

BBVA Bancomer 1Q19 Results



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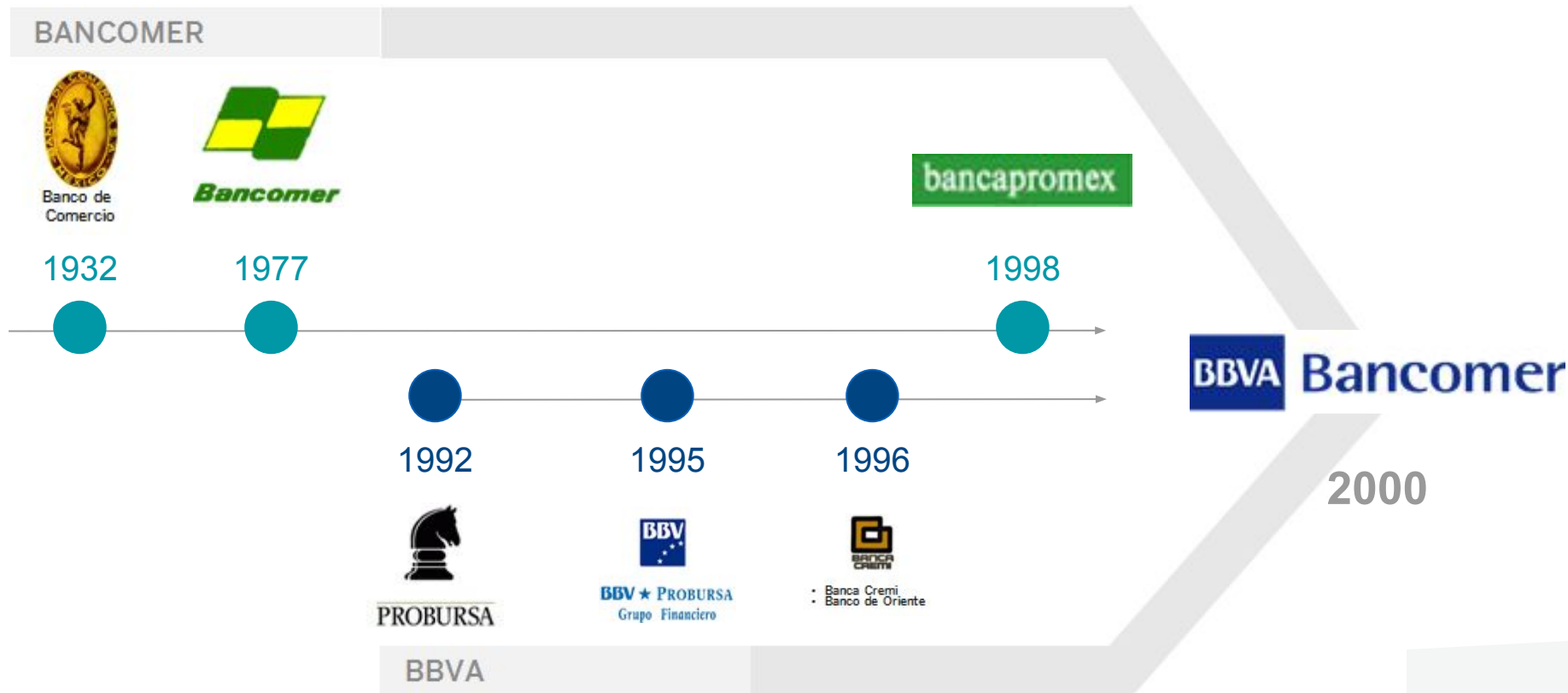
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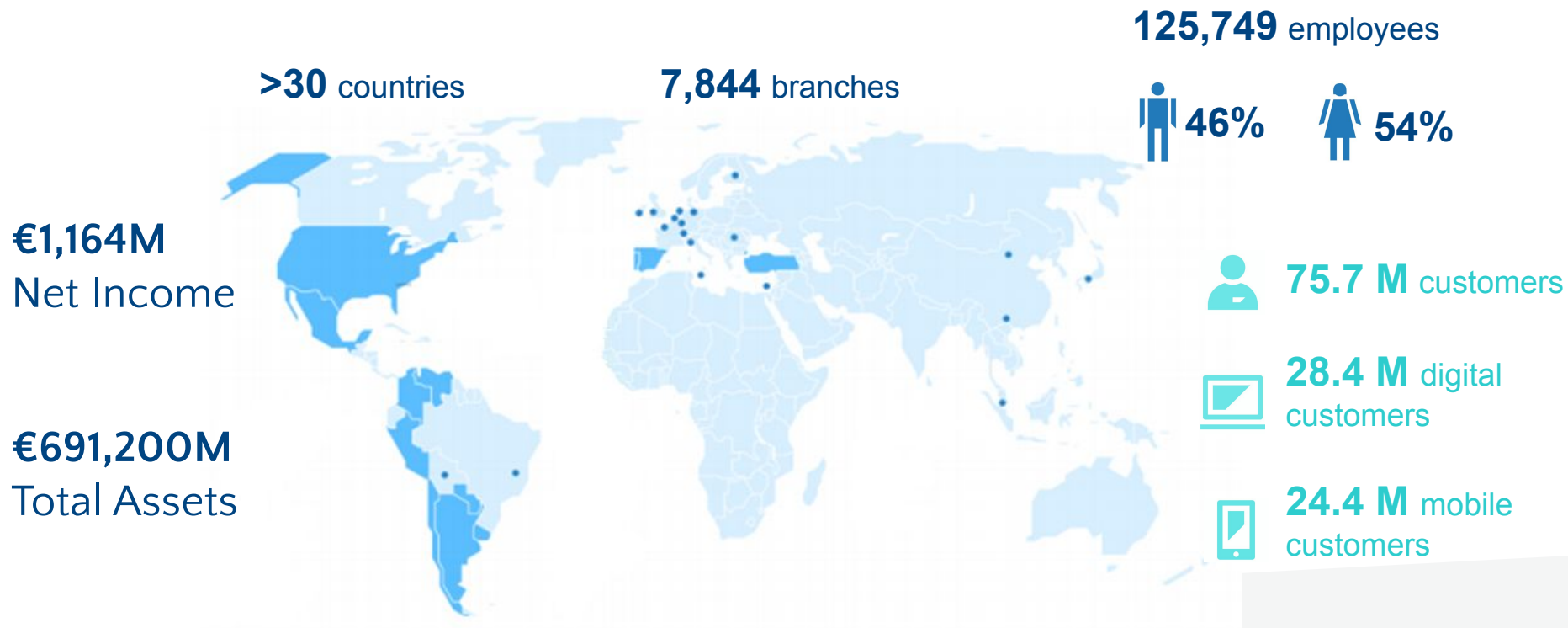
History

BBVA Bancomer, a history of success...

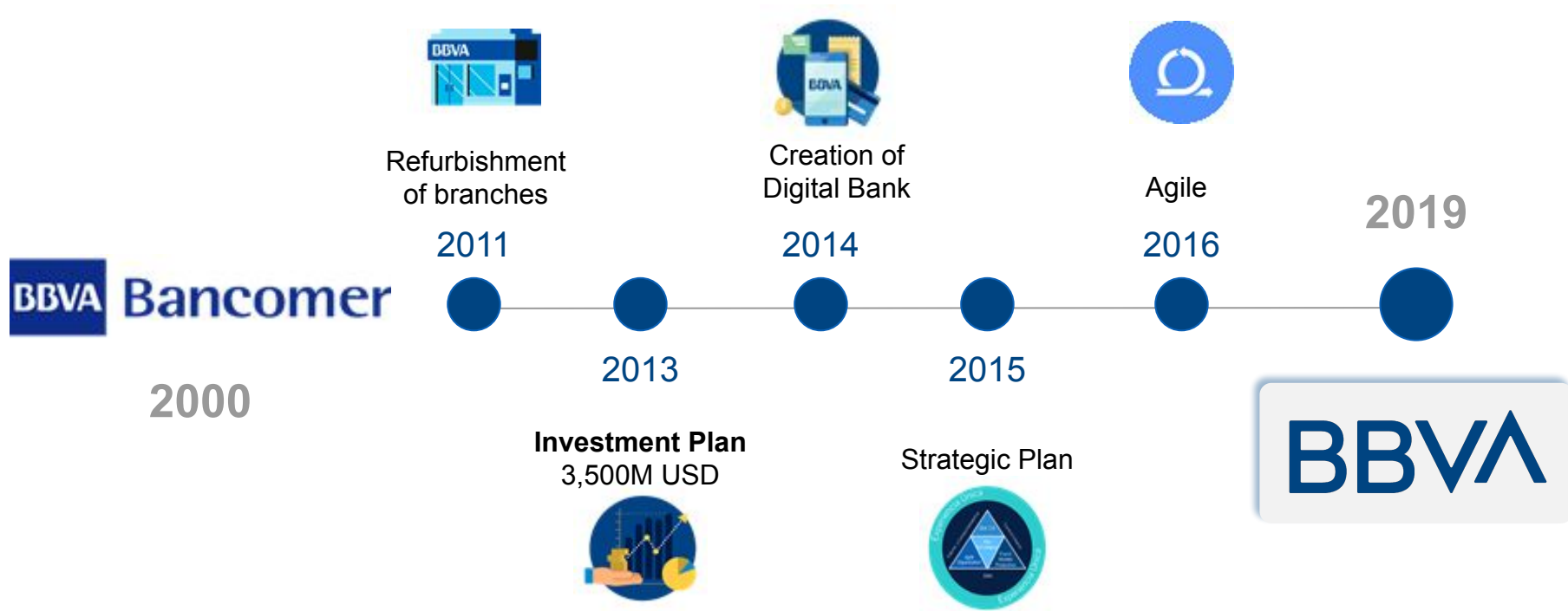


... and is part of an international Group that has a solid positioning

Figures as of March 2019



Solid transformation execution in order to offer the best service to customers



Business Model

BBVA Bancomer has a solid strategy

“To bring the age of opportunity to everyone”



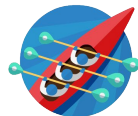
BBVA'S GROUP VALUES



Customer comes first



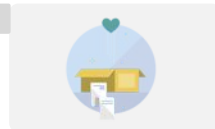
We think big



We are one team

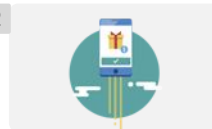
BBVA'S GROUP STRATEGIC PRIORITIES

1



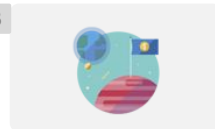
Customer
experience

2



Digital sales

3



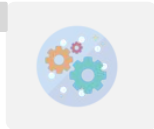
New business
models

4



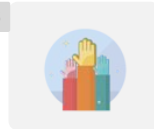
Optimize capital
allocation

5



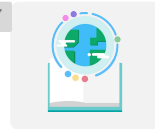
Unrivaled
efficiency

6



A first class
workforce

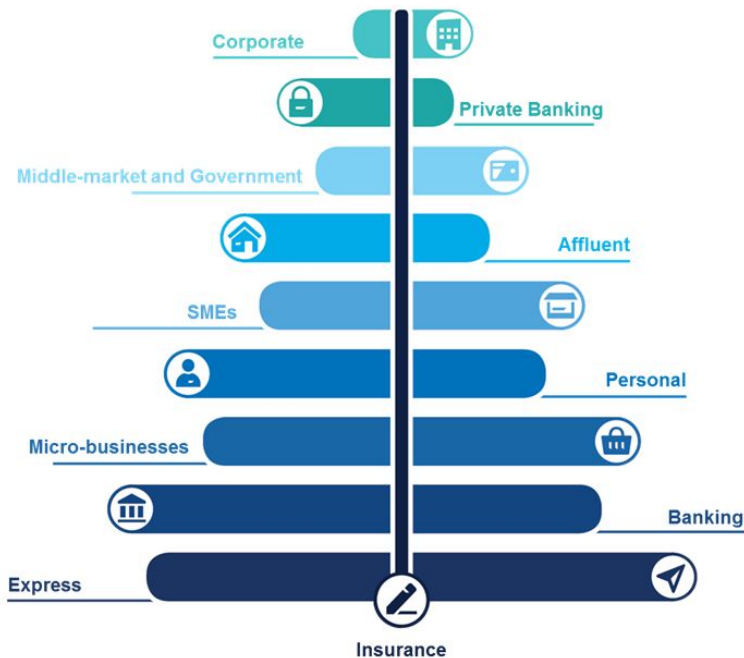
7



Social
Responsibility

Creating Opportunities

Business model focused and specialized in each of the customer segments..



- Specialized and personalized attention for each one of the customer segments that allows to provide a higher quality service.
- Extensive key distribution network to provide easy and secure access to financial services.
- Betting on technology with important investments in transformation and innovation projects.

... to continue creating opportunities and consolidate the positioning of the institution in Mexico

Consolidating its leadership in the Mexican sector

Market Share (March 2019, %)

Performing Loans:

BBVA Bancomer 22.2%



Peer 1 14.5

Peer 2 13.1

Peer 3 12.8

Peer 4 7.4

Peer 5 7.4

Customer Deposits:

BBVA Bancomer 22.5%

Peer 1 14.2

Peer 2 14.1

Peer 3 13.8

Peer 4 8.3

Peer 5 5.9

Financial Indicators (%) Mar-19



Efficiency

38.01

53.19

ROE

25.20

14.28

NPL

2.03

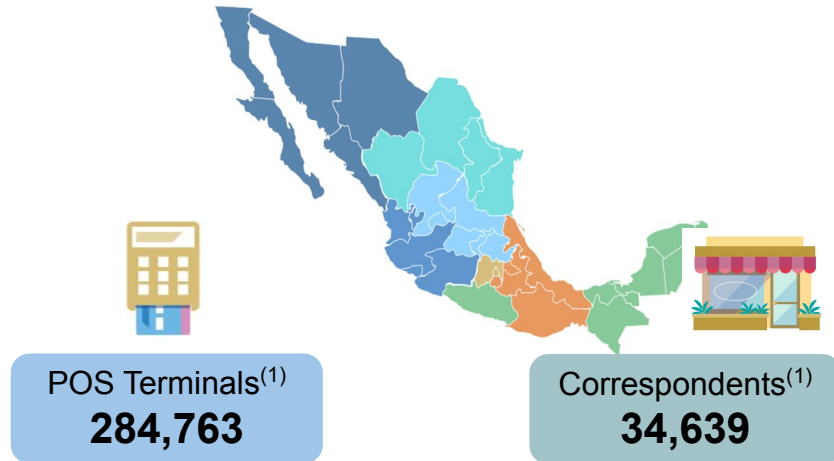
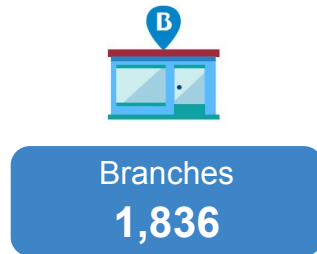
2.11

■ BBVA Bancomer

■ Market excluding BBVA Bancomer

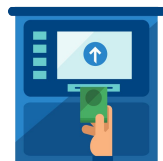
With a solid commitment to Mexico

- Investment: **USD 3,500 M** (2013-2016) and **USD 250 M** per year starting in 2017. Objective: **branch refurbishment**, continuous innovation through the **development of digital products and services**.
- The **contribution to social initiatives** is doubled, contributing with **2% of the net income**.
- The **first private bank in Mexico to issue a green bond**, aligned with the 2025 commitment of the BBVA Group, an initiative to **combat climate change**.

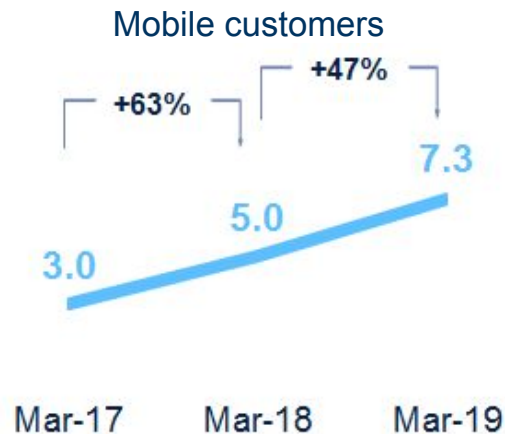


Seeking to strengthen the relationship with the customer

Through efficient attention across digital channels.



First place in NPS

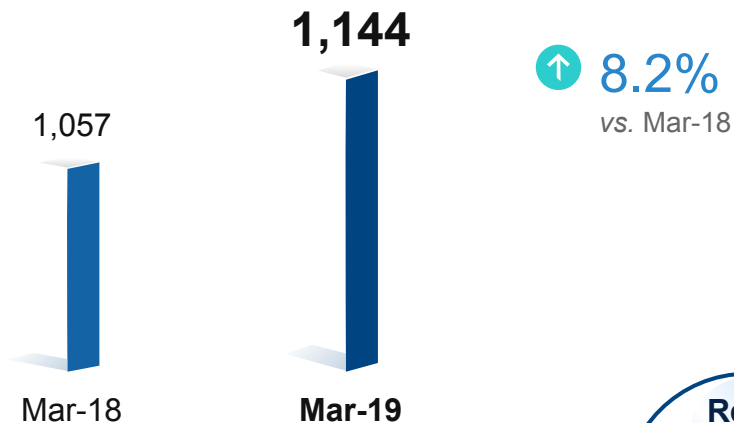


Results March 2019

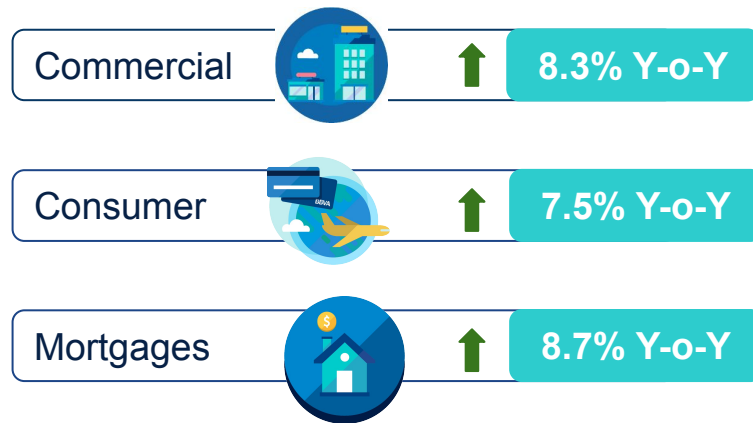
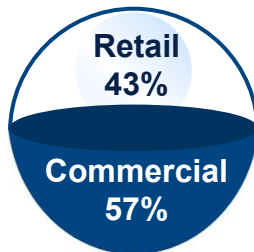
Constant growth in lending activity

Performing Loans

(billion pesos, Y-o-Y %)



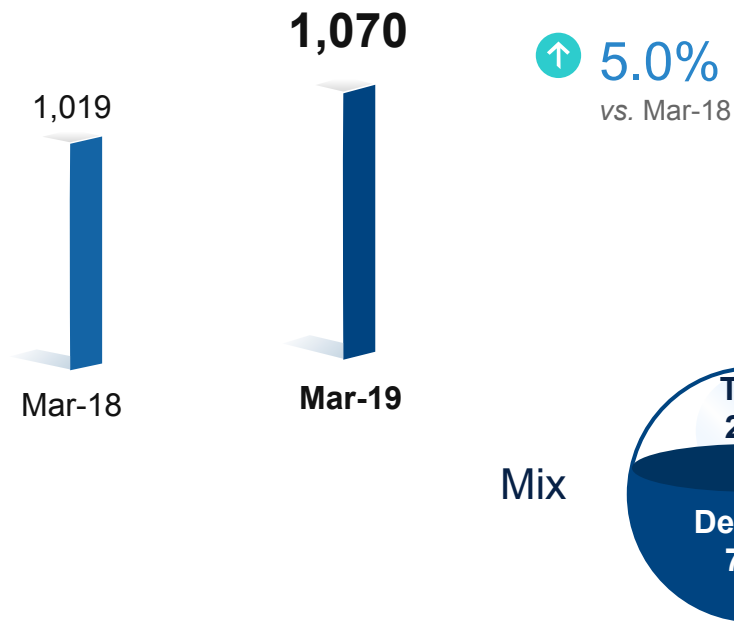
Mix



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)



Demand



3.9% TAM

Time (customer deposits)



8.9% TAM

CCL (Local LCR)¹

149.4%

Solid and resilient results within a complex environment

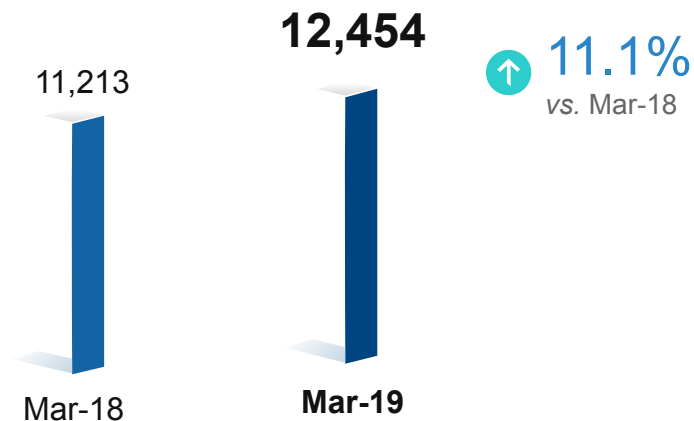
BBVA Bancomer (million pesos)	3M18	3M19	Y-o-Y %
Net Interest Income	29,485	31,821	7.9
Provisions for loan losses	(7,740)	(7,657)	(1.1)
Net Interest Income after provisions	21,745	24,164	11.1
Fees & Commissions	6,623	6,884	3.9
Trading Income	1,709	1,766	3.3
Other Income	110	(101)	n.a.
Expenses	(14,617)	(15,634)	5.1
Operating Income	15,570	17,349	11.4
Net Profit	11,213	12,454	11.1

- Net Interest Income driven by **portfolio growth (8.2% YoY)**.
- Moderate growth in commissions, driven mainly by a **higher volume of transactions**.
- **Controlled expenses** that allow a good evolution of the operative efficiency.
- **The above leads to a growth in profits**, which is accompanied by an adequate risk management, thus achieving good asset quality.

Solid results in a complex environment

Net income

(million pesos, Y-o-Y %)



Efficiency

(%)



Figures under local accounting standards with BBVA Bancomer data.

Efficiency index: Administrative and promotional expenses / Net Interest Income + commissions and fee income + trading income + other operating income (expense).

Contact info

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