

BBVA Mexico 3Q19 Results

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Creating Opportunities

BBVA Mexico

A history of success...

BANCOMER



Banco de
Comercio

1932



Bancomer

1977

bancapromex

1998



1992

PROBURSA

BBVA



1995

BBV ★ PROBURSA
Grupo Financiero



1996

• Banca Cremi
• Banco de Oriente

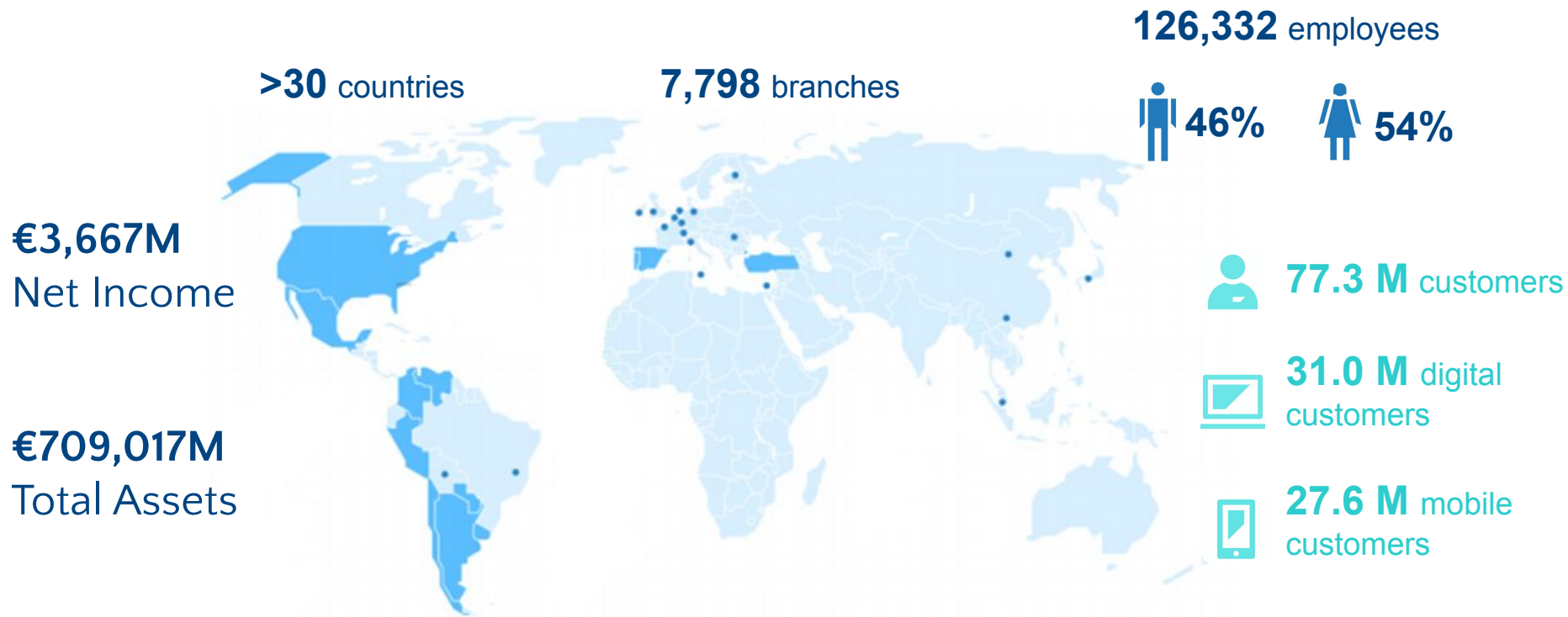
BBVA

Bancomer

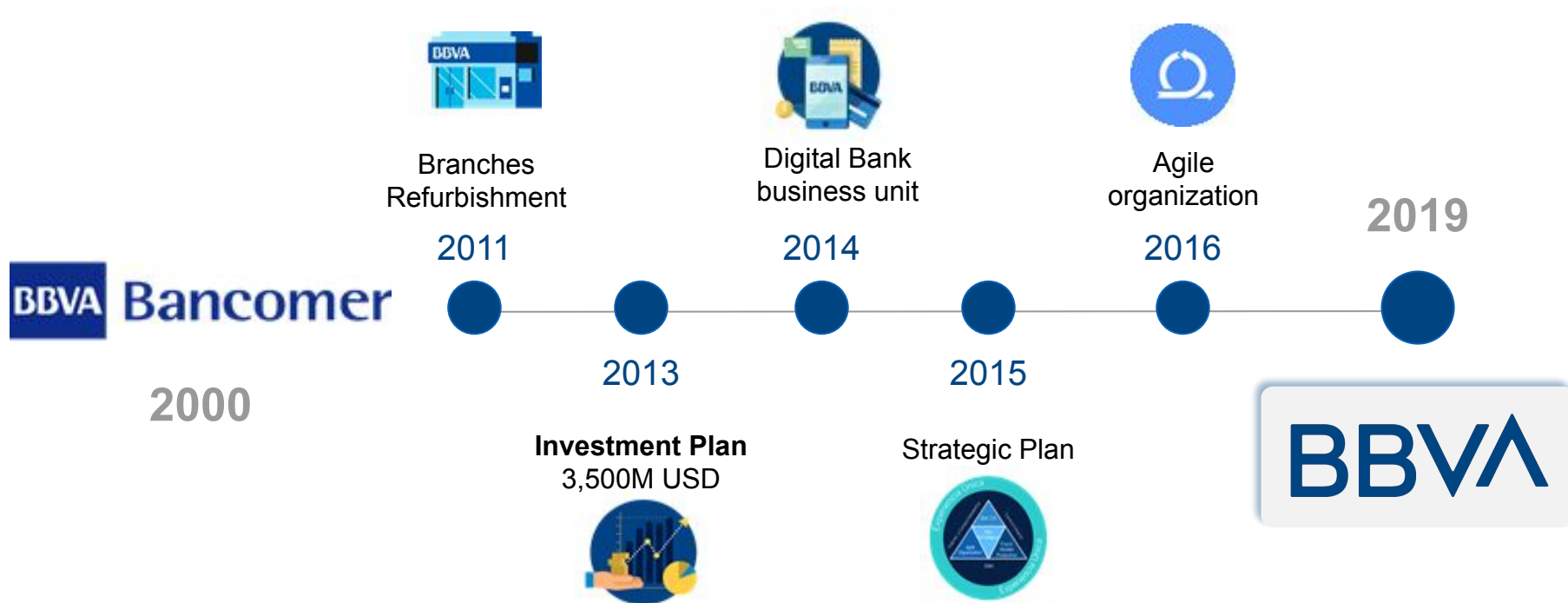
2000

Part of well positioned and solid international Group

As of September 2019



Continuous transformation to offer the best customer service



Business Model

Aligned with the same corporate culture with one single purpose

“To bring the age of opportunity to everyone”

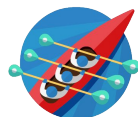
BBVA'S GROUP VALUES



Customer comes first

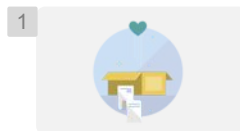


We think big

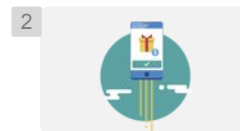


We are one team

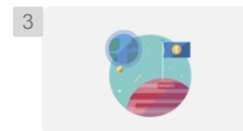
BBVA'S GROUP STRATEGIC PRIORITIES



Customer experience



Digital sales



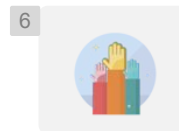
New business models



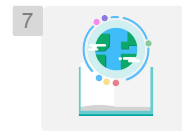
Optimize capital allocation



Unrivaled efficiency



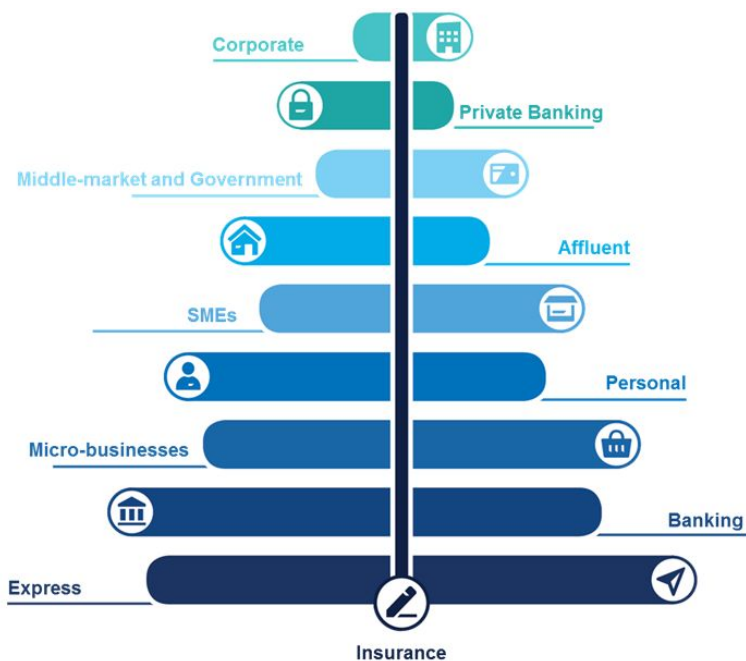
A first class workforce



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.
- Leverage on investment to create new technology, digital channels, products, services to keep with the transformation and innovation projects.

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

Achieving transversal leadership

INFRASTRUCTURE

BRANCHES

 **1,848**

vs. 1,465 next peer

ATM's

 **13,005**

vs. 9,403 next peer

POS's

 **471,230**

vs. 237,227 next peer

SOCIAL FOOTPRINT

CLIENTS

 **21.1 M**

vs. 19.7 M 2018

LOANS

 **22.6%**

vs. 13.7% next peer

BANK DEPOSITS

 **23.1%**

vs. 14.7% next peer

PROFITABILITY

ROE

 **24.0%**

vs. 13.6% system ex-BBVA



SEP

BBVA

2019

EFFICIENCY

 **38.2%**

vs. 54.8% system ex-BBVA

INNOVATION

DIGITAL CLIENTS

 **9.6 M**

vs. 6.7 M Sep. 2018

MOBILE CLIENTS

 **9.0 M**

vs. 6.0 M Sep. 2018

DIGITAL SALES (in units)

 **55.1%**

vs. 43.5% Sep. 2018

CUSTOMER & EMPLOYEE EXPERIENCE

NPS

 **61 pts.**

vs. 56 next peer

PAYROLL PORTABILITY

 **53%**

vs. 17% next peer

Digital activity growing consistently

DIGITAL CUSTOMERS

Millions



MOBILE CUSTOMERS

Millions



DIGITAL SALES (in units)

% over total sales



BBVA Mexico in 9M 2019

BBVA MEXICO SALES



3.5 millions

Digital Loans

- CC
- Personal
- Consumer Finance
- Mortgages
- SME



900 k

Digital accounts

- Checking accts

BBVA MEXICO SERVICES



3,100 millions

Digital transactions

- 348 M average transactions/month
- 1.3 average transactions per customer per day



42 million

Withdrawals without card

- 59 billion pesos
- 3 M customers

2.4 million new digital clients in 9M19



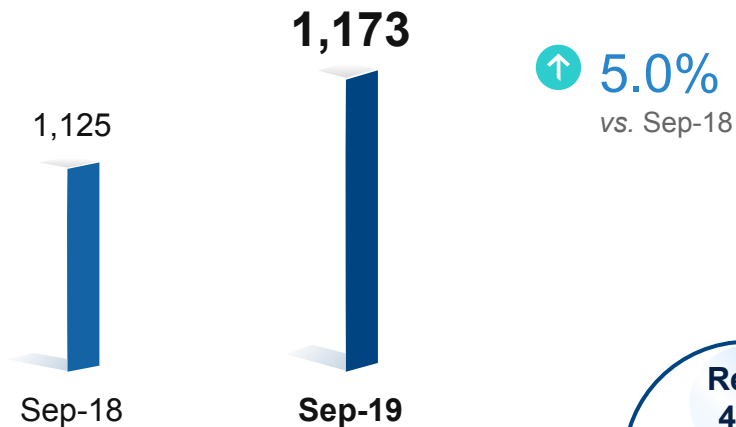
Creating Opportunities

Results September 2019

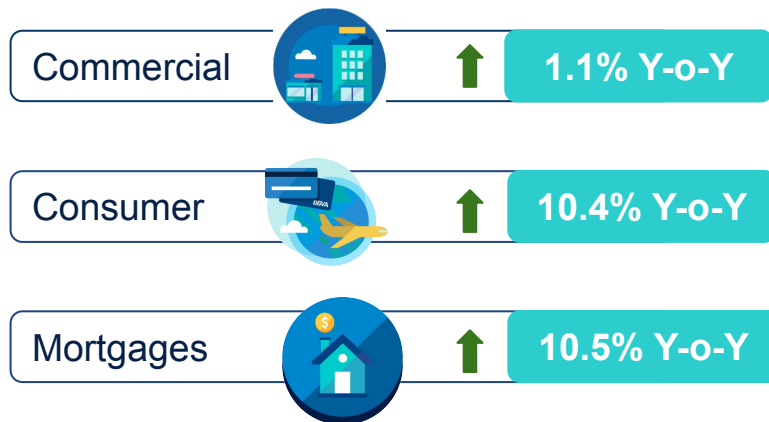
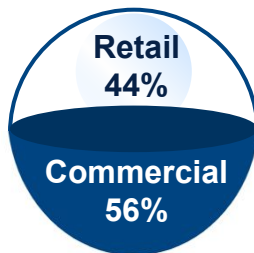
Constant growth in lending activity

Performing Loans

(billion pesos, Y-o-Y %)



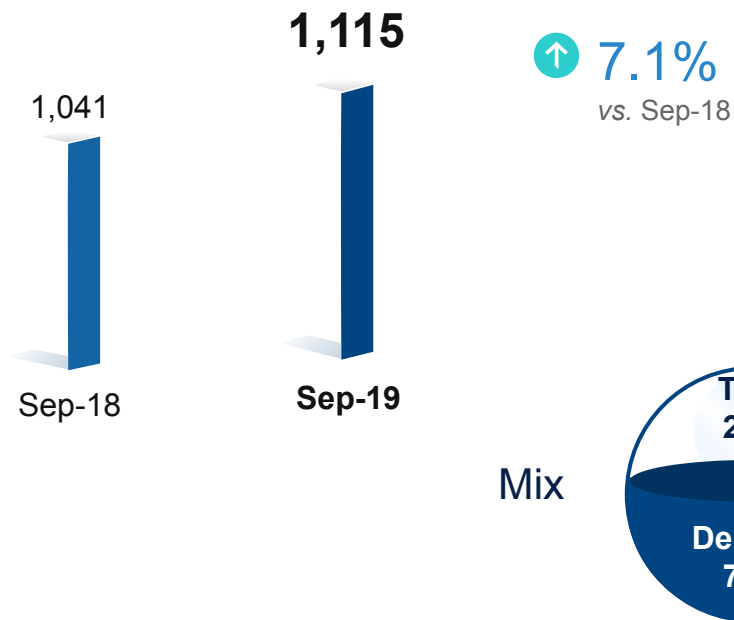
Mix



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)



Demand



3.9% TAM

Time (customer deposits)



18.6% TAM

CCL (Local LCR)¹

138.25%

Resilient results in a complex environment

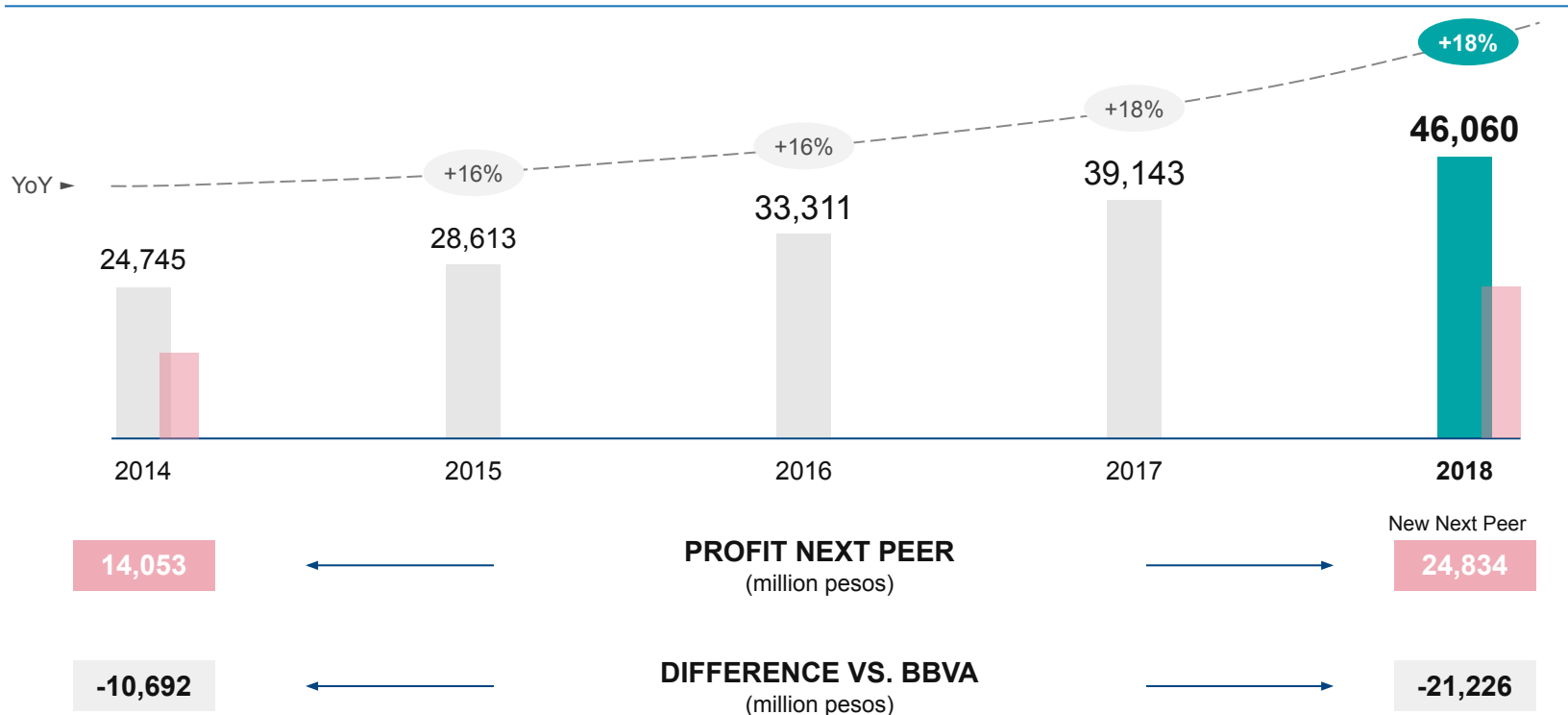
BBVA Mexico (million pesos)	9M18	9M19	Y-o-Y %
Net Interest Income	90,885	96,349	6.0
Provisions for loan losses	(23,574)	(26,344)	11.8
Net Interest Income after provisions	67,311	70,005	4.0
Fees & Commissions	20,778	21,305	2.5
Trading Income	3,250	5,117	57.4
Other Income	493	172	(65.1)
Expenses	(44,591)	(46,993)	5.4
Operating Income	47,241	49,606	4.2
Net Income	34,401	36,341	5.6
Efficiency	38.6%	38.2%	-41 bps

- Net Interest Income driven by a **higher lending volumes**.
- Moderate growth in commissions, driven mainly by a **higher volume of transactions of the customers**.
- **Controlled expenses**, reflected in a positive evolution of the efficiency ratio.
- **The above leads to a favorable growth in profits**, which is also accompanied by an adequate risk management.

Continued transformation boosting net attributable profit

BBVA Mexico NET ATTRIBUTABLE PROFIT EVOLUTION

Million pesos



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