

An aerial photograph of a modern skyscraper. The building features a prominent rooftop terrace with a glass railing and a large, illuminated sign that reads "BBVA Bancomer". The terrace has a green roof area. The building's facade is a mix of glass and a dark, textured material. In the background, a dense urban skyline is visible under a hazy sky, suggesting a city like Mexico City. The lighting is soft, indicating either early morning or late afternoon.

BBVA Bancomer

BBVA Bancomer 3Q18 Results

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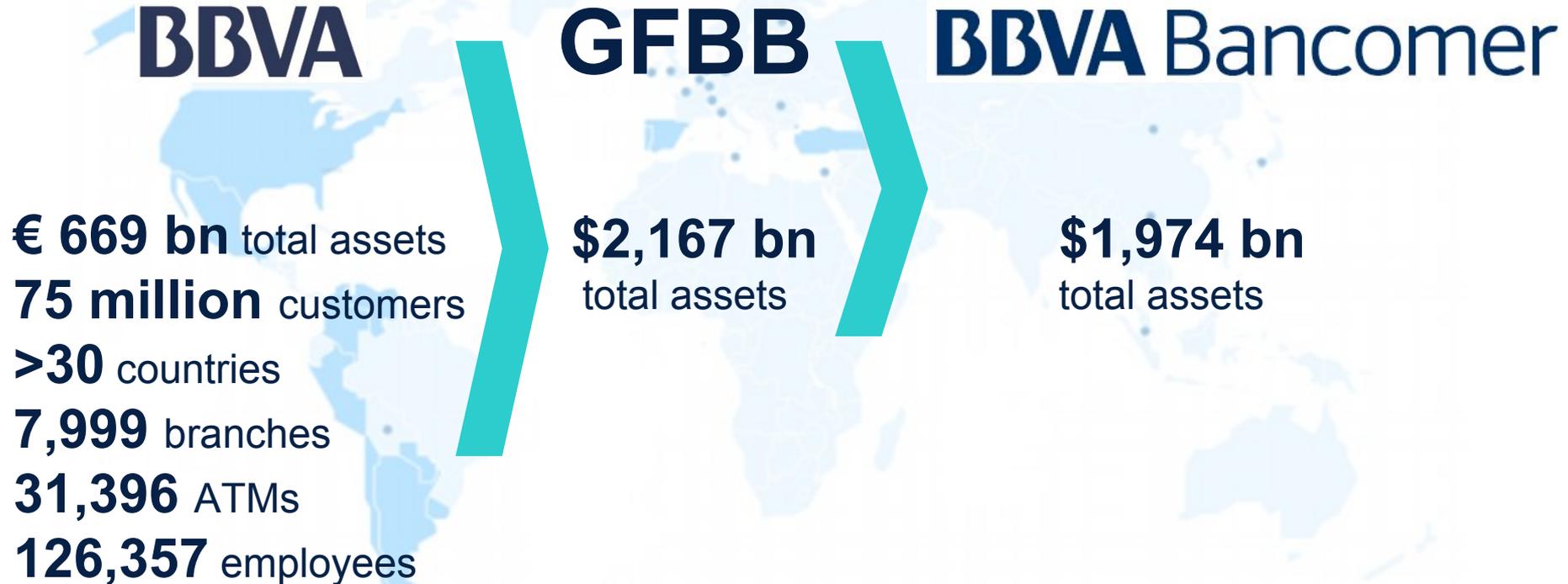
AGENDA

- 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

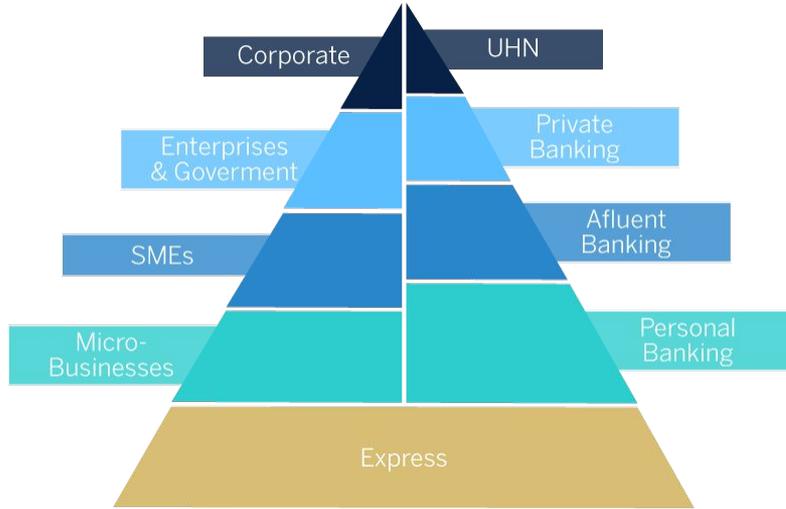
2017

Incorporation of Hipotecaria Nacional and Bancomer USA

GFBB acquires **bancapromex**

Afore Bancomer
Seguros Bancomer
Bancomer Pension Fund

Business model focused in the customers...



BBVA Group **purpose** is:

Bring the age of opportunity to everyone.

In **BBVA Bancomer** we work every day to:

- Generate confidence: serve the customers better with products and services of the highest quality.
- Provide our collaborators with the best conditions for their integral development.
- Be solvent and offer attractive returns to our shareholders.
- Support social welfare as a result of business activity.

19.7M
customers
Sep-18



...leveraged in technology

6 million of mobile customers



34%
of the Total Customers are Digital

34.8

Total digital sales (%)

Multiple channels allow the customer to access the products and services anywhere and anytime



Launch of the **new global app**



and the **Virtual Assistant** through WhatsApp and Facebook Messenger

Robotics



Blockchain



AI/Cognitive



Social Networks



Mobility



Analytics and Big Data



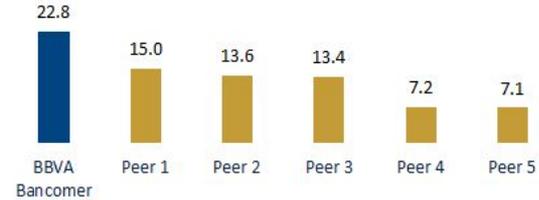
Cloud



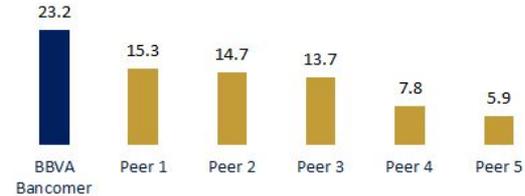
The continuous transformation has allowed BBVA Bancomer to be positioned as the largest bank in Mexico



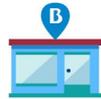
Performing Loans: Market Share (Aug-18, %)



Customer Deposits: Market Share (Aug-18, %)



19.7 million customers



1,831 branches

6.7 million digital customers



12,130 ATMs



270,443 POS Terminals



35,161 Correspondents⁽¹⁾

Figures under local accounting standards with BBVA Bancomer data. Figures as of September 2018. ⁽¹⁾ Figures as of August 2018

Constant growth in lending activity

Performing Loans

(billion pesos, Y-o-Y %)



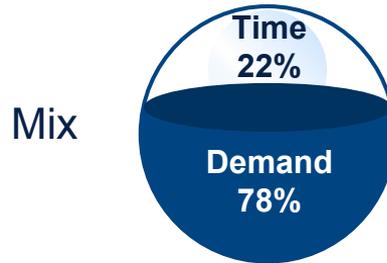
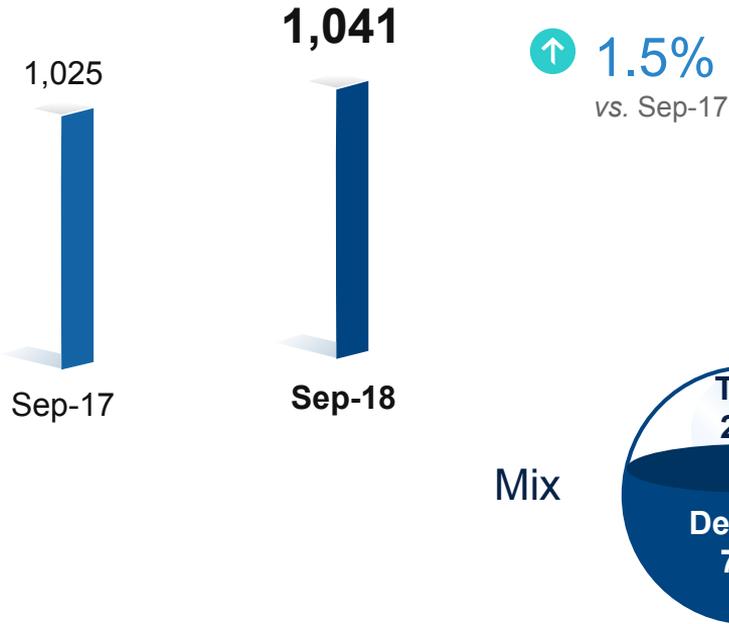
Mix



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)



CCL (Local LCR)¹

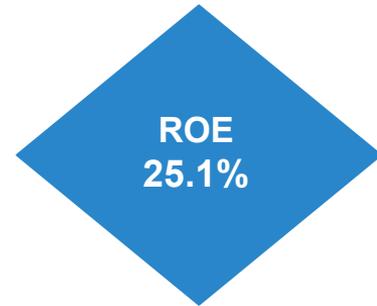
134.42%

Figures under local accounting standards with BBVA Bancomer data.

¹CCL (Local LCR) Minimum requirement for 2018: 90%

Solid and resilient results with a complex environment

BBVA Bancomer (million pesos)	9M17	9M18	TAM %
Net Interest Income	83,446	90,885	8.9
Provisions for loan losses	(25,068)	(23,574)	(6.0)
Net Interest Income after provisions	58,378	67,311	15.3
Fees & Commissions	19,057	20,778	9.0
Trading Income	3,969	3,250	(18.1)
Other Income	606	493	(18.6)
Expenses	(42,147)	(44,591)	5.8
Operating Income	39,863	47,241	18.5
Net Profit	29,343	34,401	17.2



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 Score**



..supported in our corporate values

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



Customer comes first



We are empathetic



We have integrity



We meet their needs



We think big



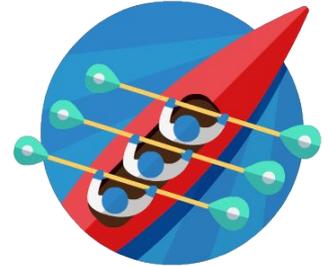
We are ambitious



We break the mold



We amaze our customers



We are one team



I am committed



I trust others



I am BBVA

This has awarded BBVA Bancomer several awards

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, creating opportunities



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.



Focused in improving **customer service**.

