

An aerial photograph of a modern skyscraper at dusk. The building features a prominent rooftop terrace with a glass railing and a small green area. The name "BBVA Bancomer" is displayed in large, white, three-dimensional letters on the side of the building. The city skyline is visible in the background, with various buildings and streets illuminated by the setting sun.

**BBVA Bancomer**

# **BBVA Bancomer 2Q18 Results**

**Creating Opportunities**

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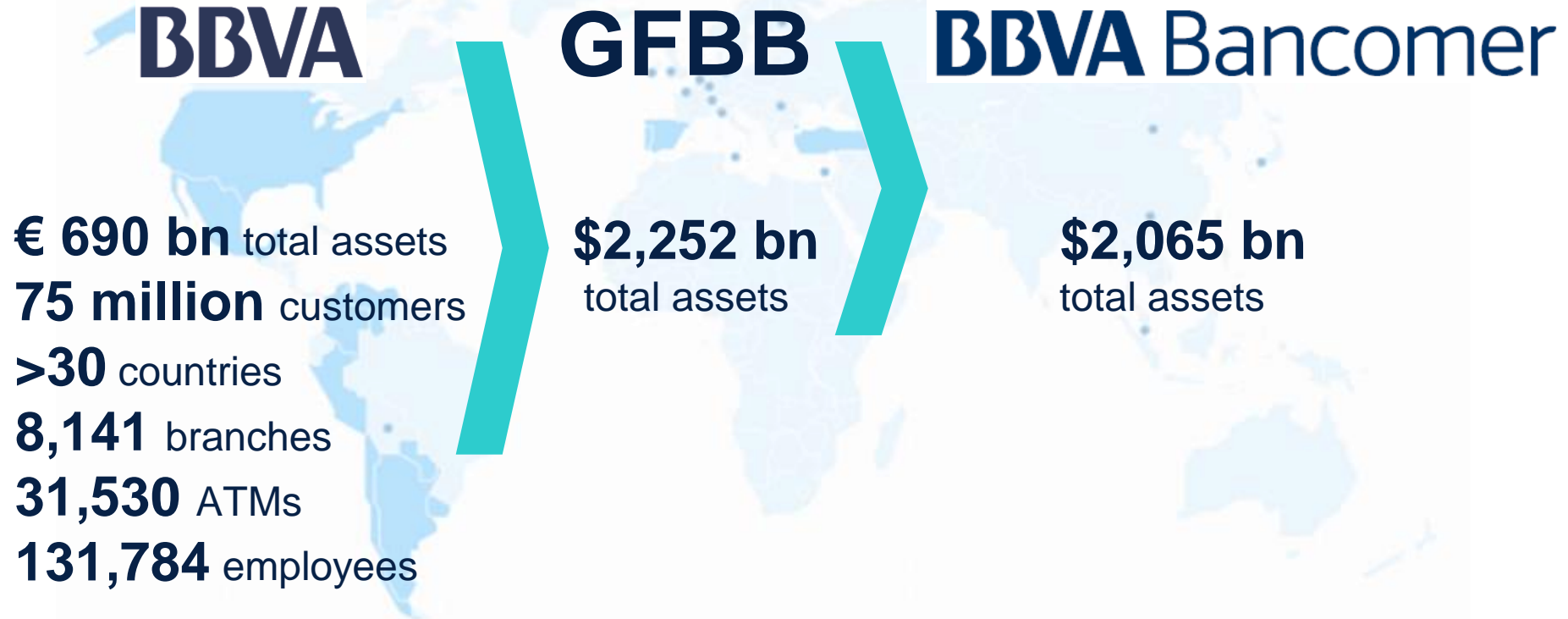
# AGENDA

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

# 01

## About BBVA Bancomer

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



## ...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

**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

GFBB acquires **bancapromex**

Afore Bancomer  
Seguros Bancomer  
Bancomer Pension Fund

## ...and today is the largest bank in Mexico



YoY

Performing Loans  9.6%

Capital Index  14.8%

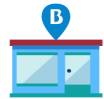
Bank Deposits  12.4%

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

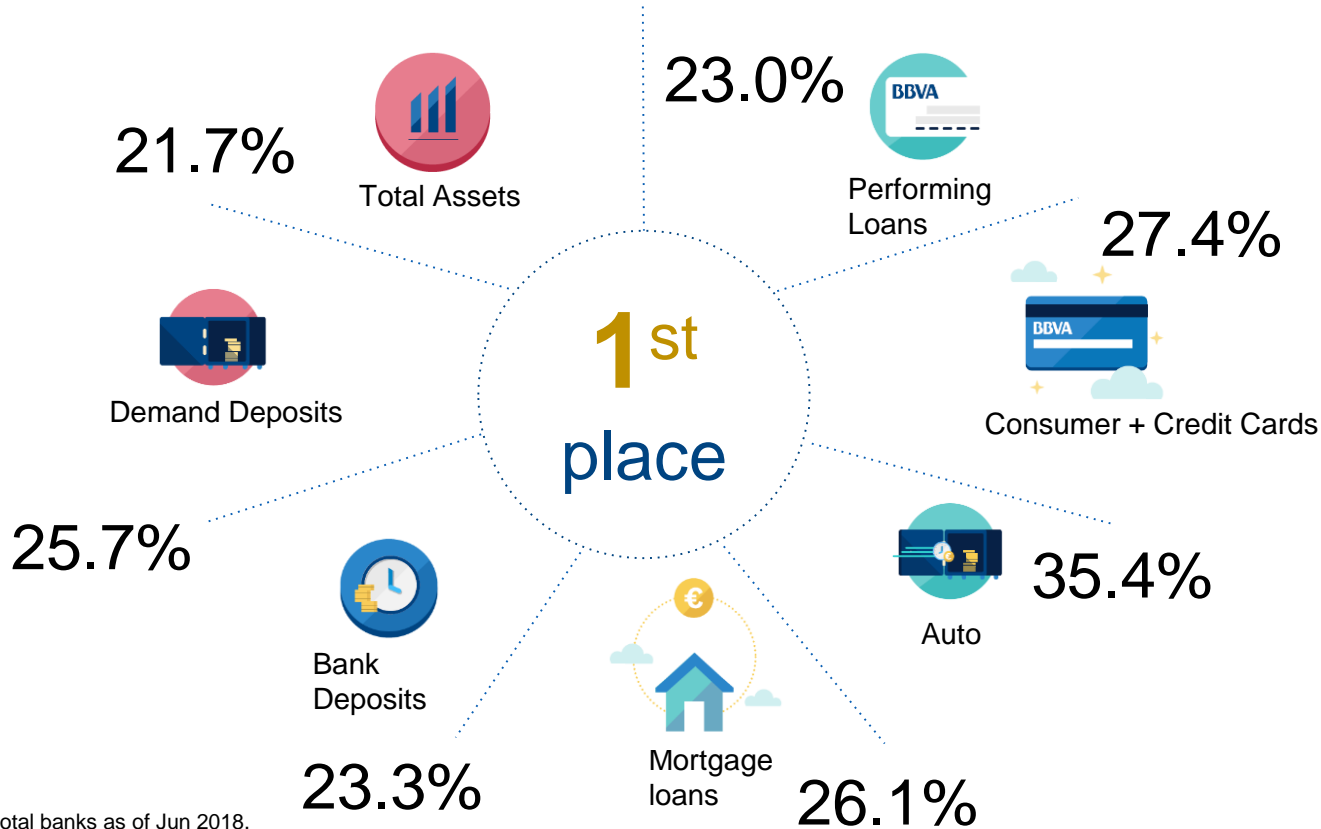


**11,924** ATMs



**34,686** Correspondents

## With a leadership position in the Mexican market <sup>(1)</sup>



Source: CNBV with total banks as of Jun 2018.

<sup>(1)</sup> 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



52% of consumer loans are through digital channels

206K downloads  
328 million pesos sent as of Jun18

674K downloads as of Jun18



316K active customers  
2.8 billion pesos in transactions as of Jun18

Digital Sales  
**32%**  
as of May 18



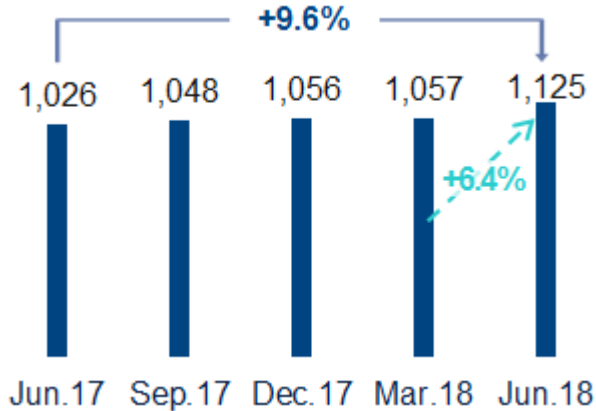
161K active customers  
167K active goals  
806 million pesos saved as of Jun18



160K total premiums as of Mar18

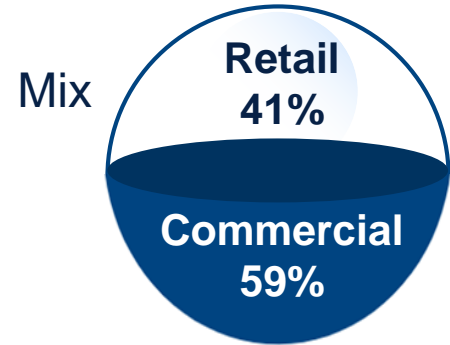
# There's a constant increase in lending activity

## Performing Loans (billion pesos)



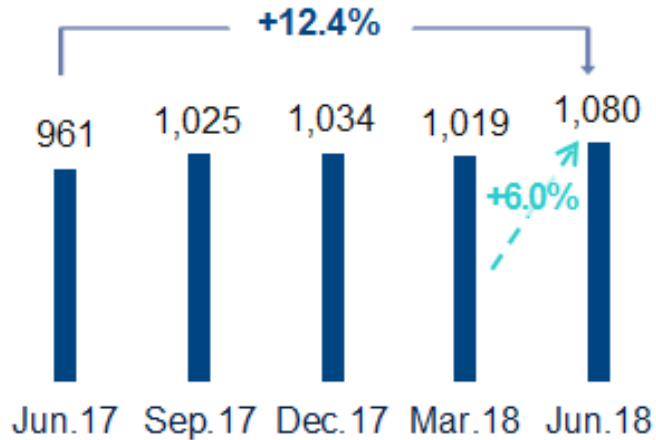
Commercial portfolio 12.5% YoY

Retail portfolio 5.8% YoY

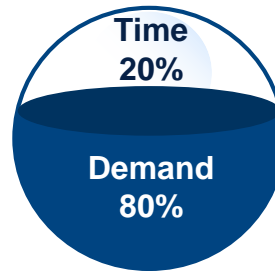


# Maintaining a profitable mix of the resources

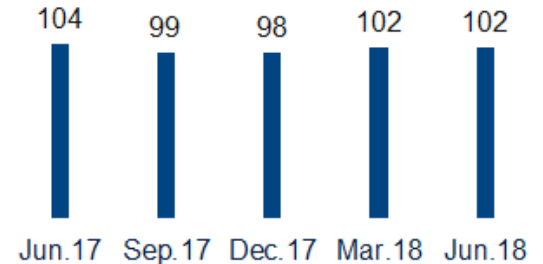
## Bank Deposits (billion pesos)



### Mix

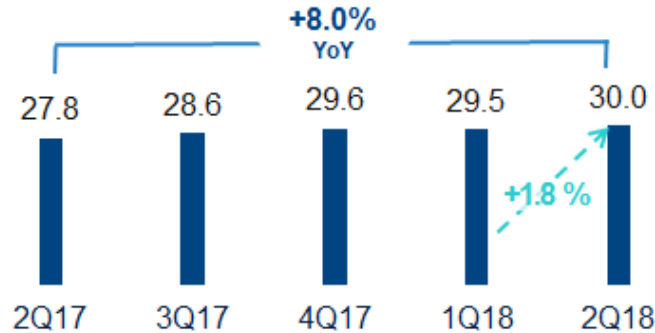


### Loans to Deposits



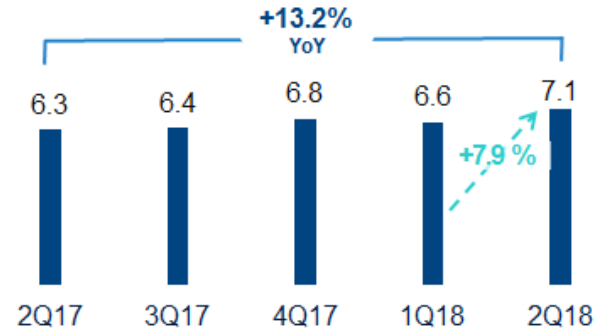
# Solid growth in NII and commissions

## Net Interest Income (billion pesos)



Larger volumes in commercial activity  
(loans and deposits).

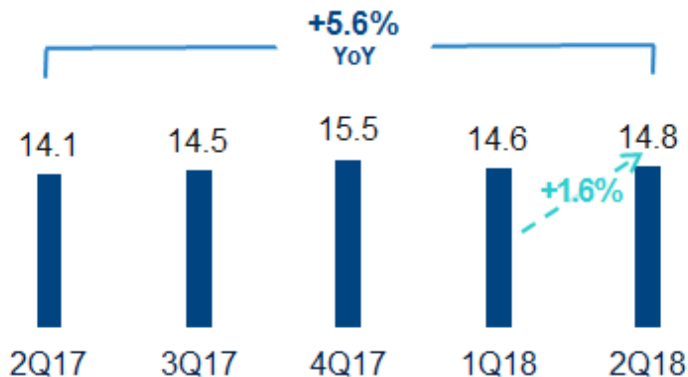
## Fees & Commissions (billion pesos)



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

# Expenses grew below revenues and improving efficiency

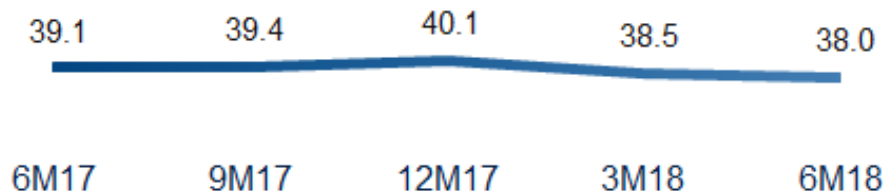
## Expenses (million pesos)



## Positive jaws (6M18, YoY % growth)



## Efficiency Ratio (%)



Figures under local accounting standards with BBVA Bancomer data.  
Source: Market of CNBV with total banks

## Solid and resilient results with a complex environment

<b>BBVA Bancomer</b> (million pesos)	<b>6M17</b>	<b>6M18</b>	<b>Y-o-Y</b> % 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
<b>Net Profit</b>	<b>19,871</b>	<b>23,051</b>	<b>16.0</b>

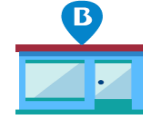
# 02 Strategy

## 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**

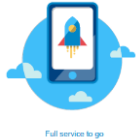
**Define a new standard in customer experience**





## 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

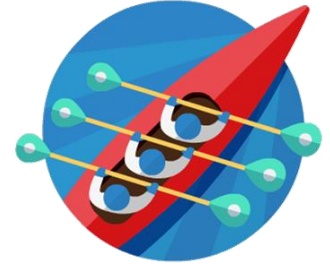
Define our identity and underpin our drive to make our Purpose a reality



**Customer comes first**



**We think big**



**We are one team**



We are empathetic



We have integrity



We meet their needs



We are ambitious



We break the mold



We amaze our customers



I am committed



I trust others



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**

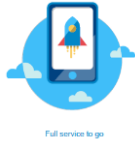


# 03 Key Takeaways

## Key Takeaways

BBVA Bancomer, well positioned in challenging times

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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.

