

BBVA

Creating Opportunities

Mexico

6M20 Results

June 2020



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Creating Opportunities

How BBVA Mexico faces Covid-19

Three main priorities to face Covid-19



Protect Health of employees, their families and our customers

Operating with normalcy thanks to our technological capabilities



38% of branch employees at Home Office

Managing the different stages of the pandemic.

Working on a plan to gradually return to corporate spaces.



Additional sanitary preventive measures



Continue to provide, an essential service to the economy

Opening offices based on the evolution of the pandemic.

80% of branches opened



Offer a wide range of digital products, so clients can stay at home safe.



Continue increasing digital banking penetration within our client base



Financial Support to Clients, to help them navigate uncertainty

Loan deferral and payment flexibility.

4-months holiday period for retail and wholesale loans



Benefitting 1.3 million customers, equivalent to 25% of our Loan Portfolio.



Supporting society during this complex times

470 million pesos as seed donation through Fundación BBVA México with more than 248 mp from allies-partners (including employees)

1

Respirators for public health clinics

1,000 intermediate care + 233 intensive care

2

Protection equipment for health-care

606K kits

3

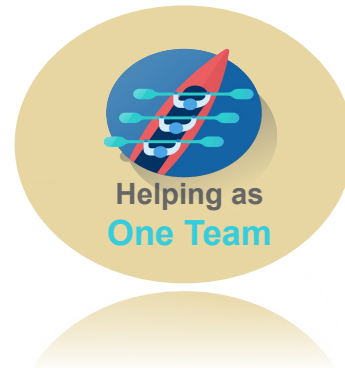
Increase health-care capabilities

In alliance with “CR Mexicana”
“Médicos sin fronteras” and UNAM.
8 thousand oximeters to CDMX



25 million pesos

**donated by BBVA Mexico
Employees**



23,769

Collaborators participating, equiv. to **62%**
of all BBVA Mx



Creating Opportunities

BBVA Mexico

We are part of a well positioned and solid international group

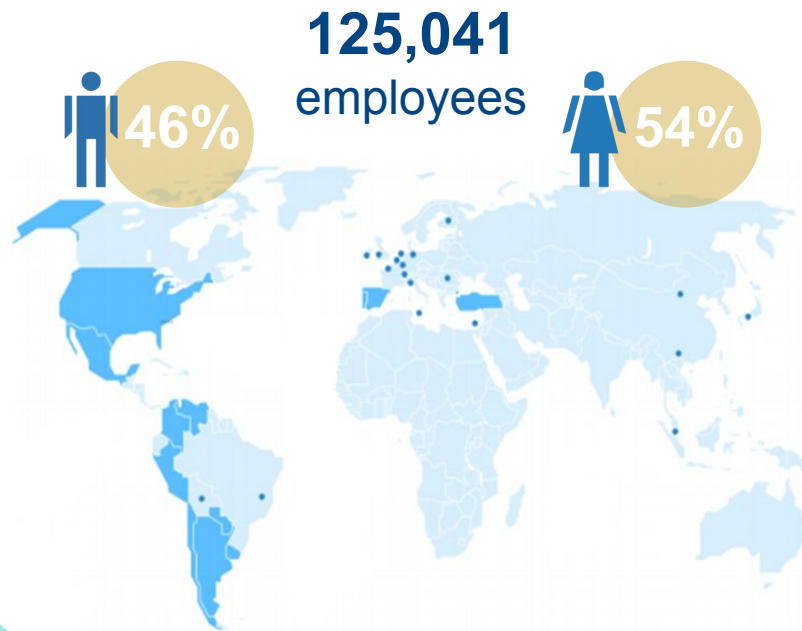
BBVA Group

7,699 branches

>30 countries

€928M Net Income

€754,626M Total Assets



79.1 M
customers



34.3 M digital
customers



31.5 M mobile
customers

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)



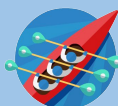
**Guided by Strategic
Values and Priorities**



Customer comes first



We think big



We are one team



**With Sustainable Business
Practices**

Aligned to global initiatives:

UN Global Compact

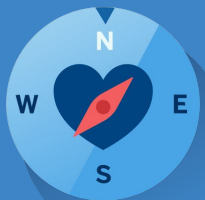


Carbon Disclosure Project

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**



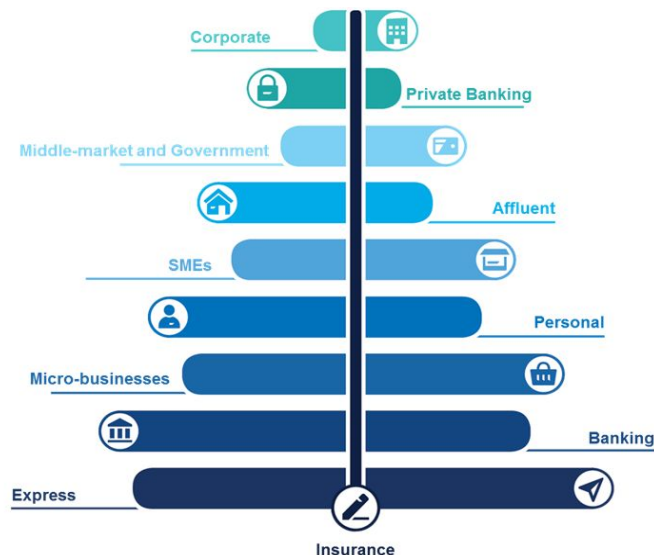
Accelerators to deliver on our Strategy

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

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

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

Extensive key distribution network to provide easy and secure access to financial services.



Specialized and personalized attention for each one of the customer segments that allows to provide a higher quality service.

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

Our Strategy



Achieving transversal leadership



INFRASTRUCTURE

BRANCHES



1,866

Market share
14.60%

ATM's



13,115

Market share
22.84%

EMPLOYEES



33,707

SOCIAL FOOTPRINT

EFFICIENCY



41.6%

LOANS



23.1%

vs. 13.8% next
peer*

BANK DEPOSITS



24.3%

vs. 14.3% next
peer*

CUSTOMER EXPERIENCE

PAYROLL PORTABILITY

MARKET SHARE



25%

91% done through digital channels

Digital Banking, one of our strengths in this complex environment

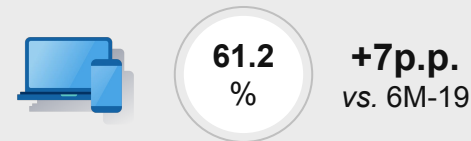
DIGITAL CUSTOMERS



MOBILE CUSTOMERS

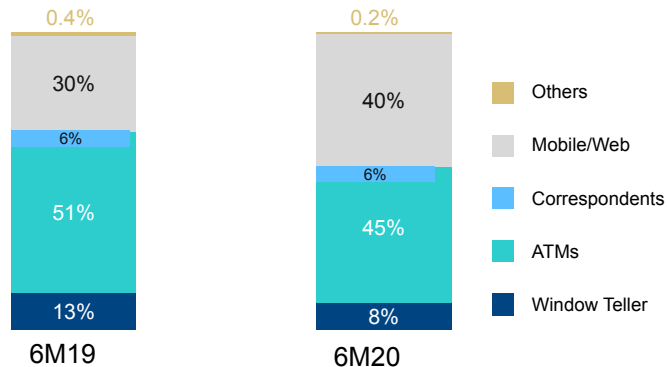


DIGITAL SALES



BBVA in the hands of clients, in 6M 2020

TOTAL TRANSACTIONS IN THE 1st SEMESTER
(% of millions of transactions accumulated)



328 million
6M20 Financial Transactions
↑ +46%
vs. 6M19



69 million
6M20 Financial Transactions
↓ -30%
vs. 6M-19

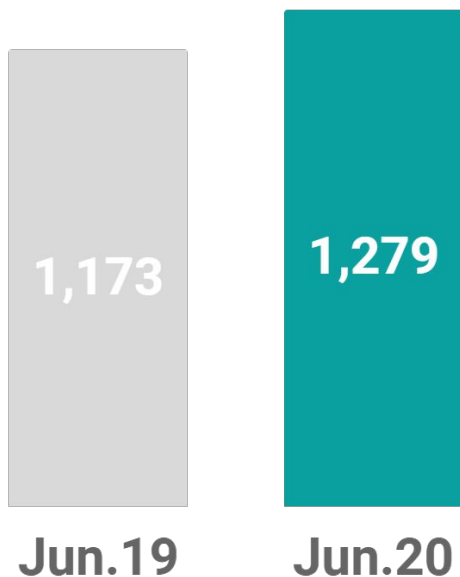
1 million new digital clients in 6M20

6M20 Financial Performance

Promote the country's economic and productive activities

Performing Loans

(billion pesos, Y-o-Y %)



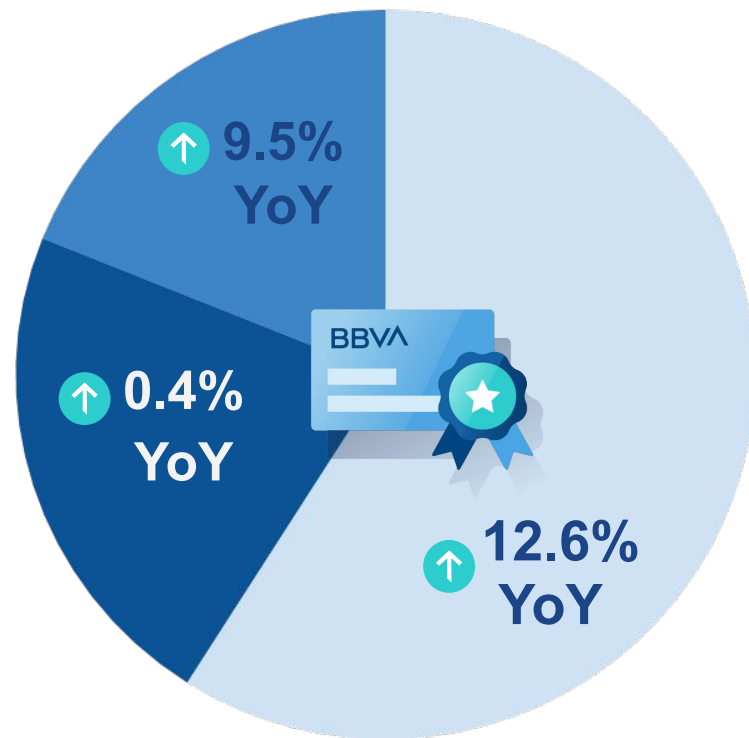
↑ 9.0%
vs. Jun-19

Mix

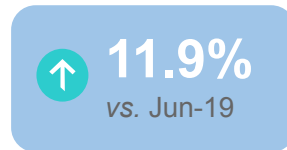
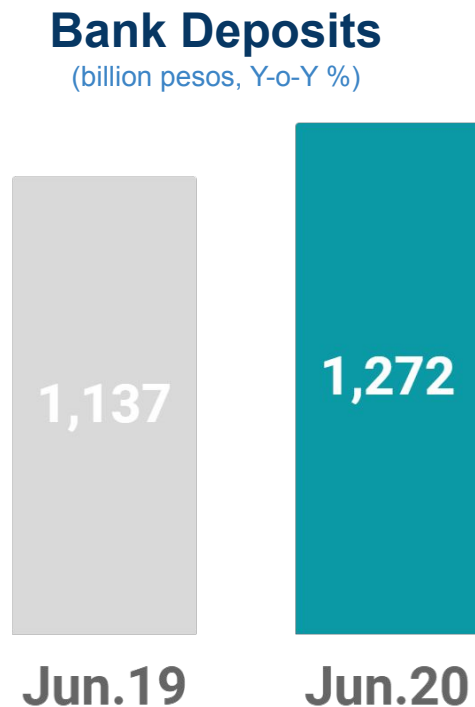
41%
Retail

59%
Commercial

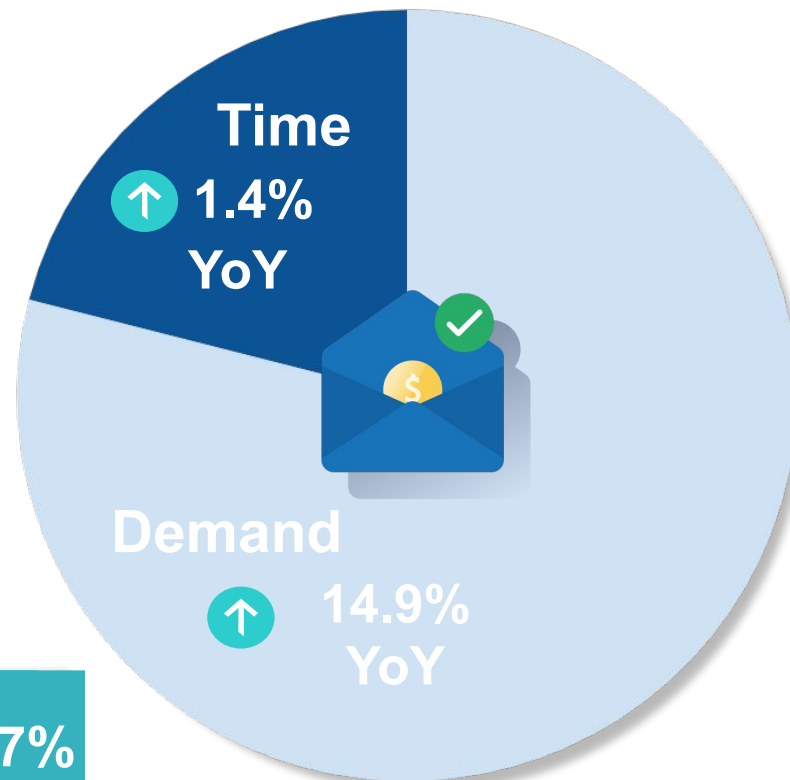
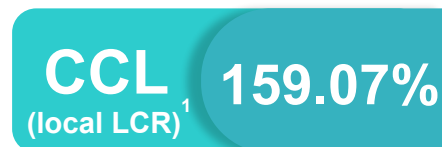
● Commercial ● Consumer ● Mortgages



Maintaining a profitable mix of the resources



Mix



Positive Net Income despite a difficult environment

BBVA Mexico (million pesos)	Jun.19	Jun.20	Y-o-Y %
Net Interest Income	63,975	60,728	(5.1)
Provisions for loan losses	(16,923)	(23,846)	41.1
Net Interest Income after provisions	47,072	36,882	(21.6)
Fees & Commissions	13,953	12,807	(8.2)
Trading Income	3,184	4,795	50.6
Expenses	(30,970)	(32,430)	4.7
Operating Income	33,105	21,707	(34.4)
Net Income	23,959	15,917	(33.6)

Efficiency	38.2%	41.6%	+334 bps
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- Net Interest Income impacted by **lower interest rates, change in loan mix and the application of support programs.**

- **Lower commissions as a result of the closure of non-essential activities.**

- **Higher provisions to face challenging scenario,** given a weaker macroeconomic environment as a result of the Covid-19 pandemic.

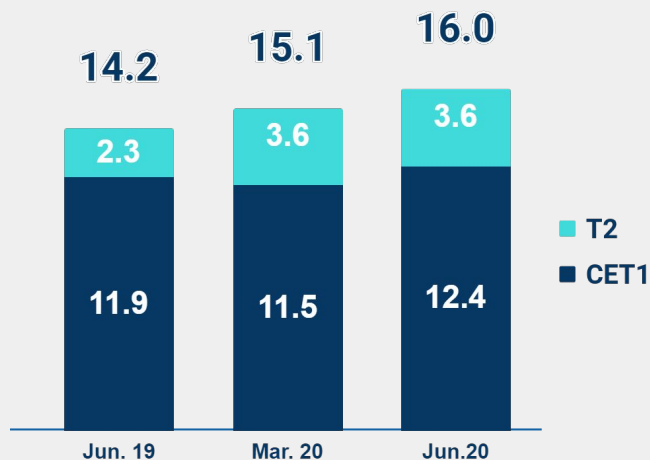
- **Expenses** increasing due to a higher expenditure related to the purchase of sanitary supplies to keep our customers and employees safe.

Adequate Solvency and Liquidity Ratios

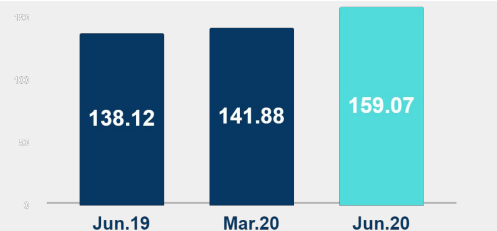
Capital & Liquidity Ratios

Capital Ratio

(%)



Local LCR (%)



(short-term liquidity ratio, average of the quarter)

Loan to Deposit (%)





Creating Opportunities

Corporate Responsibility

BBVA Mexico, committed with society

Responsible Entity



19 Consecutive Years

Scholarship Program

Nation-wide scholarship program

315k scholarship (since 2002)



Contribution

BBVA Mexico doubled the contribution to BBVA Foundation



BBVA
MEXICO

Schools Rebuilt

357 million pesos invested

25 schools rebuilt after sep'17 earthquakes



Green Bond

"Green Bond Pioneer Awards" Awarded for being the first private financial institution to issue a green bond



Start Ups

Financing startups focused on social ventures
430 entrepreneurs benefited



Contact information

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