

BBVA Mexico 4Q19 Results

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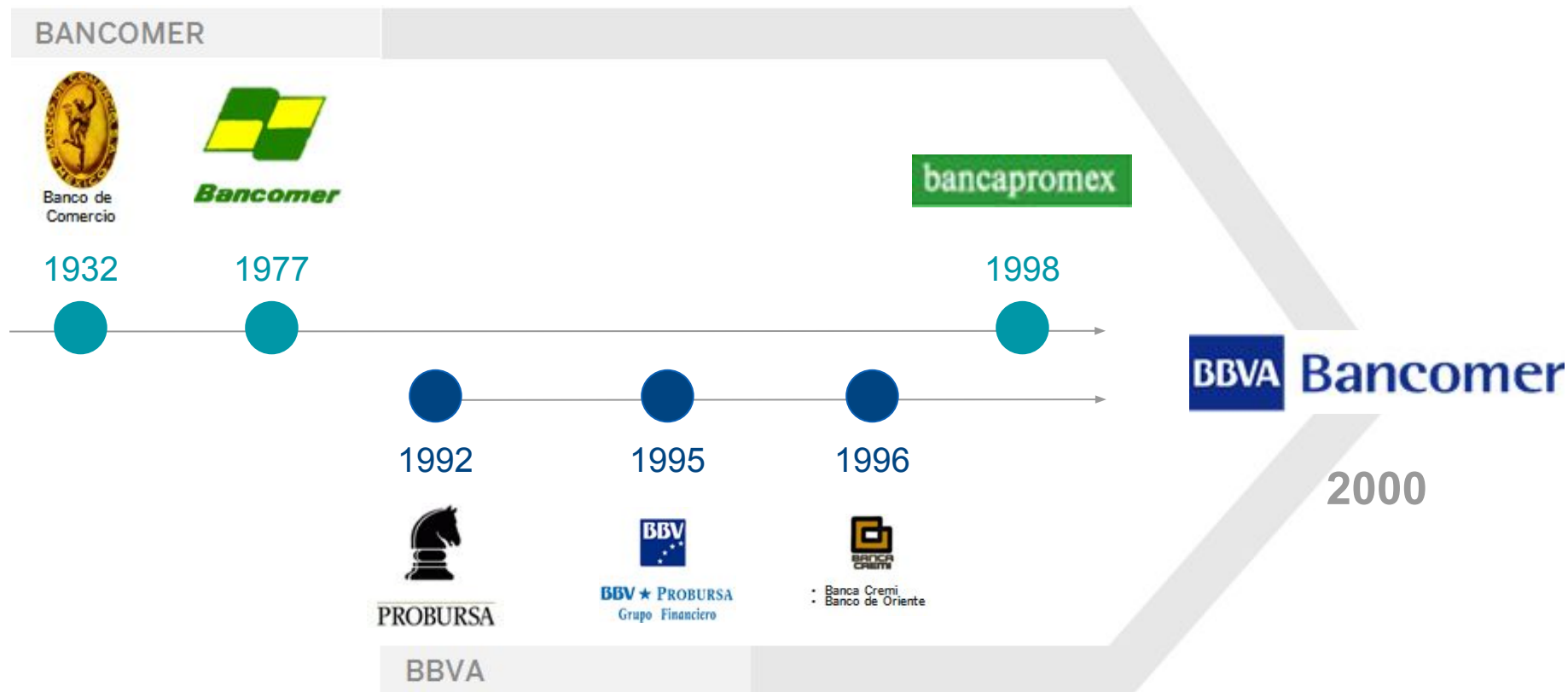
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Creating Opportunities

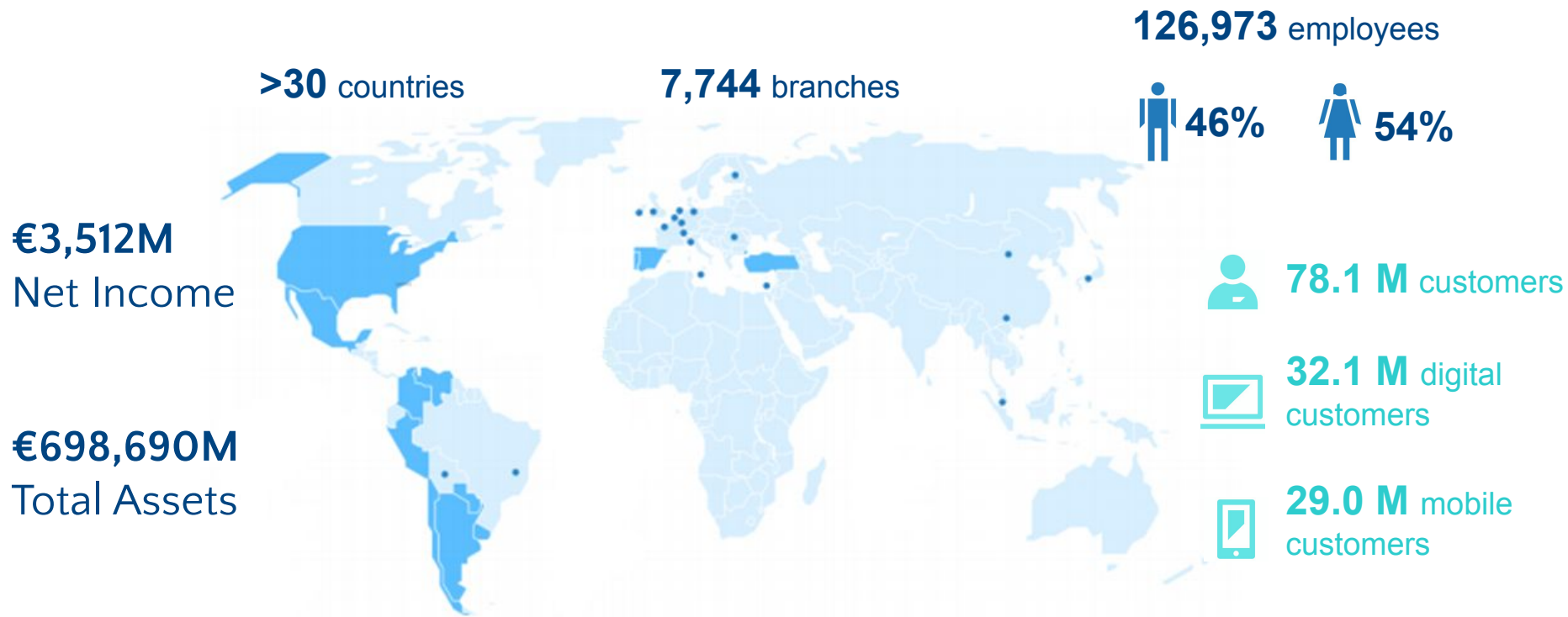
BBVA Mexico

A history of success...

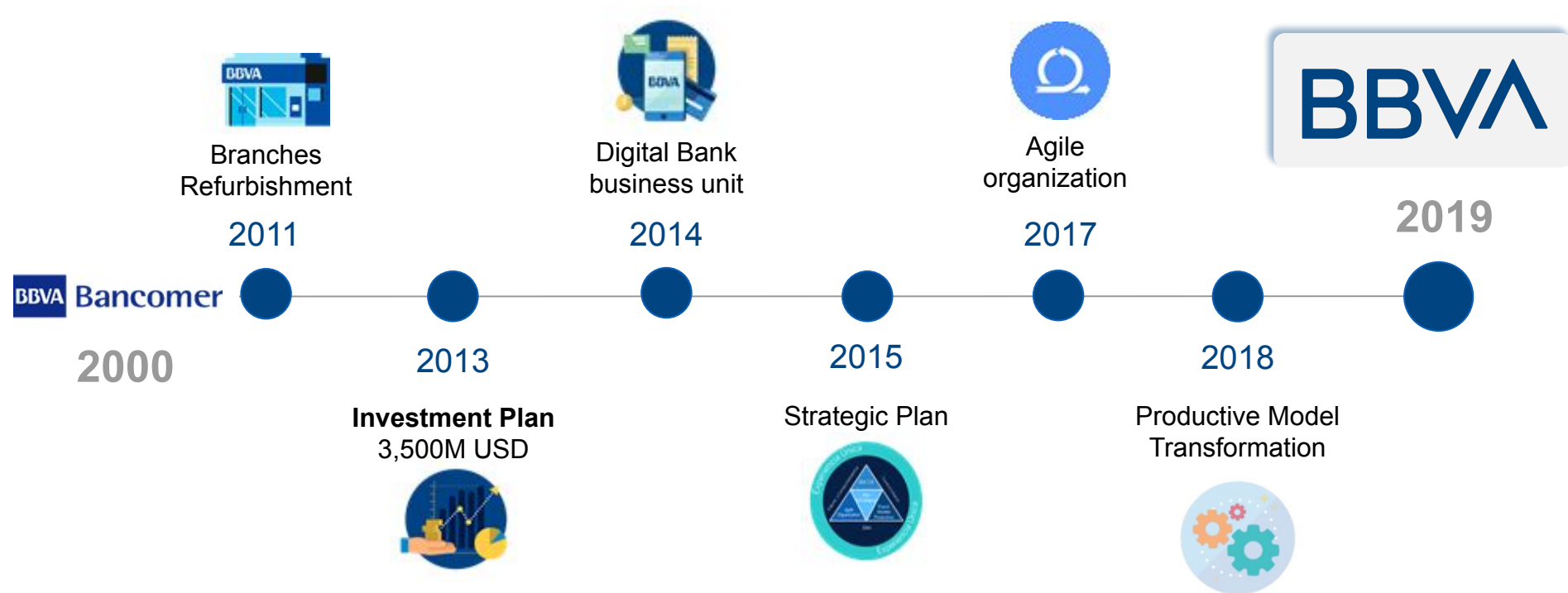


Part of a well positioned and solid international Group

As of December 2019



... with a continuous transformation aimed to offer the best customer service



Purpose and Business Model

Aligned with the same corporate culture with one single purpose

“To bring the age of opportunity to everyone”

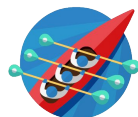
BBVA'S GROUP VALUES



Customer comes first

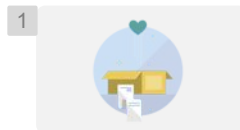


We think big

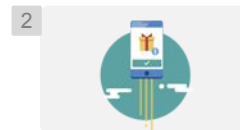


We are one team

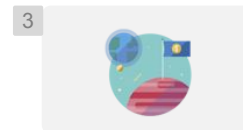
BBVA'S GROUP STRATEGIC PRIORITIES



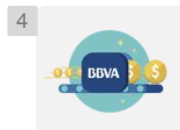
Customer
experience



Digital sales



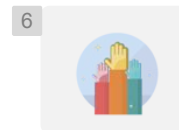
New business
models



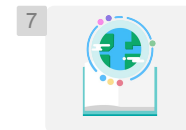
Optimize capital
allocation



Unrivaled
efficiency



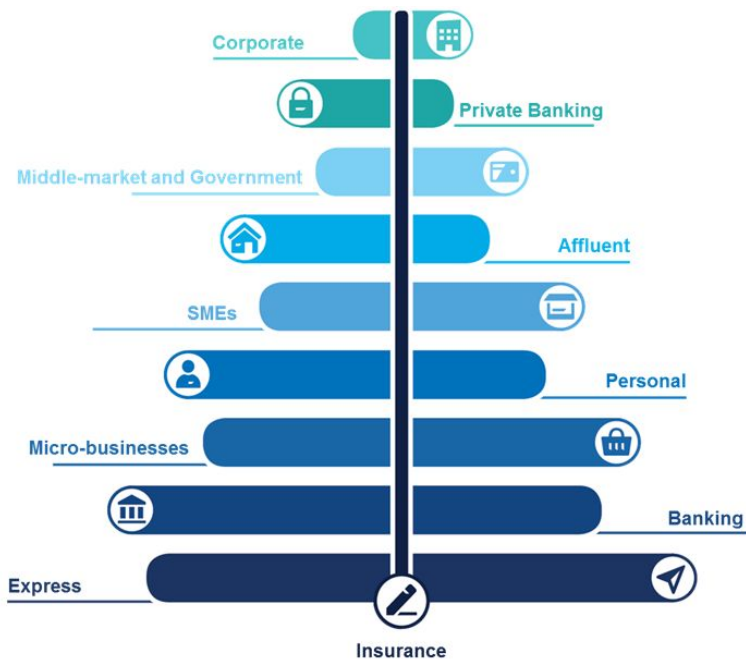
A first class
workforce



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

Strategy and Financial performance

Achieving transversal leadership



INFRASTRUCTURE

BRANCHES*

 **1,856**

vs. 1,465 next *peer*

ATM's*

 **13,165**

vs. 9,416 next *peer*

POS's*

 **472,873**

vs. 247,918 next *peer*

SOCIAL FOOTPRINT

CLIENTS

 **21.5 M**

vs. 19.7 M 2018

LOANS

 **23.0%**

vs. 14.1% next *peer*

BANK DEPOSITS

 **23.2%**

vs. 14.5% next *peer*

CUSTOMER & EMPLOYEE EXPERIENCE

NPS (Dec. 2018)

 **61 pts.**

vs. 56 next *peer*

PAYROLL PORTABILITY
(Dec. 2018)

 **52%**

vs. 17% next *peer*

Constantly innovating adapting to client's needs

DIGITAL CUSTOMERS

Millions



MOBILE CUSTOMERS

Millions



DIGITAL SALES (in units)

% over total sales



BBVA Mexico in 12M 2019

BBVA MEXICO SALES



4.6 millions
Digital Loans

- CC
- Personal
- Consumer Finance
- Mortgages
- SME



1.2 millions
Digital accounts

- Checking accts

BBVA MEXICO SERVICES



1,210 millions
DIY financial transactions
87% of total transactions

100 M average transactions/month



65 million
Withdrawals without card

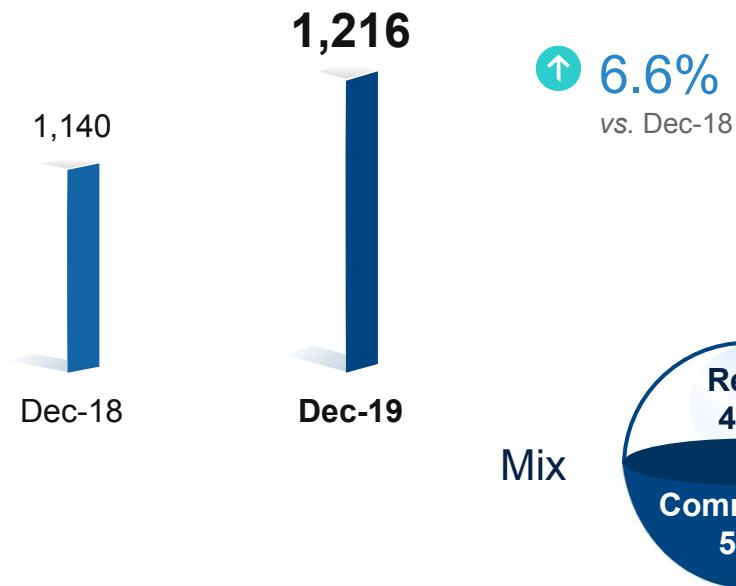
- 91 billion pesos
- 3.9 M customers

2.9 million new digital clients in 2019

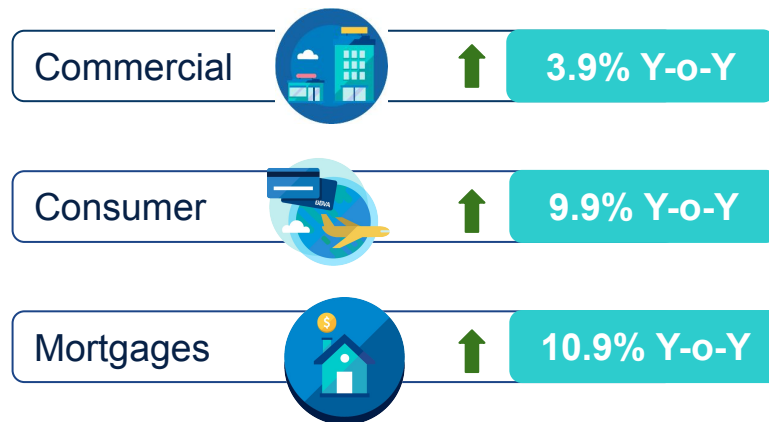
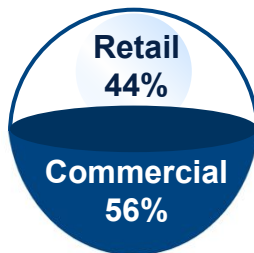
Promote the country's economic and productive activities

Performing Loans

(billion pesos, Y-o-Y %)



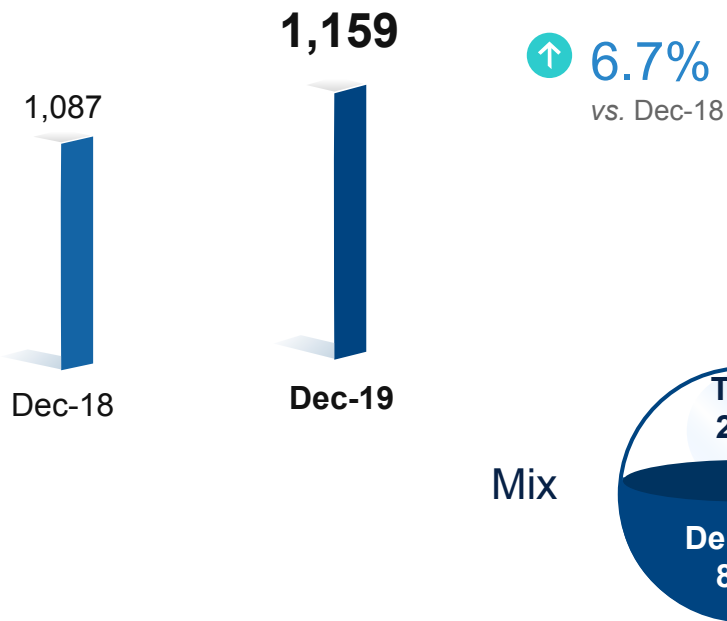
Mix



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)



Demand



6.8% TAM

Time (customer deposits)



6.4% TAM

CCL (Local LCR)¹

145.67%

Resilient results in a complex environment

BBVA Mexico (million pesos)	2018	2019	Y-o-Y %
Net Interest Income	122,912	129,502	5.4
Provisions for loan losses	(32,299)	(35,713)	10.6
Net Interest Income after provisions	90,613	93,789	3.5
Fees & Commissions	27,830	28,888	3.8
Trading Income	3,471	6,403	84.5
Other Income	504	884	75.4
Expenses	(59,168)	(63,250)	6.9
Operating Income	63,250	66,714	5.5
Net Income	46,060	49,254	6.9
Efficiency	38.2%	38.2%	-7 bps

- Net Interest Income driven by a **higher lending volumes**.
- Moderate growth in commissions, driven mainly by a **higher volume of customer transactions**.
- **Expenses grew**, as a result of higher administrative and promotional expenses..
- **The above leads to a favorable growth in profits**, which has also accompanied by an adequate risk management.

BBVA Mexico is a socially responsible bank



**19 consecutive
years**



357 million pesos invested
25 schools rebuilt after sep'17
earthquakes
16k student benefited



**Nation-wide scholarship
program**
315k scholarships (since
2002)



“Green Bond Pioneer Awards”
Awarded for **being the first
private financial institution** to
issue a green bond.



BBVA Mexico **doubled the
contribution** to BBVA
Foundation.



Financing to startups focused on
social ventures
430 entrepreneurs benefited

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