

BBVA Mexico 1Q20 Results

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Creating Opportunities

BBVA Mexico

A history of success...

BANCOMER



Banco de
Comercio

1932



1977

bancapromex

1998



1992



PROBURSA

BBVA



1995



BBV ★ PROBURSA
Grupo Financiero



1996



• Banca Cremi
• Banco de Oriente

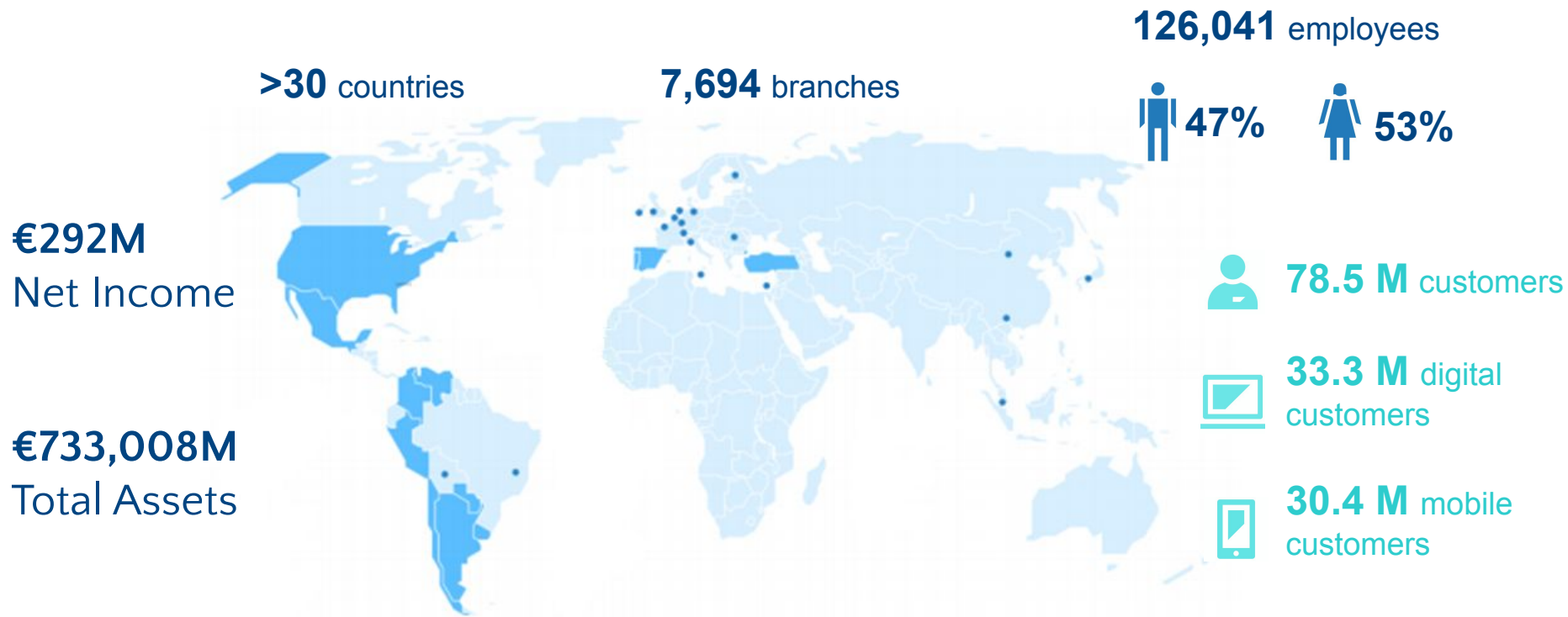
BBVA

Bancomer

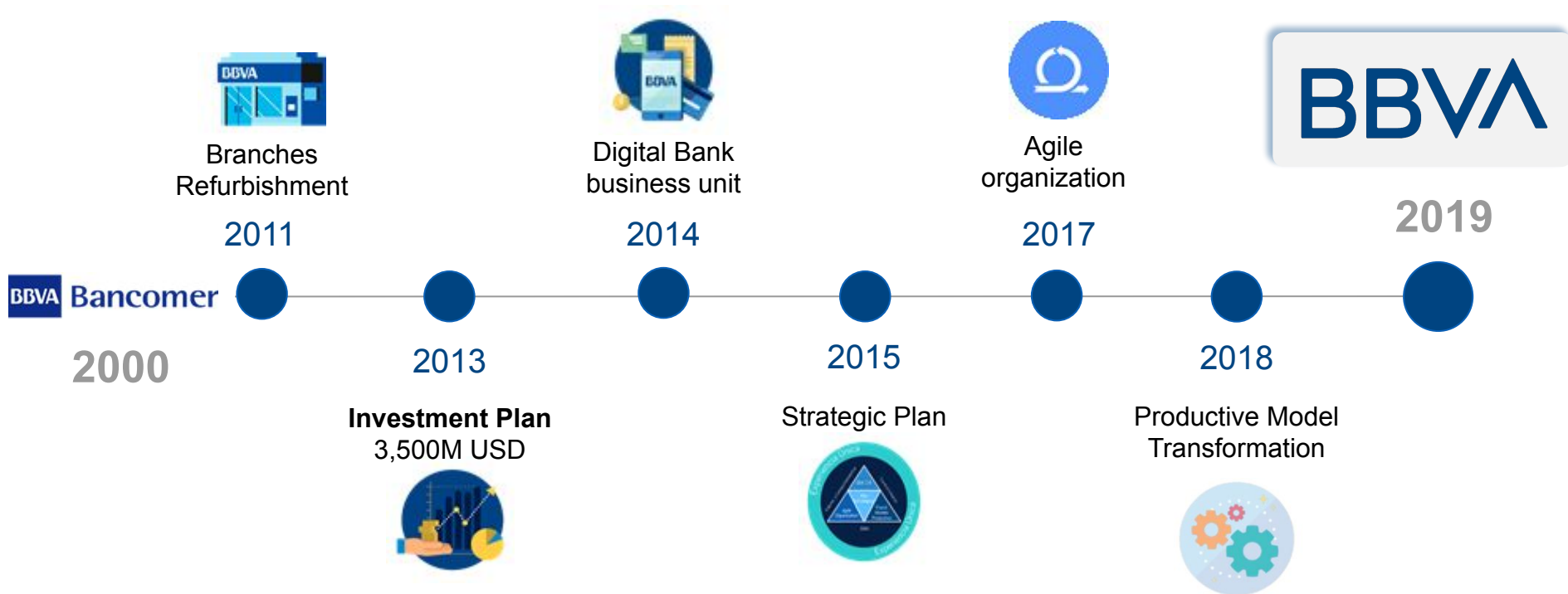
2000

Part of a well positioned and solid international Group

As of March 2020



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



Purpose and Business Model

Leading financial institution as a result of a unique business model



**Centered on Customer
Experience & Digitalization**

5th year in #1 position
NPS (Net Promoter Score)



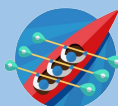
**Guided by Strategic
Values and Priorities**



Customer comes first



We think big



We are one team



**With Sustainable Business
Practices**

Aligned to global initiatives:

UN Global Compact

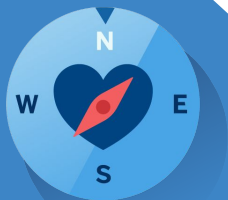


Carbon Disclosure Project

Responsible Investment Principles

Aligned with the same corporate culture with one single purpose
“To bring the age of opportunity to everyone”

In 2020, we updated our Strategic Priorities



What we stand for?

- Improve **clients' financial health**
- Help clients transition towards a **sustainable future**



Drivers of superior performance

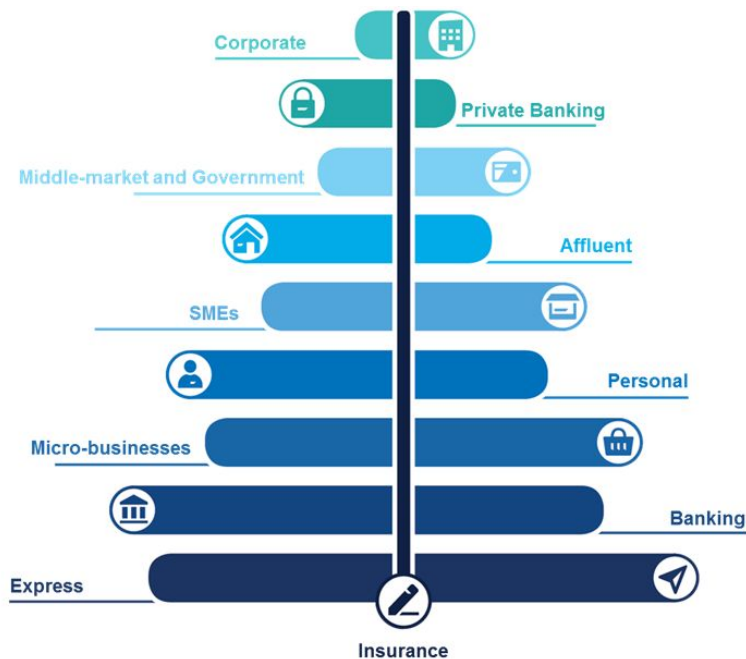
- Reach **more clients**
- Operational **Excellence**



Accelerators to deliver on our Strategy

- Best** and most **engaged** team
- Data** and **Technology**

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*

 **1,863**

vs. 1,465 next *peer*

ATM's*

 **13,066**

vs. 9,523 next *peer*

POS's*

 **474,538**

vs. 256,175 next *peer*

SOCIAL FOOTPRINT

CLIENTS

 **21.6 M**

vs. 19.9 M Mar. 2019

LOANS

 **23.2%**

vs. 13.5% next *peer*

BANK DEPOSITS

 **23.4%**

vs. 14.6% next *peer*

CUSTOMER & EMPLOYEE EXPERIENCE

NPS (Dec. 2019)

 **61 pts.**

vs. 56 next *peer*

PAYROLL PORTABILITY
(Mar. 2020)

 **43%**

vs. 23% next *peer*

*Source: CNBV data as of March 2020.

Digital Banking is one of our strengths in this complex environment

DIGITAL CUSTOMERS

Millions



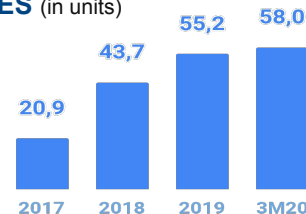
MOBILE CUSTOMERS

Millions



DIGITAL SALES (in units)

% over total sales



On the last months digital sales mix (units) **has grown exponentially**



300 bps from February to March

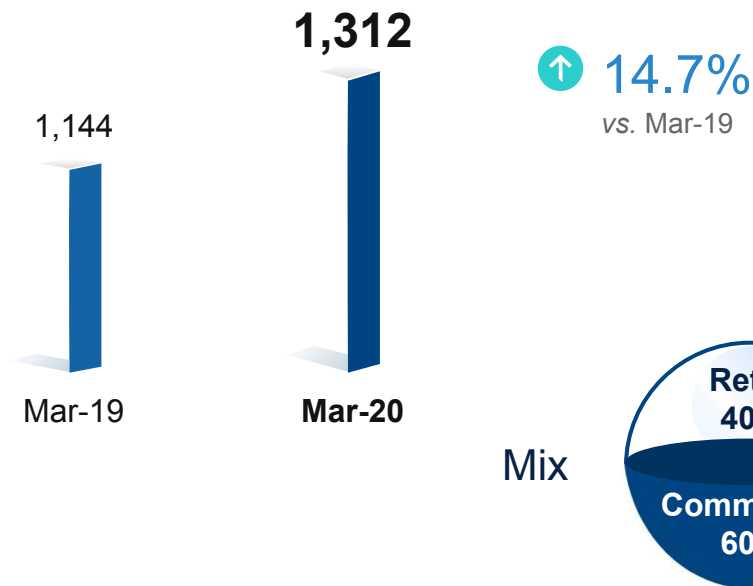
478 bps from March to April

*April figure as of April 16th

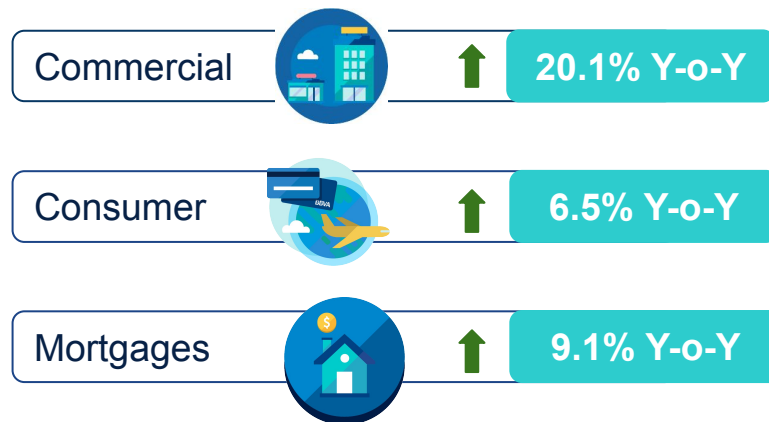
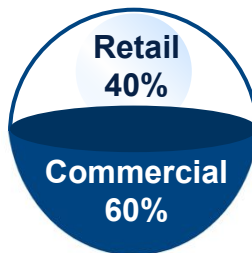
Promote the country's economic and productive activities

Performing Loans

(billion pesos, Y-o-Y %)



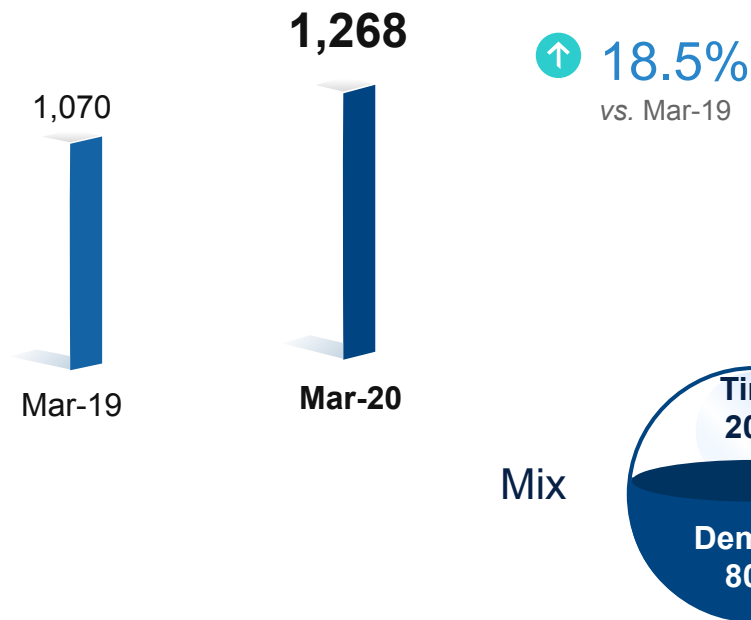
Mix



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)



Demand



20.8% TAM

Time (customer deposits)



10.0% TAM

CCL (Local LCR)¹

141.88%

Resilient results in a complex environment

BBVA Mexico

(million pesos)

	Mar. 2019	Mar. 2020	Y-o-Y %
Net Interest Income	31,821	33,044	3.8
Provisions for loan losses	(7,657)	(16,237)	112.1
Net Interest Income after provisions	24,164	16,807	(30.4)
Fees & Commissions	6,884	6,928	0.6
Trading Income	1,766	2,327	31.8
Other Income	(100)	69	n.a.
Expenses	(15,364)	(16,581)	7.9
Operating Income	17,350	9,550	(45.0)
Net Income	12,454	6,444	(48.3)
Efficiency	38.1%	39.1%	+108 bps

- Net Interest Income impacted by **lower interest rates**.
- **Increase in provisions to face possible difficulties going forward**, given a weaker macroeconomic environment as a result of the Covid-19 pandemia.
- **Flat commissions** as a result of the effort to reduce them in favor of our customers.
- **Expenses grew**, as a result of higher personnel and administrative expenses, due to an increase in headcount.



Creating Opportunities

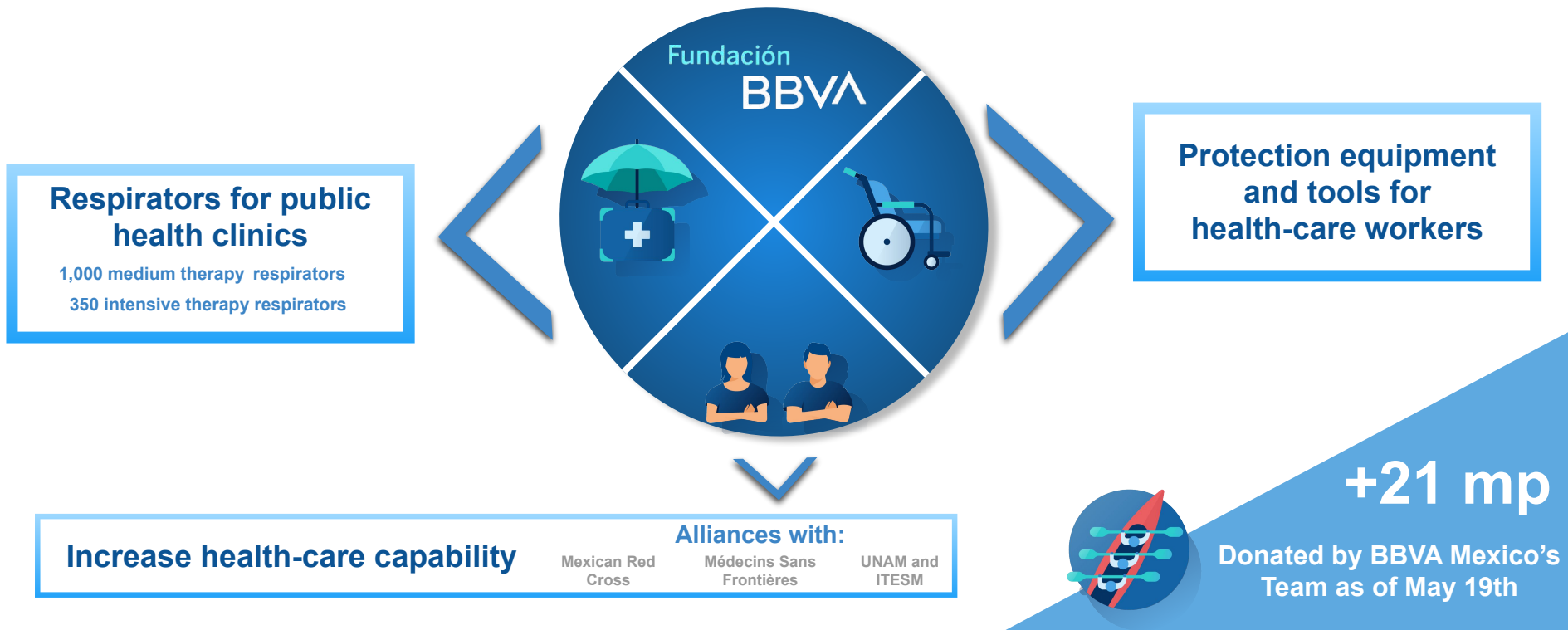
Corporate Responsibility

BBVA Mexico, committed with the society



BBVA Mexico Foundation

Facing Covid-19: 470 million pesos donated



Contact info

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