

An aerial photograph of a modern skyscraper, likely the BBVA Bancomer headquarters. The building features a prominent rooftop terrace with a glass railing and a large, illuminated sign that reads "BBVA Bancomer". The terrace is surrounded by a dark metal frame. Below the terrace, the building's facade is composed of a grid of blue-tinted glass panels. In the background, a dense urban landscape with various other buildings is visible under a hazy sky.

BBVA Bancomer

BBVA Bancomer 2Q18 Results

Creating Opportunities

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AGENDA

- 01** About BBVA Bancomer
- 02** Strategy
- 03** Key Takeaways

01

About BBVA Bancomer

BBVA Bancomer is part of a global financial group...

BBVA

€ 690 bn total assets
75 million customers
>30 countries
8,141 branches
31,530 ATMs
131,784 employees

GFBB

\$2,252 bn
total assets

BBVA Bancomer

\$2,065 bn
total assets

...with more than 80 years of history...



GFBB

BBVA Bancomer



Facileasing

1932

Bancomer is founded

1991

Creation of Grupo Financiero Bancomer

2000

BBVA capitalizes GFB with 1.4 bn USD and Grupo Financiero BBVA Bancomer was born

GFBB acquires **bancapromex**

Afore Bancomer
Seguros Bancomer
Bancomer Pension Fund

2005

GFBB acquires Hipotecaria Nacional

2011

Incorporation of Facileasing Fleet & Equipment

2013

Sale of Afore BBVA Bancomer

2017

Incorporation of Hipotecaria Nacional and Bancomer USA

...and today is the largest bank in Mexico



YoY

Performing Loans  9.6%

Capital Index  14.8%

Bank Deposits  12.4%

NPL Ratio  1.9%

Net Income  16.0%

Coverage ratio  145.1%

19.5 million customers



1,836 branches



215,126 POS Terminals

5.5 million digital customers

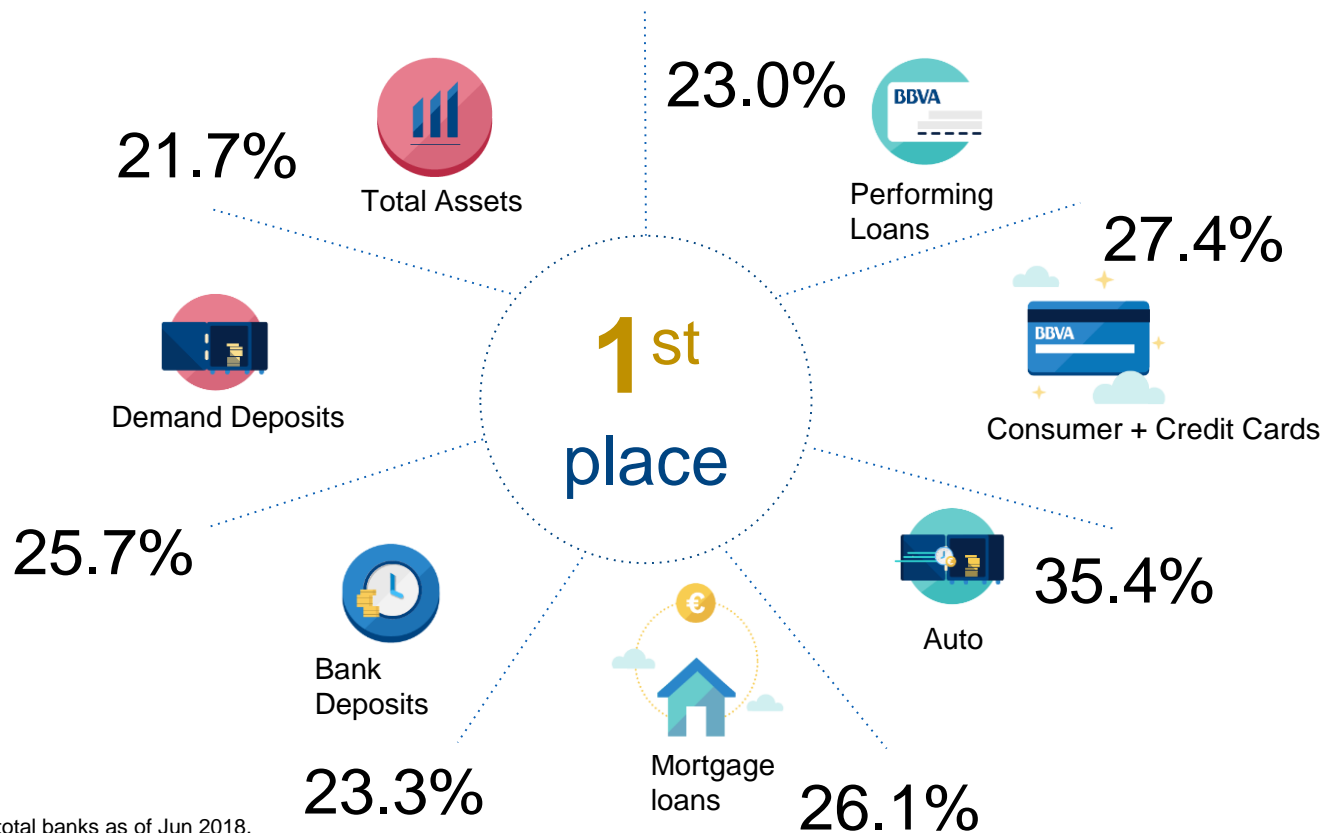


11,924 ATMs



34,686 Correspondents

With a leadership position in the Mexican market ⁽¹⁾



Source: CNBV with total banks as of Jun 2018.

⁽¹⁾ Percentage of market share.

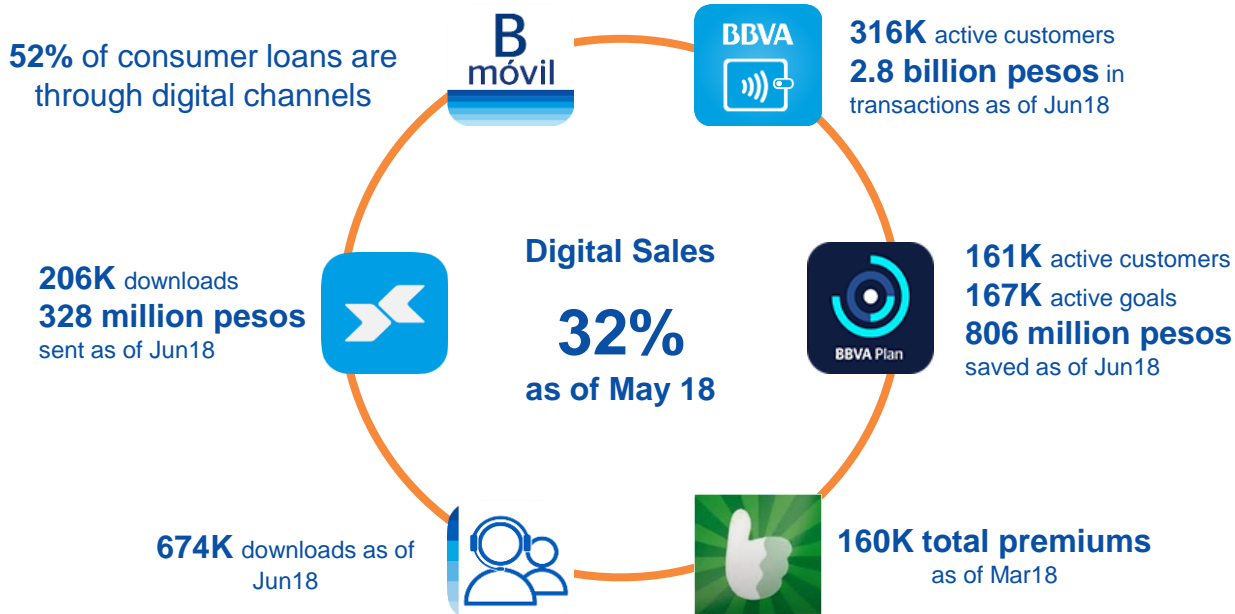
And also a strong market position in digital products



Mobile Banking

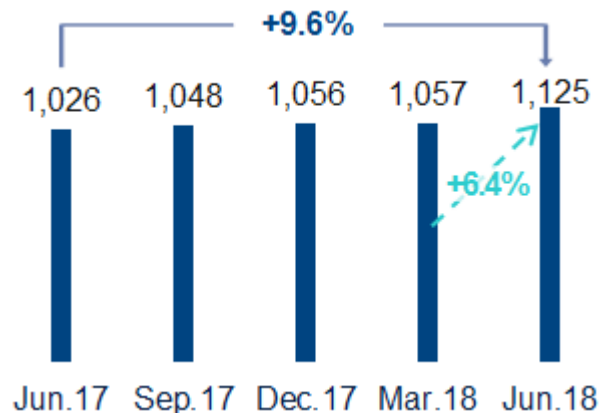
5.5 million
mobile clients

Best App
in Mobile Banking



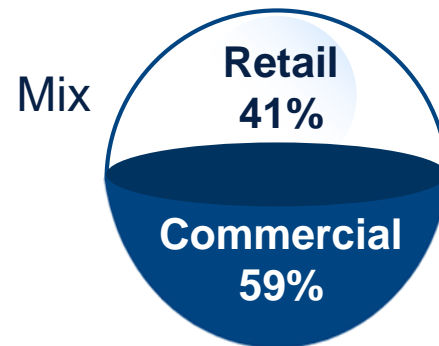
There's a constant increase in lending activity

Performing Loans (billion pesos)



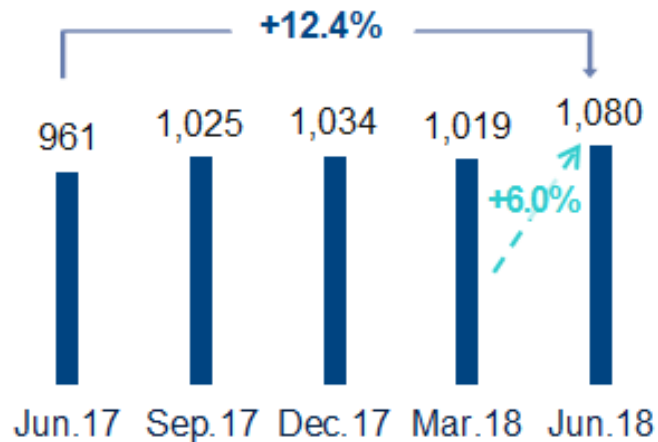
Commercial portfolio ↑ 12.5% YoY

Retail portfolio ↑ 5.8% YoY



Maintaining a profitable mix of the resources

Bank Deposits (billion pesos)



Demand deposits



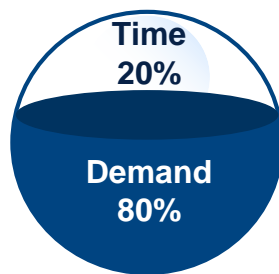
10.0% YoY

Time deposits (Customer deposits)

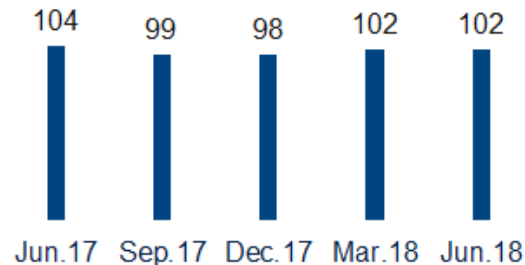


17.1% YoY

Mix



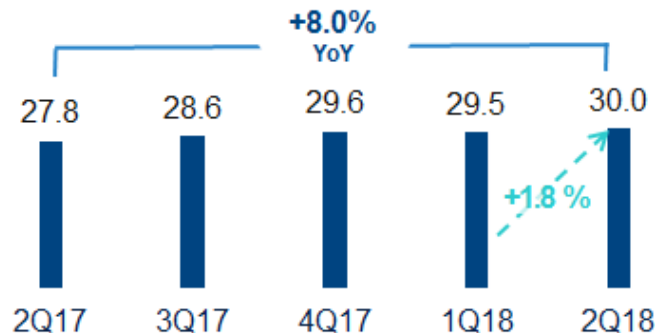
Loans to Deposits



Solid growth in NII and commissions

Net Interest Income

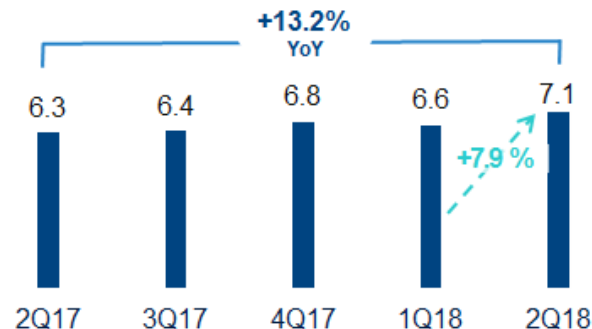
(billion pesos)



Larger volumes in commercial activity
(loans and deposits).

Fees & Commissions

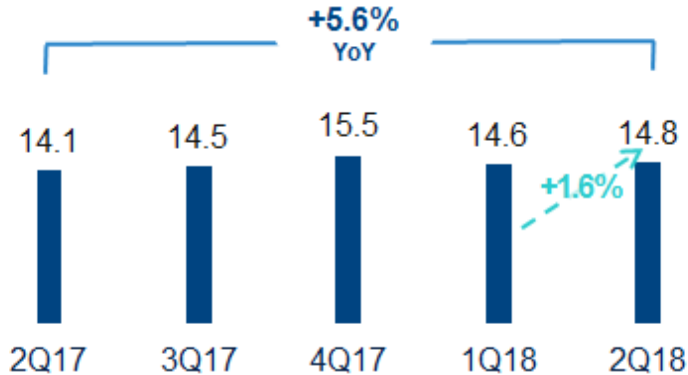
(billion pesos)



Larger volume of customer transactions:
with debit and credit cards, and in electronic
banking (cash management)

Expenses grew below revenues and improving efficiency

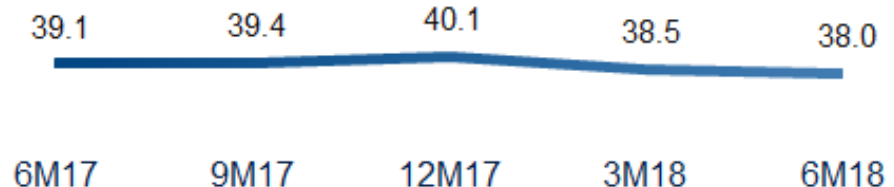
Expenses (million pesos)



Positive jaws (6M18, YoY % growth)



Efficiency Ratio (%)



Solid and resilient results with a complex environment

BBVA Bancomer (million pesos)	6M17	6M18	Y-o-Y % change
Net Interest Income	54,824	59,507	8.5
Provisions for loan losses	(16,121)	(16,331)	1.3
Net Interest Income after provisions	38,703	43,176	11.6
Fees & Commissions	12,669	13,767	8.7
Trading Income	2,775	3,304	19.1
Other Income	389	909	133.7
Expenses	(27,658)	(29,463)	6.5
Operating Income	26,878	31,693	17.9
Results of unconsolidated subsidiaries	12	17	41.7
Income Before Tax	26,890	31,710	17.9
Taxes	(7,020)	(8,658)	23.3
Net Profit	19,871	23,051	16.0

02 Strategy

The evolution of our transformation plan

- **2013** Ambitious investment plan
USD 3.5 bn
- **2016** Our purpose
“To bring the age of opportunity to everyone”
- **2017** Our new tagline:
Creating Opportunities
- **2018** Define a new standard in customer experience



To create the best experience for our customers...

Define a new standard in customer experience



Full service to go

Maximize self-service (*Do It Yourself*)



Automate processes with vision *End-to-End*



Technology as a lever ...



First Place in NPS



We aim to be perceived as a customer-centric bank



..supported in our corporate values

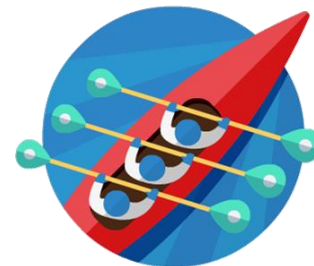
Define our identity and underpin our drive to make our Purpose a reality



Customer comes first



We think big



We are one team



We are empathetic



We are ambitious



I am committed



We have integrity



We break the mold



I trust others



We meet their needs



We amaze our customers



I am BBVA

BBVA Bancomer was recognized by different institutions in 2017-2018

Best Digital Bank



Best Bank in Mexico



Best Bank in Mexico



Best Private Banking



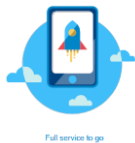
Best Bank in Mexico



03 Key Takeaways

Key Takeaways

BBVA Bancomer, well positioned in challenging times



Full service to go

Delivering on our **leading transformation strategy** to support our customers in their life and business.



Leader in **Digital Banking** through advanced technology and interactive platforms with wide range of customized services.



Sustained growth in all P&L lines.



Strong **capital position** and sound **asset quality** metrics.

