,720,751.32	98.69
Social Action Projects	39,483,487.00	39,886,262.18	-402,775.18	101.02
Communication and Publicity of the Foundation	11,891,650.00	10,518,554.33	1,373,095.67	88.45
Overheads Concentrator	4,800,000.00	3,292,663.86	1,507,336.14	68.60
Other Donations	14,220,000.00	13,840,475.00	379,525.00	97.33
Audit Payment and Automation Systems	1,200,000.00	755,283.77	444,716.23	62.94
TV Show	5,201,864.00	5,277,512.78	-75,648.78	101.45
TOTAL	345,228,710.00	326,702,806.00	18,525,904.01	94.63



Source: BBVA Bancomer Foundation, in Mexican pesos.



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2014-2013 Comparative Budget

Budget	2013	2014	Variation	% with regard to regular budget
(In Mexican pesos)				%
Bancomer in Education	28,470,749	30,955,142	2,484,393	9
Natural Disaster Fund	1,000,000	5,000,000	4,000,000	400
Educational and Productive Centers	10,061,825	10,202,417	140,592	1
Cultural Promotion	14,590,000	15,120,000	530,000	4
Social Development Projects	195,412,500	207,154,150	11,741,650	6
Social Action Projects	15,137,016	39,483,487	24,346,471	161
Communication and Publicity of the Foundation	5,000,000	11,891,650	6,891,650	138
Overheads Concentrator	3,200,000	4,800,000	1,600,000	50
Other Donations	10,690,000	14,220,000	3,530,000	33
Audit Payment and Automation Systems	1,200,000	1,200,000	0	0
TV Show	0	5,201,864	5,201,864	100
TOTAL	284,762,090	345,228,710	60,466,620	21



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i. 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.

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.



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Appendixes

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Appendixes

a. 2014 Developments and 2015 Objectives

- ✓ Objective achieved
- ! Objective with certain compliance progress
- ✗ No compliance progress

2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
Social Development Projects	To grant 6,000 new scholarships for 1st grade of junior high school of the 2014-2015 school year regarding the "Por los que se quedan" (For Those Who Are Left Behind) program; deadline: October 31, 2014.	6,000 scholarships granted.	✓	To grant 6,375 new scholarships for 1st grade of junior high school students of the 2015-2016 school year.
	To grant 17,815 scholarships for junior high school students of the 2014-2015 school year regarding the "Por los que se quedan" (For Those Who Are Left Behind) program; deadline: October 31, 2014.	17,815 scholarships granted.	✓	To grant 18,375 scholarships granted for the 2015-2016 school year.
	Benefiting 200 students from public junior high schools belonging to 2 municipalities in order to promote values and physical activation; deadline: December 31, 2014.	174 students registered. At year-end there were 120 children due to dropouts, who have been replaced.	!	Benefiting 200 students from public junior high schools belonging to 2 municipalities in order to promote values and physical activation; deadline: December 31, 2015.

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2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
Bancomer in education	To grant 1,000 new scholarships for junior high school students of the “Olimpiada del Conocimiento Infantil” (Children’s Knowledge Olympics) program; deadline: October 31, 2014.	1,000 new scholarships for first-grade junior high school students.	✓	To grant 1,000 new scholarships for junior high school students of the “Olimpiada del Conocimiento Infantil” (Children’s Knowledge Olympics) program for the 2015-2016 school cycle.
	To build and refurbish the Educational Center of La Pintada, Guerrero for 400 students; deadline: December 31, 2014.	It was concluded with the project—the Center of La Pintada was delivered refurbished in May 2014.	✓	-
	To continue the refurbishment program of public schools located within military zones. Our goal is to refurbish 5 public schools; deadline: December 31, 2014.	5 schools were refurbished. Centenary of the Mexican Revolution, Tenochtitlan, General Federico Chapoy, Gabriel Leyva Solano and Mexican Army.	✓	To continue the refurbishment program of 6 SEDENA public schools; deadline: December 31, 2015.

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2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
Cultural Promotion	To increase by 5% – compared to 2013 – participation of college students in the "Hazlo en cortometraje" (Make it in a Short Film) contest to encourage film creation and training; deadline: November 30, 2014.	The number of participants was increased in 19.8%.	✓	Touring in 6 cities and increase participation by 5%.
	5% increase – compared to 2013 – of the number of applicants to the "BBVA Bancomer MACG" program to help 10 artists in consolidating their projects;; deadline: December 31, 2014.	The number of applicants had a 13.56% increase.	✓	Hold 5 meetings and edit catalog.
	To support with 15 scholarships for postgraduate artists, residences and summer stays of SOMA; deadline: December 31, 2014.	19 artists received scholarships.	✓	To perform 3 workshops for PLQSQ recipients and/or employees.

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2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
National Alliances	To keep fundraising at MXN\$100,000,000.00 for the extension of coverage of the various initiatives offered by the Foundation; deadline: December 31, 2014.	Fundraising exceeded \$ MXN100,000,000.00, since only with: Fondo B+ Educa, ATM, Béalos, Carrera, Domiciliación, Consejeros (Web Transfer, TPV and Transfers) and Convenios initiatives, a fundraising of MXN\$135, 948,611 was achieved. In total fundraising amounted to: MXN\$141,270,982. The foregoing including the new: Nómina, Sucursales, B.com and Donativos en Línea initiatives; and other initiatives such as emoluments, book sales, Christmas sales, vending machines and natural disasters.	✓	To keep fundraising at MXN\$113,000,000.00 for the extension of coverage of the various initiatives offered by the Foundation; deadline: December 31, 2015.
Educational and Productive Centers	To increase the number of ITESM student mentors to 2,207 for Educational and Productive Centers - Social Incubator; deadline: December 31, 2014.	The number of student mentors reported by ITESM at the end of 2014 was 1,411 for Educational and Productive Centers - Social Incubator.	!	To increase the number of ITESM student mentors to 1,500 for Educational and Productive Centers - Social Incubator; deadline: December 31, 2015.
	To increase the number of volunteers to 216 for comprehensive educational centers and for the Magdalena Contreras Center; deadline: December 31, 2014.	The number of volunteers who supported the Institutions of the Magdalena Contreras Center and the comprehensive educational centers amounted to 112 at the end of 2014.	!	A metric change of volunteers for increasing the number of direct beneficiaries was made: 4,500 for the Magdalena Contreras Center; deadline: December 31, 2015.

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2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
Educational and productive centers	To have 16,618 direct beneficiaries for Educational and Productive Centers - Social Incubator; deadline: December 31, 2014.	A total of 16,649 direct beneficiaries of Educational and Productive Centers - Social Incubator was obtained; deadline: December 31, 2014.	✓	To increase to 18,000 the number of direct beneficiaries for Educational and Productive Centers - Social Incubator; deadline: December 31, 2015.
Communication and Brand	To make known the activities of the BBVA Bancomer Foundation through an internal and external communication strategy, including videos, banners, art, among others, in order to create 300 new full scholarships benefiting more children of the "Por los que se quedan" (For Those Who Are Left Behind) and "Becas adelante" (Adelante Scholarships) programs; deadline: December 31, 201	265 scholarships were achieved, generating a compliance of 88% at the end of 2014.	!	*To continue with the 2015 "Por una generacion de líderes mexicanos" (For a generation of Mexican leaders") campaign to maintain the positioning of Bancomer Foundation to Bancomer's customers, employees and non-customers, with the purpose of making a fundraising for the "PLQSQ" integration program. *The campaign will be conducted internally and externally. *To increase indicators of the RRSS and of the website with the Bancomer Foundation campaign.

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- Objective achieved
- Objective with certain compliance progress
- No compliance progress



2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
Becas Adelante	Granting 4,000 new scholarships for students entering high school in the 2014-2015 school year of the "Becas Adelante" program with completion date: October 31, 2014. These scholarship recipients are selected from the Becas de Integración "Por los que se quedan" ("For Those Who Are Left Behind") program after graduating from junior high school.	4,000 scholarships granted.	●	Granting 4,000 new scholarships for students entering junior high school in the 2015-2016 school year.
	Granting and operating a total of 6,000 scholarships for high school students in the "Becas Adelante" program for the 2014-2015 school year with completion date: October 31, 2014.	6,000 scholarships granted.	●	Achieving a total of 10,000 scholarships for the 2015-2016 school year.

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2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
Becas Adelante	Implementing, with the 2nd-school year scholarship recipients of the "Becas Adelante" program, the "Servicio Comunitario BA" ("BA Community Service") project which purpose is to generate a sense of reciprocity and social responsibility of the recipients with their communities, helping students who are graduating from junior high to make their electronic registration of participation in the "Becas Adelante" program.	350 scholarship recipients enrolled in the "Servicio Comunitario" ("Community Service") project.	●	Continuing with the project and implementing new "Servicio Comunitario BA" projects for the 2015-2016 school year.
	1 st . BA National Meeting of Leaders in Mexico City, where the efforts of "Becas Adelante" recipients will be recognized in the "Servicio Comunitario BA" project.	270 "Becas Adelante" recipients attended the event.	●	Replicating the event with the participation of 500 "Becas Adelante" recipients.

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2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
PROMIS	Improvement in indicators of: - Approval: Minimum of 5% compared to the school year - Decrease of school dropout: 0.30% regarding the previous cycle- Improving graduation efficiency: At least 10% compared with previous cycle.	The approval rate stood at 8.42% more than previous cycle. The dropout rate decreased to 5.27%. This is 0.36% less compared to last cycle. Graduation efficiency was improved by 11.91%, ranging from 69.36% to 81.27% in 2013-2014.	●	Regarding the beginning of the PROMIS project: - Improving by 10% the indicator value.- Improving by 0.5% the indicator value.- Improving by 15% the indicator value.
	Educational Activities: - Action plans of the Immediate Solution Problems (PSI, in Spanish) of students from the 11 PROMIS schools.- Intervention with parents for improving education of their children in the 11 PROMIS schools.- Application to 1,800 students of the diagnosis of multiple intelligences (MI) as an element to improve teaching practice.	Action plans of the immediate solution problems were established in each of the 11 PROMIS schools. - 11 intervention processes were conducted; one per each PROMIS school, with parents.- 1,817 diagnosis were applied to students from the 3 junior high school levels from the 11 PROMIS schools.	●	Disclosing and documenting the results of the action plans from the 11 schools. - Documenting the 11 processes of intervention with parents of family.- Apply the diagnosis of multiple intelligences to new students (first grade) from 11 schools.

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2014 Developments and 2015 Objectives

Area	2014 Objective	Progress	Deloitte	2015 Objective
PROMIS	Education and Training: - 40 internal facilitators of the 11 schools with the PROMIS methodology- 140 people with the methodology of the Comprehensive Problem Solution Process (PSPI, in Spanish)- Master degree in Management of Institutions for 25 teachers from PROMIS schools- Enrolling 150 teachers to the Teaching Skills Diploma.- Training 64 teachers in the "Formando Formadores" (Training Teachers) diploma.	<ul style="list-style-type: none"> • 79 internal facilitators were trained who participate in the 11 schools. • 150 people were trained in the methodology of the comprehensive problem solution. In the attendance lists there were 4 people who did not sign such list, despite they attended the training. • 25 teachers were enrolled in the Master in Management of Institutions. As of December 2014 they have studied 3 semesters out of 4. • 150 teachers were registered in the teaching skills diploma. These people were trained during the 2013-2014 school year. • 21 people completed the "Formando Formadores" (Training Teachers) diploma. 	●	<ul style="list-style-type: none"> • Documenting the process and that internal facilitators lead from 3 to 5 PROMIS sessions in each of their schools. • Process design and documentation of evidence obtained from each of the plans resulting from the PSPI of each of the 11 schools. • Conclusion of the masters program for 25 registered teachers. • Training 11 teachers in the "Formando Formadores" (Training Teachers) diploma • Integrating eight financial education workshops into 27 groups of third year, from the 11 schools.
	Improvement in Schools: • Installing bulletin boards to implement the teaching strategy of multiple intelligences in 80 classrooms of the 11 schools. Equipping the media classrooms in the 11 schools.	<ul style="list-style-type: none"> • Installing 90 bulletin boards in the same number of classrooms of PROMIS schools. • 11 media classrooms were installed, one in each PROMIS school. 	●	

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b. Principles of the Global Compact

Areas	Principles of the Global Compact	GRI Indicators
Human Rights	1. Support and respect the protection of internationally proclaimed human rights, within their sphere of influence	Social performance HR1-HR3, HR4, HR5, HR6, HR7, HR8, HR9 LA4, LA6-LA9, LA13, LA14, SO5 PR1, PR2, PR8. Economic performance EC5
	2. Ensure of not being an accomplice in abusing human rights.	Social performance HR1-HR3, HR4, HR5, HR6, HR7, HR8, HR9 SO5



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Areas	Principles of the Global Compact	GRI Indicators
Labor Rights	3. Uphold the freedom of association and the effective recognition of the right to collective bargaining	Social performance LA4-LA5 HR1-HR3, HR5 SO5
	4. Eliminate all forms of forced and compulsory labor.	Social performance HR1-HR3, HR7 SO5
	5. Uphold the effective abolition of child labor	Social performance HR1-HR3, HR6 SO5
	6. Uphold the elimination of discrimination in respect of employment and occupation	Social performance LA2, LA15, LA13, LA14 HR1-HR3, HR4 SO5 Economic performance EC7

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Areas	Principles of the Global Compact	GRI Indicators
Environment	7. Support a precautionary approach to environmental challenges.	Economic performance: EC2 Environment performance EN18, EN26, EN30, Social performance SO5
	8. Undertake initiatives to promote greater environmental responsibility.	Environment performance EN1, EN2, EN3-EN7, EN8- EN10, EN11-EN15, EN16- EN25, EN26, EN27, EN28, EN29, EN30
	9. Encourage the development and dissemination of environmentally friendly technologies.	Social performance SO5 PR3,PR4 Environment performance EN2, EN5-EN7, EN10, EN18, EN26, EN27, EN30 Social performance SO5
Anti-Corruption	10. Work against corruption in any form, including bribery and extortion.	Social performance SO2-SO4, SO5-SO6



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c. GRI Table of Contents

GRI Table of Contents

	GRI-4 Index	Page(s)	Externally Verified
	Strategy and Analysis		
G4-1	Statement from the most senior responsible on the organization's decision-making machinery.	Message from the Director, p. 3	No
	Organizational Profile		
G4-3	Name of the organization.	Fundación BBVA Bancomer, A.C.	No
G4-4	Main brands, products and/or services of the organization.	Strategic Areas. p. 50	No
G4-5	Location of organization's headquarters.	Av. Universidad # 1200, col Xoco, México, D.F. CP. 03330	No
G4-6	Number of countries where the organization operates.	We only operate in Mexico.	No
G4-7	Nature of ownership and legal form.	Who We Are , p. 6	No
G4-8	Markets served (including geographic breakdown, sectors served and types of clients/beneficiaries).	Beneficiaries, p. 22 Strategic Areas , p. 50	No
G4-9	Scale of the reporting organization, indicating: <ul style="list-style-type: none">• Number of employees• Number of operations• Net sales (for private sector organizations) or net revenues (for public sector organizations).• Capitalization, broken down in terms of debt and equity (for private sector organizations).• Quantity of products or services provided.	The Numbers, p. 14 Employees, p. 33 Accountability, p. 88 Budget Control, p. 96	Yes, p. 125-126

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	GRI-4 Index	Page(s)	Externally Verified
G4-10	a. Report the total number of employees by employment contract and gender. b. Report the total number of permanent employees by employment type and gender. c. Report the total workforce by employees and supervised workers and by gender. d. Report the total workforce by region and gender. e. Report whether a substantial portion of the organization's work is performed by workers who are legally recognized as self-employed, or by individuals other than employees or supervised workers, including employees and supervised employees of contractors. f. Report any significant variations in employment numbers (such as seasonal variations in employment in the tourism or agricultural industries).	Employees, p. 33	Yes, p. 125-126
G4-11	Percentage of total employees covered by collective bargaining agreements.	The Foundation does not have any employee covered by collective labor	No
G4-12	Describe the organization's supply chain.	The Foundation adheres to the Purchasing Policy of the BBVA Bancomer Group, described in its 2014 Annual Report, chapter Suppliers.	No
G4-13	Report any significant change during the reporting period regarding size, structure, shareholding or supply chain of the organization	In 2014 a new Director of the Foundation took office.	No
	Participation in External Initiatives		
G4-14	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Code of Conduct and Other Standards, p. 12	No
G4-15	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Strategic Alliances, p. 86	No
G4-16	Memberships in associations and/or national/international advocacy organizations in which the organization participates.	Strategic Alliances, p. 86	No
	Material Aspects and Aspect Boundaries		
G4-17	a. List all entities included in the organization's consolidated financial statements or equivalent documents. b. Report whether any entity included in the organization's consolidated financial statements or equivalent documents is not covered by the report.	There are no other entities within the structure of BBVA Bancomer Foundation.	Yes, p. 125-126

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	GRI-4 Index	Page(s)	Externally Verified
G4-18	a. Explain the process for defining the report content and the Aspect Boundaries. b. Explain how the organization has implemented the Reporting Principles for Defining Report Content.	About this Report, p. 4 Materiality and Stakeholders, p. 16	Yes, p. 125-126
G4-19	List all the material Aspects identified in the process for defining report content.	Materiality and Stakeholders, p. 16	Yes, p. 125-126
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	Materiality and Stakeholders, p. 16	Yes, p. 125-126
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	Materiality and Stakeholders, p. 16	Yes, p. 125-126
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	There are no restatements of information from previous reports.	Yes, p. 125-126
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	No significant changes within the reported period were notified.	Yes, p. 125-126
	Stakeholder Inclusiveness		
G4-24	Provide a list of stakeholder groups engaged by the organization.	Materiality and Stakeholders, p.16	Yes, p. 125-126
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Materiality and Stakeholders, p.16	Yes, p. 125-126
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Materiality and Stakeholders, p.16	Yes, p. 125-126
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	Materiality and Stakeholders, p.16	Yes, p. 125-126

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	GRI-4 Index	Page(s)	Externally Verified
	Report Profile		
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	2014	No
G4-29	Date of most recent previous report (if any).	2013	No
G4-30	Reporting cycle (annual, biennial, etc.)	Annual	No
G4-31	Provide the contact point for questions regarding the report or its contents.	Contact Information, p. 123	No
	GRI Index		
G4-32	Report the 'in accordance' option the organization has chosen.	Essential	
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	Independent Review Report, p. 125-126	No
	Governance		
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impact.	Structure and Corporate Governance, p. 9	No
	Ethics and Integrity		
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Mission, Vision and Objectives, p. 7	Yes, p. 125-126
	Economic Performance		
G4-EC1	Direct economic value generated and distributed.	The Numbers, p. 14 Budget Control, p. 96	Yes, p. 125-126

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	GRI-4 Index	Page(s)	Externally Verified
G4-EC4	Significant financial assistance received from government.	The "Knowledge Olympics" scholarships are funded jointly by the Federal Government, through SEP, and BBVA Bancomer. There neither was other significant government help nor does it have a presence in the governance structure of the Foundation.	Yes, p. 125-126
G4-EC6	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	All our employees are Mexican.	No
	Aspect: Indirect Economic Impacts		
G4-EC7	Development and impact of infrastructure investments and types of services.	The Numbers, p. 14 Educational and Productive Centers p. 51 School refurbishment p. 72	Yes, p. 125-126
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	The Numbers, p. 14 Direct and Indirect Beneficiaries of the 2014 Programs, p. 23	No
	Environmental Performance		
	Aspect: Materials		
G4-EN1	Materials used by weight or volume.	Paper Consumption, p. 46	Yes, p. 125-126



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	GRI-4 Index	Page(s)	Externally Verified
	Aspect: Energy		
G4-EN3	Energy consumption within the organization .	Electricity and Fuel Consumption, p. 48	Yes, p. 125-126
	Aspect: Water		
G4-EN8	Total water withdrawal by source.	Our headquarters are located in urban ground, whose water supply is municipal. There is no additional water withdrawal mechanism, p. 47	Yes, p. 125-126
G4-EN10	Percentage and total volume of water recycled and reused.	We do not have a water treatment system	No
	Aspect: Emissions		
G4-EN15	Direct greenhouse gas (GHG) emissions (scope 1).	Fight Against Climate Change, p. 45	Yes, p. 125-126
G4-EN19	Reduction of greenhouse gas (GHG) emissions.	Fight Against Climate Change, p. 45	No
	Aspect: Effluents and Waste		
G4-EN23	Total weight of waste by type and disposal method.	Waste Management , p. 49	Yes, p. 125-126
	Aspect: Regulatory Compliance		
G4-EN29	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	During the reporting period, neither significant fines nor non-monetary sanctions were presented in environmental matters.	No

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	GRI-4 Index	Page(s)	Externally Verified
	Aspect: Transport		
G4-EN30	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	For its operations, BBVA Bancomer Foundation does not have a car fleet.	No
	Aspect: Employment		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Employees, p. 33 Average Employee Turnover, p. 39	Yes, p. 125-126
	Aspect: Employees-Management Relations		
G4-LA4	Minimum notice periods regarding operational changes, including whether these are specified in collective agreements.	BBVA Bancomer Foundation does not have a collective agreement.	No
	Aspect: Occupational Health and Safety		
G4-LA6	Type of injury and rates of injury, occupational diseases, lost days, and absenteeism, and total number of work-related fatalities, by region and by gender.	Absenteeism Rate, p. 40	Yes, p. 125-126
G4-LA8	Health and safety topics covered in formal agreements with trade unions.	BBVA Bancomer Foundation does not have a collective agreement.	No
	Aspect: Training and Education		
G4-LA9	Average hours of training per year, per employee, by gender and by employee category.	Employee Training, p. 38	Yes, p. 125-126
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Employee Training, p. 38	No
G4-LA11	Percentage of employees receiving regular performance and career development reviews by gender and by employee category.	All employees receive a performance evaluation per year.	No
	Aspect: Diversity and Equal Opportunity		
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Structure and Corporate Governance p. 9	Yes, p. 125-126

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	GRI-4 Index	Page(s)	Externally Verified
	Aspect: Equal Pay for Women and Men		
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	In the same position, men and women receive the same salary.	No
	Aspect: Supplier Assessment for Labor Practices		
G4-LA14	Percentage of new suppliers that were screened using labor practices criteria.	Our Code of Conduct applies to all our stakeholders, including suppliers.	No
G4-LA15	Significant actual and potential negative impacts for labor practices in the supply chain and actions taken.	No negative impacts have been identified regarding the supply chain.	No
	Aspect: Labor Practices Grievance Mechanisms		
G4-LA16	Number of grievances about labor practices filed, addressed, and resolved through formal grievance mechanisms.	No grievances of this nature were recorded during the reporting period.	No
	Aspect: Investment		
G4-HR1	Total number and percentage of significant investment agreements and contracts that include human rights clauses or that underwent human rights screening.	Bancomer Foundation has investment agreements with institutions other than BBVA Bancomer.	No
	Aspect: Non-discrimination		
G4-HR3	Total number of incidents of discrimination and corrective actions taken.	No cases of this nature were recorded during the reporting period.	No
	Aspect: Child Labor		
G4-HR5	Operations and suppliers identified as having significant risk for incidents of child labor, and measures taken to contribute to the effective abolition of child labor.	One of the objectives of our scholarship programs is to prevent that children and youngsters fall into this situation.	No

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	GRI-4 Index	Page(s)	Externally Verified
	Aspect: Forced or Compulsory Labor		
G4-HR6	Operations and suppliers identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of all forms of forced or compulsory labor.	One of the objectives of our scholarship programs is to prevent that children and youngsters fall into this situation.	No
	Aspect: Supplier Human Rights Assessment		
G4-HR10	Percentage of new suppliers that were screened using human rights criteria.	Our Code of Conduct applies to all our stakeholders, including suppliers.	No
G4-HR11	Significant actual and potential negative human rights impacts in the supply chain and actions taken.	No negative impacts have been identified regarding the supply chain.	No
	Aspect: Human Rights Grievance Mechanisms		
G4-HR12	Number of grievances about human rights impacts filed, addressed, and resolved through formal grievance mechanisms.	No incidents of this nature were recorded during the reporting period.	No
	Aspect: Local Communities		
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Direct and Indirect Beneficiaries of the 2014 Programs, p.15	Yes, p. 125-126
	Aspect: Anti-Corruption		
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	As part of BBVA Bancomer, the Foundation is supervised and audited to prevent and monitor acts of corruption.	No
G4-SO5	Confirmed incidents of corruption and actions taken.	No incidents of this nature were recorded during the reporting period.	No
G4-SO6	Total value of political contributions by country and recipient/beneficiary.	BBVA Bancomer Foundation does not contribute to any political party.	No

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	GRI-4 Index	Page(s)	Externally Verified
	Aspect: Compliance		
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	No fines were recorded in the reporting period.	No
	Aspect: Supplier Assessment for Impacts on Society		
G4-SO9	Percentage of new suppliers that were screened using criteria for impacts on society.	Our Code of Conduct applies to all our stakeholders, including suppliers.	Yes, p. 125-126
G4-SO10	Significant actual and potential negative impacts on society in the supply chain and actions taken.	No negative impacts have been identified regarding the supply chain.	No
	Aspect: Grievance Mechanisms for Impacts on Society		
G4-SO11	Number of grievances about impacts on society filed, addressed, and resolved through formal grievance mechanisms.	No grievances of this nature were presented during the reporting period.	No
	Product Responsibility		
	Aspect: Customer Health and Safety		
G4-PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning the health and safety impacts of products and services during their life cycle, by type of outcomes.	No incidents of this nature were recorded during the reporting period.	No
G4-PR5	Results of surveys measuring customer satisfaction.	Materiality and Stakeholders, p. 16	No
	Aspect: Marketing Communications		
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by type of outcomes.	BBVA Bancomer Foundation services do not require any labeling information.	No

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	GRI-4 Index	Page(s)	Externally Verified
	Aspect: Customer Privacy		
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	There were no incidents of this kind in the reported year.	No
	NGO Sector Supplement		
NGO1	Processes for involvement of affected stakeholder groups in the design, implementation, monitoring and evaluation of policies and programs.	Materiality and Stakeholders, p. 16	Yes, p. 125-126
NGO2	Mechanisms for feedback and complaints in relation to programs and policies and for determining actions to take in response to breaches of policy.	Materiality and Stakeholders, p. 16 Contact Information and Communication Channels, p. 123	Yes, p. 125-126
NGO3	System for program monitoring, evaluation and learning, (including measuring program effectiveness and impact), resulting changes to programs, and how they are communicated.	Materiality and Stakeholders, p. 16 Contact Information and Communication Channels, p. 123	Yes, p. 125-126
NGO4	Measures to integrate gender and diversity into program design, implementation, and the monitoring, evaluation, and learning cycle.	All calls for our social programs are designed to be inclusive so that impartiality is granted in the selection of candidates as well as a gender perspective.	Yes, p. 125-126
NGO5	Processes to formulate, communicate, implement, and change advocacy positions and public awareness campaigns.	Ethical Communication, p. 99	Yes, p. 125-126
NGO6	Processes to take into account and coordinate with the activities of other actors.	Allies, p. 29	Yes, p. 125-126
NGO7	Resource allocation.	Accountability, p. 88	Yes, p. 125-126
NGO8	Sources of funding by category and five largest donors and monetary value of their contributions.	Donors, p. 31 Fundraising, p. 89	Yes, p. 125-126
NGO9	Mechanisms for workforce feedback and complaints, and their resolution.	Materiality and Stakeholders, p. 16	Yes, p. 125-126

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d. Contact Information and Communication Channels



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

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1. How Can You Help?

• ATMs

If you are a customer of BBVA Bancomer, you can make a donation through our ATMs during the fundraising campaign of the “Por los que se quedan” (“For Those Who Are Left Behind”) program: Your contribution is tax deductible. Get your tax-deductible receipt at www.facturafundacionbancomer.com, choose "ATMs" option and provide the requested information.

• B+ Educa Fund

If you are interested in investing your savings, ask your account executive at BBVA Bancomer about how to participate in the B+ Educa investment fund, the first investment fund with a social cause in Mexico.

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Thus, we benefit children and youngsters of our programs so that they can continue studying. Get your tax-deductible receipt at **www.facturafundacionbancomer.com**, choose "Investment funds" option and provide the requested information.

- **Branch offices**

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2. Further Information

Please visit our website: www.fundacionbbvabancomer.org



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e. Independent Review Report

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Independent assurance report to Fundación BBVA Bancomer, A.C. (Fundación BBVA Bancomer) on the Annual Report 2014.

Responsibilities of Fundación BBVA Bancomer and Independent Reviewer

The preparation of the Annual Report 2014 (AR 2014) as well as its content is responsibility of Fundación BBVA Bancomer, who is also responsible for defining, adapting and maintaining the management systems and internal control from which information is obtained.

Our responsibility is to issue an independent report based on the procedures applied during our review.

This report has been prepared exclusively for the management of Fundación BBVA Bancomer in accordance with the terms of our letter of agreement dated November 21st, 2014, and is not intended to be nor should be used by someone other than this. We do not assume responsibility to third parties other than the Management of Fundación BBVA Bancomer.

Scope of assurance work

The scope of our verification was limited, and is substantially lower than for a reasonable assurance engagement, therefore the security provided is also lower. This report in no case can be understood as an audit report.

We conducted our review of the AR 2014 under the following conditions and / or criteria:

- a) The adaptation of the contents of the AR 2014 to the Global Reporting Initiative (GRI) Guidelines version 4 (G4) and according to the materiality study provided by Fundación BBVA Bancomer.
- b) The review of the sustainability performance indicators reported according to the option Core and specified in the GRI Index of the AR 2014.
- c) The information provided regarding to the progress in the areas of work on Corporate Responsibility during 2014.
- d) The consistency of information contained in the AR 2014 with supporting evidence provided by the management.

Assurance standards and procedures

We have performed our work in accordance with the International Auditing Standard ISAE 3000 Assurance Engagements other than Audits or Reviews of Historical Financial Information issued by the International Auditing and Assurance Standards Board (IAASB) of IFAC.

Our review work included the formulation of questions to the management as well as various areas of Fundación BBVA Bancomer that have participated in the elaboration of the AR 2014 and the application of certain analytical and sample screening tests that are described below:

- a) Meetings with staff of Fundación BBVA Bancomer to learn the principles, systems and applied management approaches.
- b) Analysis of the process to collect, validate and consolidate the data presented in the AR 2014.
- c) Analysis of scope, relevance and integrity of the information included in the AR 2014 in terms of the understanding of Fundación BBVA Bancomer and of the requirements that stakeholders have identified as material aspects.
- d) Selected sample review from the evidence that supports the information included on the AR 2014.

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The following table details the performance indicators on sustainability reviewed according to the GRI Guidelines version 4:

G4-9	G4-21	G4-27	G4-EN8	G4-LA12	NGO4
G4-10	G4-22	G4-56	G4-EN15	G4-SO1	NGO5
G4-17	G4-23	G4-EC4	G4-EN23	G4-SO9	NGO6
G4-18	G4-24	G4-EC7	G4-LA1	NGO1	NGO7
G4-19	G4-25	G4-EN1	G4-LA6	NGO2	NGO8
G4-20	G4-26	G4-EN3	G4-LA9	NGO3	NGO9

Conclusion

Based on the work performed and described in this report, nothing comes to our attention that could make us believe that the AR 2014 contains significant errors or has not been prepared in accordance with the Core Option. Also, nothing comes to our attention that makes us believe that the information provided about the areas of work on Corporate Responsibility during 2014 contains significant errors.

Recommendations

Additionally we present our recommendations for strengthening future Annual Reports, which do not modify the conclusions expressed in this report:

- Strengthen internal management of the procedures related to the gathering and analysis of the information by establishing guidelines, data sources, responsible parties of validating this information and operational methodologies.
- Establish the criteria to define the annual objectives in order to generate specific, measurable, achievable, realistic and time-defined objectives. Furthermore conduct compliance reviews every three months.
- Implement communication and training activities for the people involved in the elaboration of the report in order to develop a better understanding of the processes involved, strengthening the information reported and improving the information flow.

We have submitted a detailed report of recommendations to the Officer of Fundación BBVA Bancomer on regards of the areas of improvement in the sustainability strategy (specifically for the verified indicators) and the reporting process.

Galaz, Yamazaki, Ruiz Urquiza, S.C.
Member of Deloitte Touche Tohmatsu Limited



MBA Daniel Aguilar Gallegos
Partner
June 25th, 2015



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adelante.

