

BBVA

Creating Opportunities

Mexico

9M20 Results



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BBVA

Creating Opportunities

Facing the Covid-19 pandemic

Three main priorities to face Covid-19



Protect Health of employees, their families and our customers

Operating with normalcy thanks to our technological capabilities



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.

100% of branches opened



Offer a wide range of digital products, promoting the sales and after-sales service.



Financial Support to Clients, to help them navigate uncertainty

Loan deferral and payment flexibility.

4-months holiday period for retail and wholesale loans



Benefitting 1.4 million customers, equivalent to 25% of our Loan Portfolio.



We support Mexico, joining forces and making an unprecedented donation

We join forces:

1. Businesses
2. Citizens
3. Government

+1,500
MILLONES
EN APOYOS



Juntos por la Salud



32
STATES

700
HOSPITALS

Fundación
BBVA




Tecnológico
de Monterrey



Directly from **BBVA** we all collaborate:


53,000
PATIENTS
SERVED


108,000
PROTECTED
MEDICAL
PERSONNEL


1,233
RESPIRATORS
DELIVERED

BBVA
SEED CAPITAL

COUNSELORS
AND CLIENTS

COLABORATORS
38mil (62%)

470 mp



225 mp



25 mp

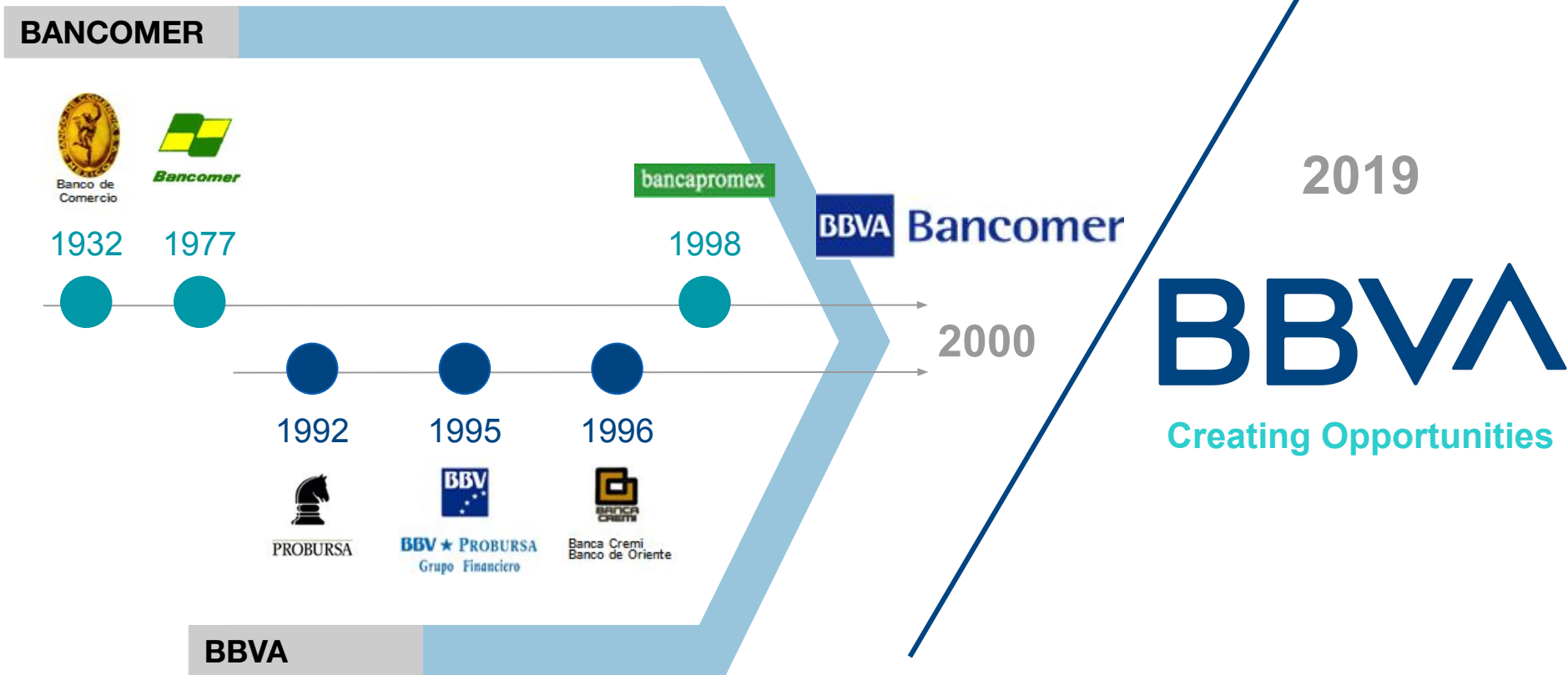
720 mp

BBVA Mexico

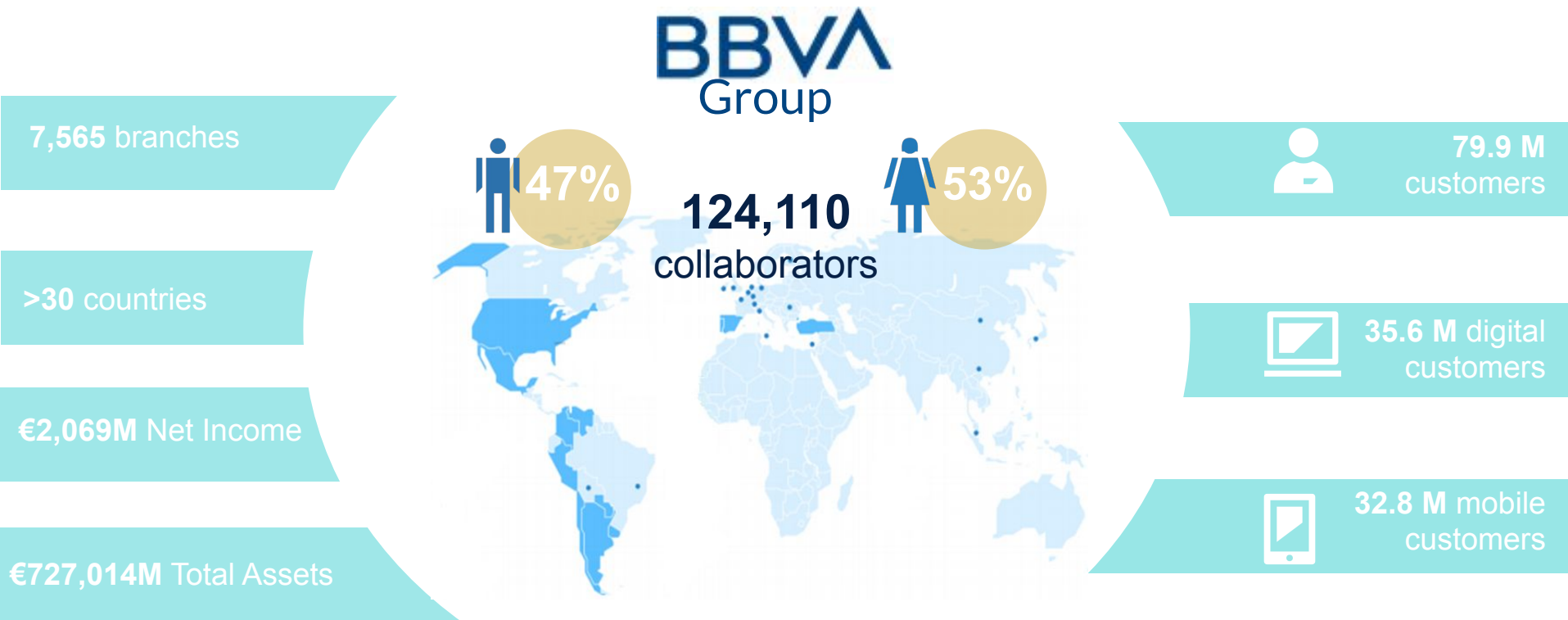
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Creating Opportunities

A history of success...



We are is part of a well positioned and solid international group



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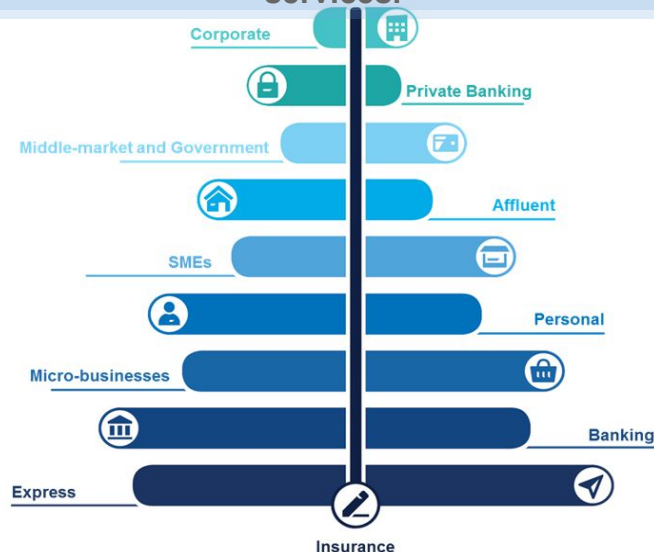
Creating Opportunities

Business Model

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.



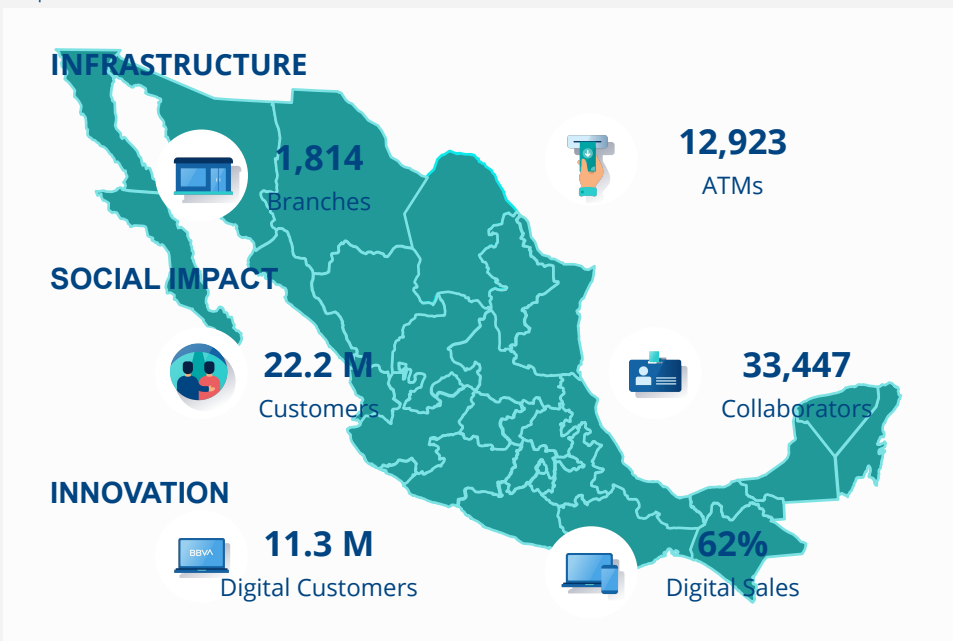
Specialized and personalized attention for each one of the customer segments that allows to provide a higher quality service.

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

Achieving transversal leadership

BBVA MEXICO's PRESENCE

Sep 20



Strategy focused on increasing financial penetration

Source: CNBV market shares, all banks

OUR PURPOSE

To bring the age of opportunity to everyone

STRATEGIC PRIORITIES

WHAT WE STAND FOR

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

DRIVERS OF SUPERIOR PERFORMANCE

- More **clients**
- Operational** excellence

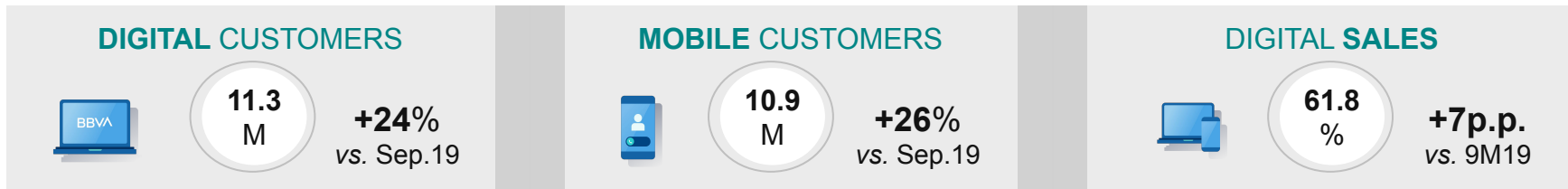
ACCELERATORS TO DELIVER ON OUR STRATEGY

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

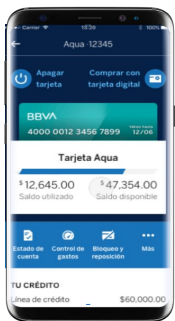
Our Strategy



We adapt quickly to the environment, leveraged on our digital offer, differential in the market



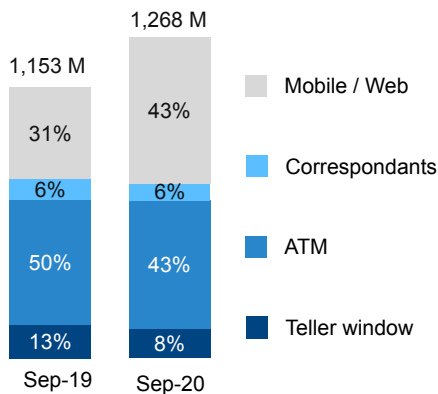
BBVA app:
The reference in means of payment and financing





+1.6 M mobile customers (jan-sep 2020)

BBVA in the hands of clients, in 9M 2020

TOTAL TRANSACTIONS
(% of millions of transactions accumulated)



 **539 million**
Financial transaction Acum. 9M 2020
↑ +51% vs. 9M-19

 **101 million**
Financial transactions Acum. 9M 2020
↓ -31% vs. 9M-19

BBVA Empresas App:
DIY and better service for SMEs and Companies



+83 thousand digital customers (jun-sep 2020)

Our innovation and culture of service are key to our results

WE ARE PEOPLE SERVING PEOPLE



NET PROMOTER SCORE

1st place
5th consecutive year
March 2020

2020 AWARDS



- “Best investment bank in Mexico”
- “Best investment bank new technologies LATAM”
- “Best transactional bank of LATAM”
- “Best mortgage provider in LATAM”
- “Bank with the best reputation in Mexico”
- “SMEs Bank of the year - Global” – Best SMEs bank for our strategy 2020



COMMITMENT WITH OUR COLLABORATORS



Universum 2020
Most Attractive Employer

6° place overall
1st Bank

BBVA

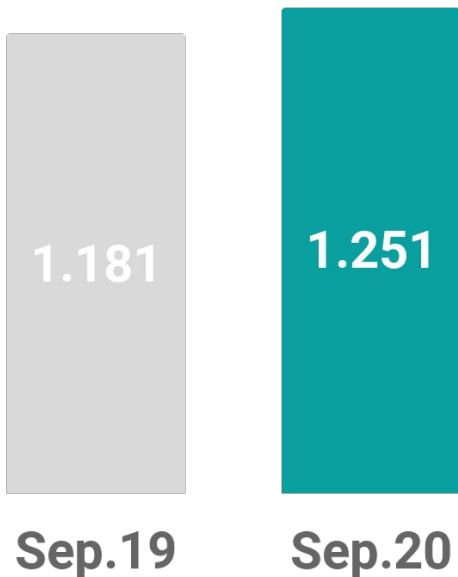
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9M20 Financial Performance

Promote the country's economic and productive activities

Performing Loans

(billion pesos, Y-o-Y %)

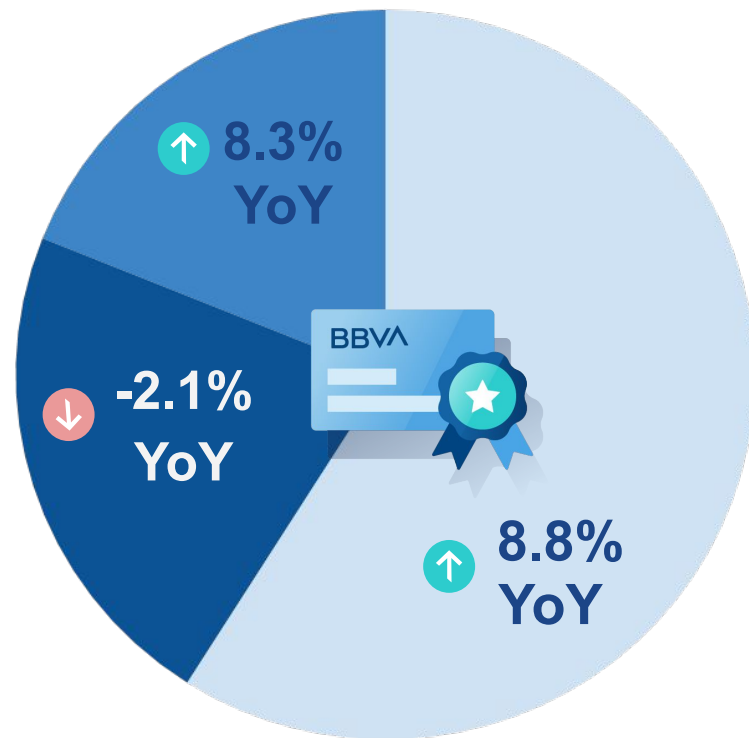


↑ **6.0%**
vs. Sep-19

Mix



● Commercial ● Consumer ● Mortgages



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)



Sep.19



Sep.20

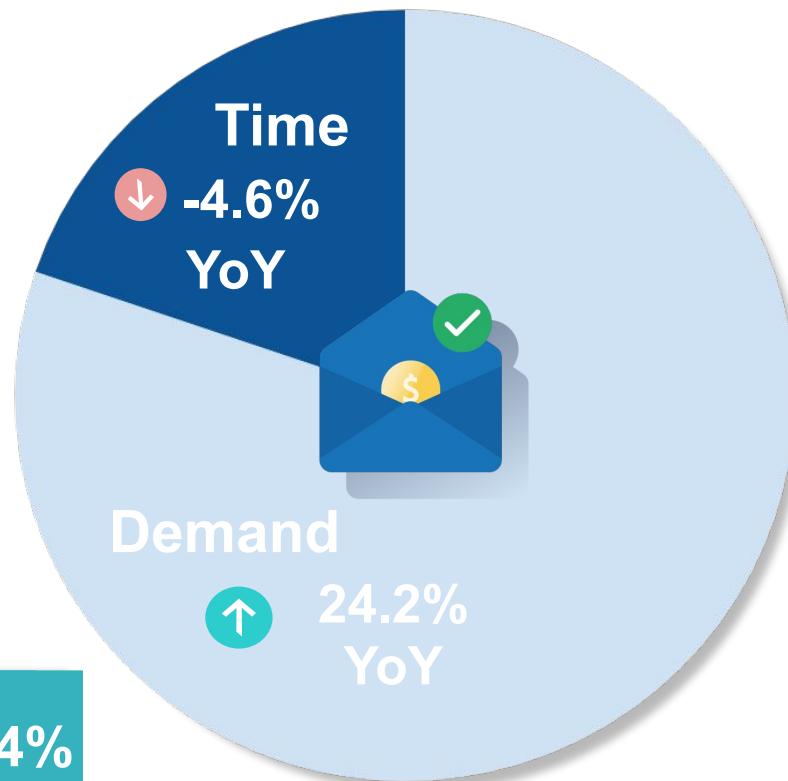
↑ 17.2%
vs. Sep-19

Mix

20%
Time

80%
Demand

CCL (local LCR)¹ 185.24%



Figures under local accounting standards with BBVA Mexico data.

¹CCL (Local LCR) Minimum requirement for 2020: 100%

Positive Net Income despite a difficult environment

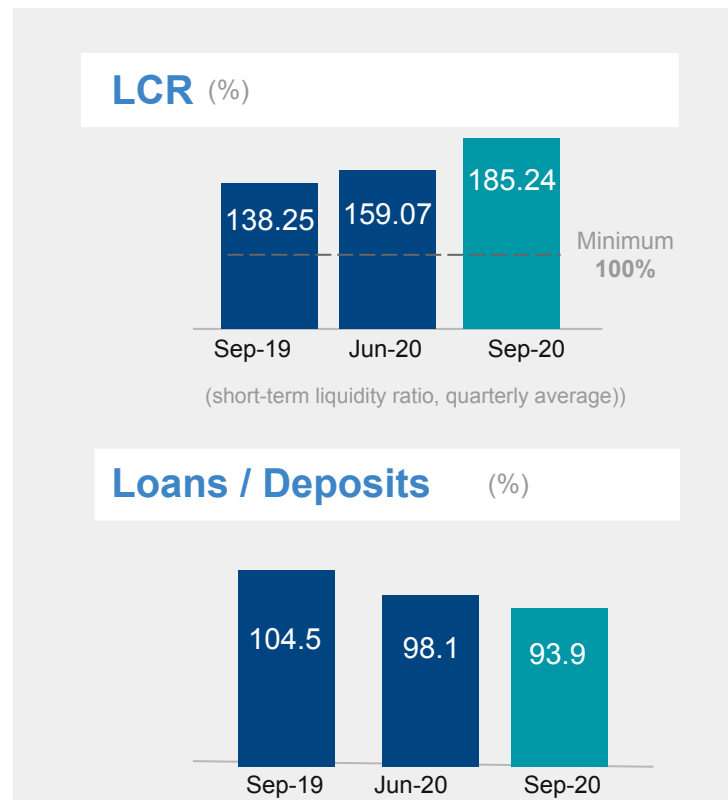
| BBVA Mexico (million pesos) | Sep.19 | Sep.20 | Y-o-Y % |
|---------------------------------------|---------------|---------------|-------------------|
| Net Interest Income | 96,349 | 92,693 | (3.8) |
| Provisions for loan losses | (26,344) | (30,833) | 17.0 |
| Net Interest Income after provisions | 70,005 | 61,860 | (11.6) |
| Fees & Commissions | 21,305 | 19,713 | (7.5) |
| Trading Income | 3,184 | 4,795 | 30.8 |
| Expenses | (46,993) | (48,399) | 3.0 |
| Operating Income | 49,606 | 40,127 | (19.1) |
| Net Income | 36,341 | 28,580 | (21.4) |

| | | | |
|-------------------|-------|-------|----------|
| <i>Efficiency</i> | 38.2% | 40.5% | +233 bps |
|-------------------|-------|-------|----------|

- Net Interest Income impacted by **lower interest rates, change in loan mix and the application of support programs.**
- **Lower commissions** as a result of lower credit and debit card transactions and lower investment banking commissions.
- **Higher provisions to face challenging scenario**, given a weaker macroeconomic environment as a result of the Covid-19 pandemia.
- **Strict control of expenses** reflected in the annual evolution of this item.

Solvency and Liquidity

Capital & Liquidity Ratios



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Corporate Responsibility

Committed with Mexico

E_{nvironmental}



Green Bond

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



Pledge 2025

BBVA Group will manage its environmental risks to reduce carbon emissions



Best Reputation

MERCO recognized BBVA Mexico for fourth consecutive year as the country’s most reputable bank

S_{ocial}



School Rebuilt

357 mp invested
25 schools rebuilt
16k students benefited



Scholarship Program

Nationwide scholarship program
315k scholarships (since 2002)



Contribution

BBVA Mexico doubled the contribution to BBVA Foundation



Start Ups

Financing Startups focused on social ventures
430 entrepreneurs benefited

G_{overnance}



Responsible Entity

19 consecutive years



Corporate Governance

Integrity and Values Governance bodies:
Board of Directors
Audit Committee
Steering Committee
with 32% independent members

Contact information

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