



**BBVA Bancomer**

# **BBVA Bancomer 4Q18 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**

**€ 677 bn** total assets  
**75 million** customers  
**>30** countries  
**7,963** branches  
**32,029** ATMs  
**125,627** employees

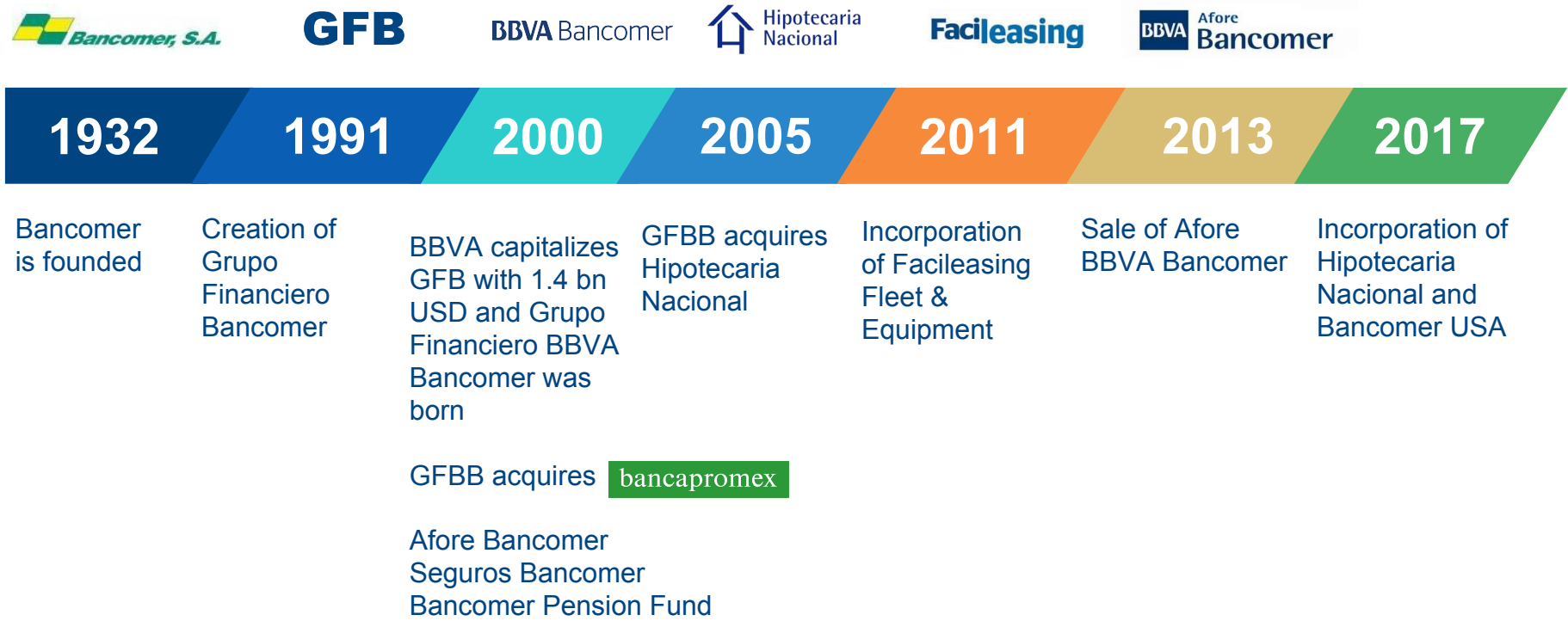
**GFBB**

**\$2,267 bn**  
total assets

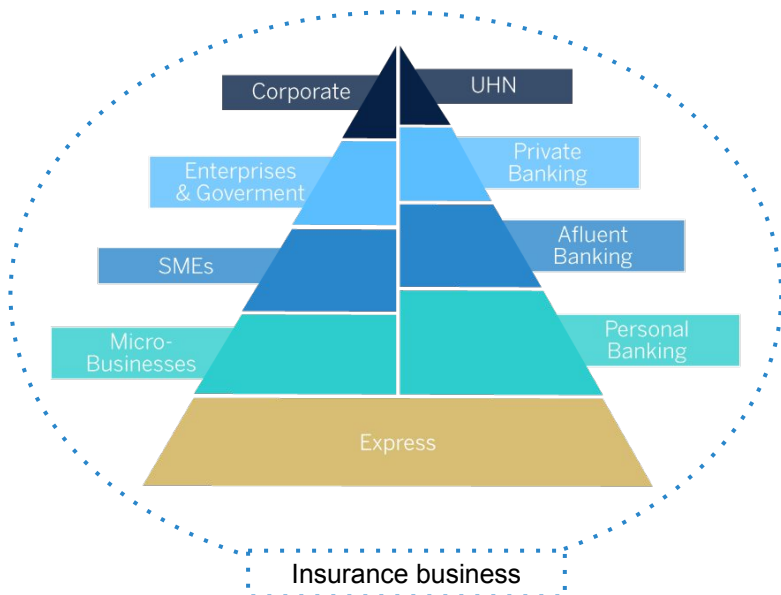
**BBVA Bancomer**

**\$2,068 bn**  
total assets

# With more than 80 years of history



## Business model focused in the customers



BBVA Group's **purpose** is:

*To bring the age of opportunity to everyone.*

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

- Serve the customers 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**  
Dec-18

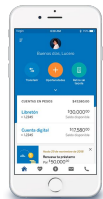
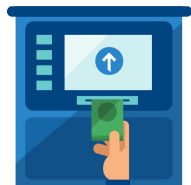




# Leveraged in technology to support financial inclusion



## Efficient service through digital channels



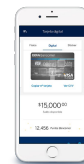
## Innovation

**Digital account**  
Without commissions  
or minimum balances



**Link Card**

Debit card for the  
children of our clients



**Digital Card and mobile payments**  
with BBVA Wallet



Alternative that do not require internet or a smartphone



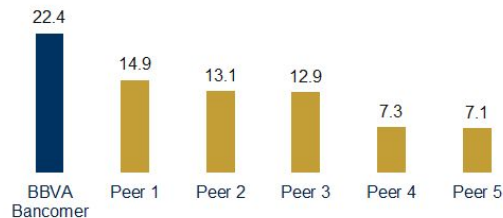
**Bancomer SMS:**  
Queries, transfers, recharges, help and more.



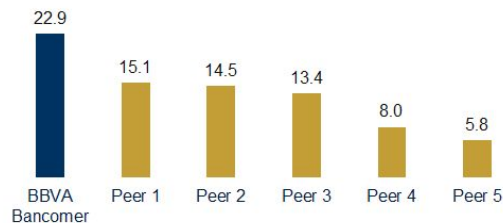
# The continuous transformation has maintained BBVA Bancomer as the leader in Mexico



**Performing Loans: Market Share** (Dec-18, %)



**Customer Deposits: Market Share** (Dec-18, %)



**19.7 millions** customers

**6.7 millions** digital customers



**1,833** branches



**12,610** ATMs



**266,306** POS Terminals

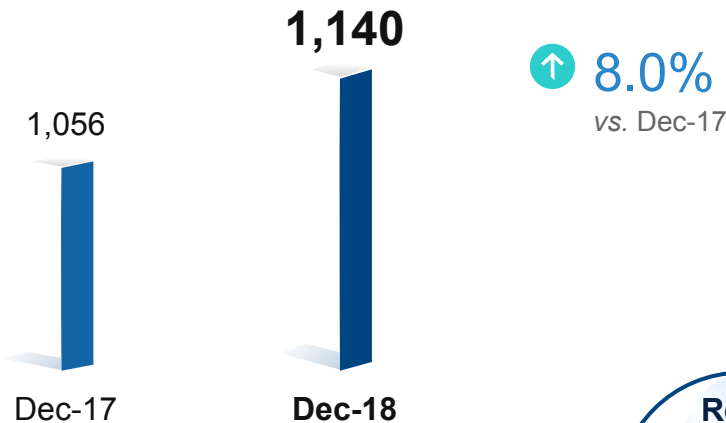


**34,032** Correspondents<sup>(1)</sup>

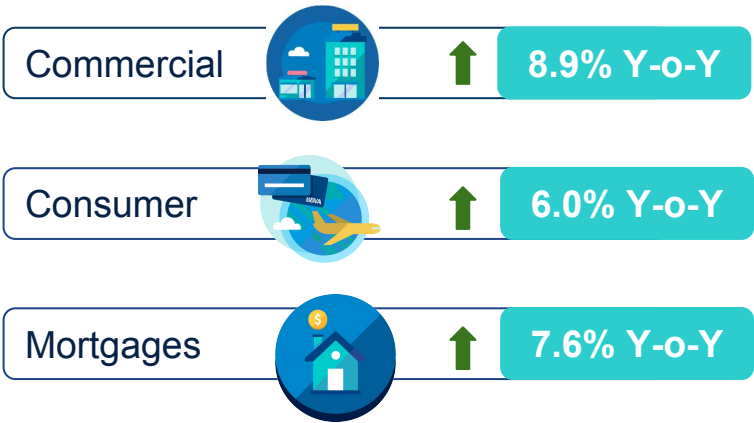
# Constant growth in lending activity

## Performing Loans

(billion pesos, Y-o-Y %)



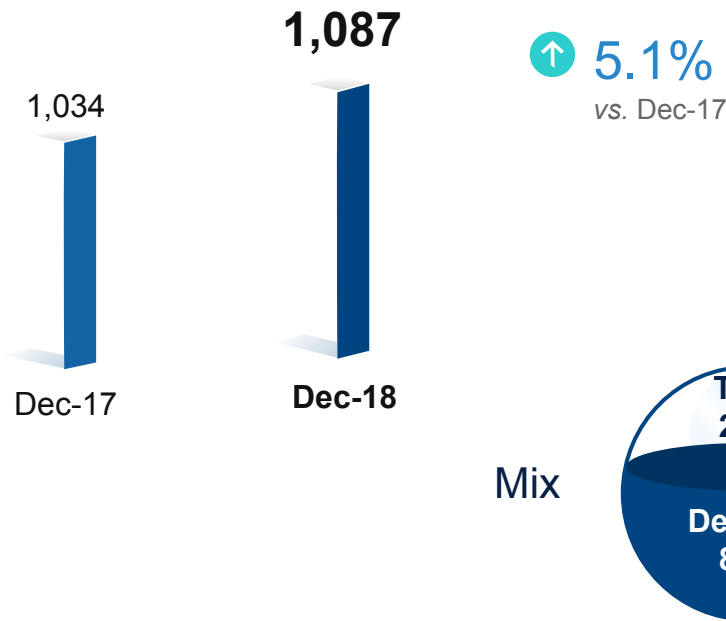
Mix



# Maintaining a profitable mix of the resources

## Bank Deposits

(billion pesos, Y-o-Y %)



CCL (Local LCR)<sup>1</sup>  
**145.9%**

Figures under local accounting standards with BBVA Bancomer data.

<sup>1</sup>CCL (Local LCR) Minimum requirement for 2018: 90%

## Solid and resilient results with a complex environment

<b>BBVA Bancomer</b> (million pesos)	<b>12M17</b>	<b>12M18</b>	<b>Y-o-Y</b> %
Net Interest Income	113,009	122,912	8.8
Provisions for loan losses	(33,198)	(32,299)	(2.7)
Net Interest Income after provisions	79,811	90,613	13.5
Fees & Commissions	25,821	27,830	7.8
Trading Income	4,627	3,471	(25.0)
Other Income	378	504	33.3
Expenses	(57,608)	(59,168)	2.7
Operating Income	53,029	63,250	19.3
<b>Net Profit</b>	<b>39,143</b>	<b>46,060</b>	<b>17.7</b>

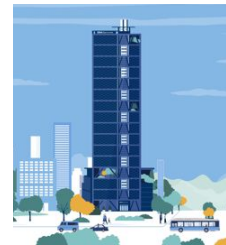
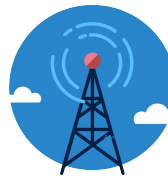
**Efficiency  
Ratio  
38.2%**

**ROE  
24.9%**

# 02 Strategy

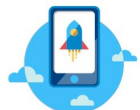
## The evolution of our transformation plan

- **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



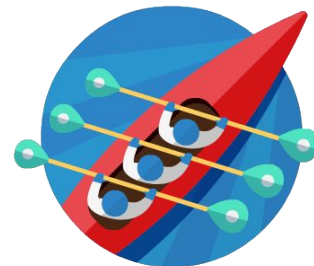
We are ambitious



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

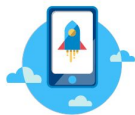


# 03 Key Takeaways

## Key Takeaways

### BBVA Bancomer, creating opportunities

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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.



Focused in improving **customer service**.





**BBVA Bancomer**

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**Creating Opportunities**