

BBVA

Creating Opportunities

Mexico

2020 Results



Disclaimer

This document has been drafted for information purposes and for the use of BBVA Bancomer, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA Bancomer (BBVA Mexico) investors to whom it is addressed, in order to facilitate their understanding of certain information regarding BBVA Mexico, and only refers to the businesses of BBVA in Mexico. For detailed financial information about BBVA Mexico please visit the Bank's website www.bbva.mx.

The information contained herein (hereinafter "Information") shall not be deemed to be considered in any case as financial advice, investment advice, tax/legal advice or otherwise nor an offer to sell or a solicitation to acquire or dispose of an interest in securities, nor a recommendation to buy or sell securities or enter into any transaction nor should it be relied upon to make any sort of Decision in any direction. BBVA Mexico does not assume any obligation whatsoever to communicate any changes to this document or to update its contents.

BBVA Mexico has obtained the information included in this document from sources considered to be reliable. However, notwithstanding the fact that reasonable measures were taken to assure that the Information contained herein is not mistaken or misleading, BBVA Mexico does not represent or warrant, either express or implicit, its accuracy, integrity or correctness.

Investors or potential investors who have access to this document should be aware that the securities, instruments or investments to which it may refer may not be appropriate for them due to their specific investment goals, financial positions or risk profiles, as these have not been taken into account to prepare this report. Therefore, investors should make their own investment Decisions considering said circumstances and obtaining such specialized advice as may be necessary.

BBVA Mexico accepts no liability of any type for any losses arising from the use of this report or its contents. In no case BBVA Mexico, its branches, and/or its directors, officers, employees and authorised personnel shall be held responsible for any damage, losses, claims, or any sort of expenses that could result from the use of this document or from its contents.

The Information must be treated as confidential and no part of this document may be (i) copied, photocopied or duplicated by any other form or means (ii) redistributed (iii) quoted or (iv) furnished to any other person or entity without the prior written consent of BBVA Mexico. It is understood that its recipients accept all of the warnings and conditions contained herein in its integrity. All the data contained in this document is set forth as an example and is due to change."

This document is the property of BBVA Mexico. Any denominations, designs, and logos are registered trademarks of BBVA Mexico.

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



SEED CAPITAL

COUNSELORS
AND CLIENTS

COLABORATORS
38mil (62%)

470 mp



225 mp



25 mp

720 mp

BBVA Mexico



Creating Opportunities

A history of success...

BANCOMER



Banco de
Comercio

1932



Bancomer

1977

bancapromex

1998

BBVA

Bancomer

2000

1992



PROBURSA

1995



BBV ★ PROBURSA
Grupo Financiero

1996



Banca Cremi
Banco de Oriente

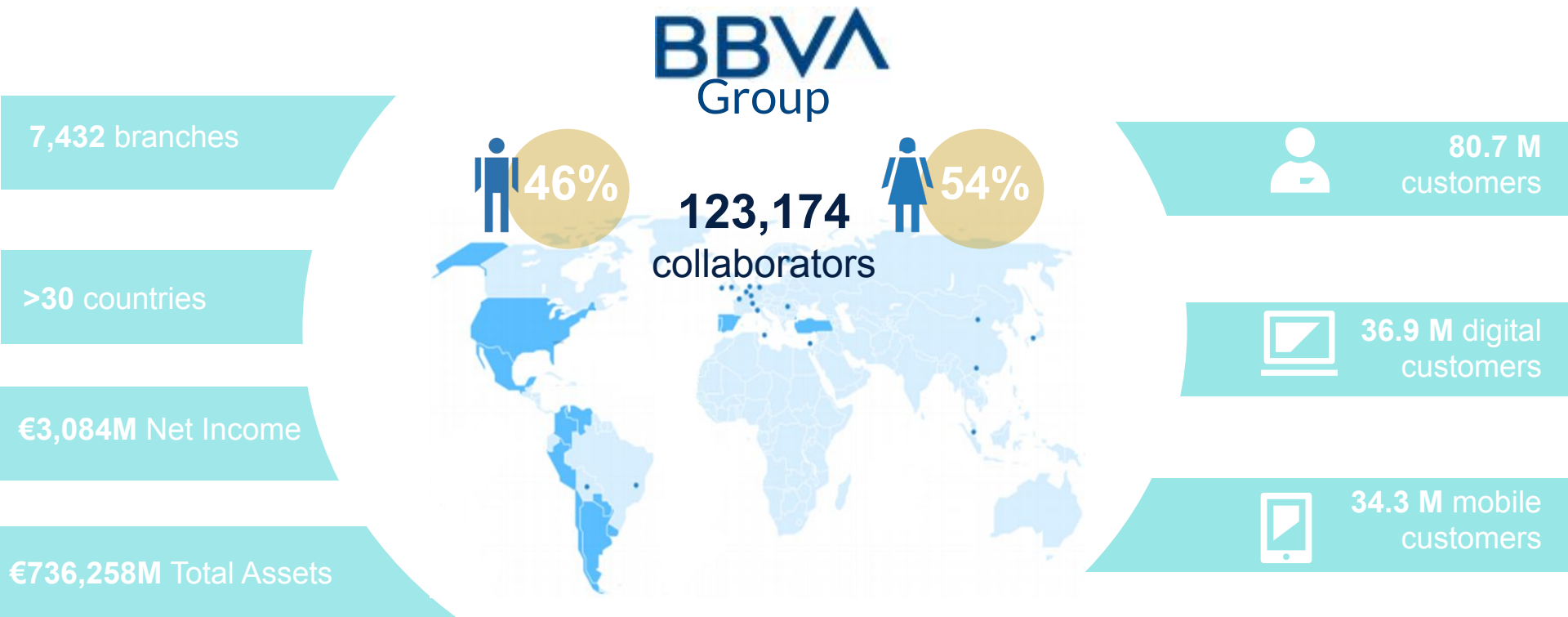
BBVA

2019

BBVA

Creating Opportunities

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

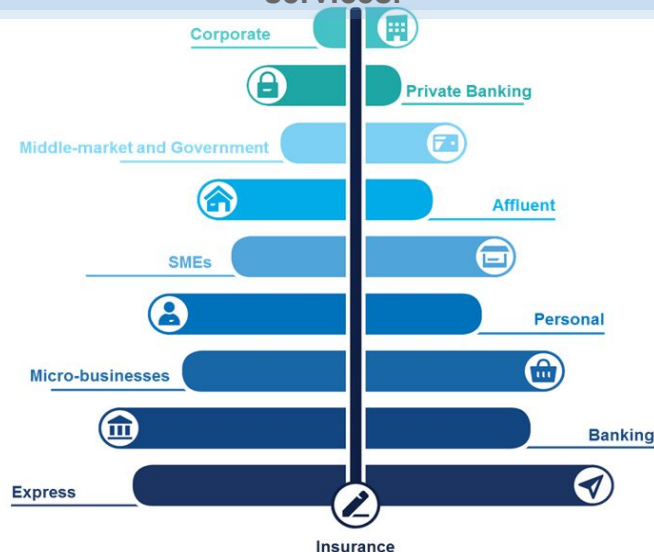


Business Model

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

BBVA is the leading financial institution in Mexico guided by a clear purpose, achieving a transversal leadership

BBVA MEXICO's PRESENCE

Dec 20

INFRASTRUCTURE



SOCIAL IMPACT



#1



INNOVATION









Strategy aimed at increasing
financial penetration

OUR PURPOSE

“To bring the age of
opportunity to everyone”

WE FOLLOW GRUPO BBVA's STRATEGIC PRIORITIES

-  Improving our **client's financial health**
-  Helping our clients transition towards a **sustainable future**
-  Reaching **more clients**
-  Operational **excellence**
-  The best and most **engaged team**
-  **Data and Technology**

Our digital capabilities a main competitive advantage in the current social distancing context

DIGITAL CUSTOMERS



12.1
M

+25%
vs. Dec.19

MOBILE CUSTOMERS



11.6
M

+26%
vs. Dec.19

DIGITAL SALES

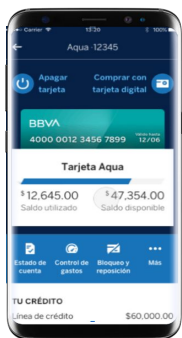


62.8
%

+8p.p.
vs. 12M19

App BBVA:

The reference in **means of payment and financing**

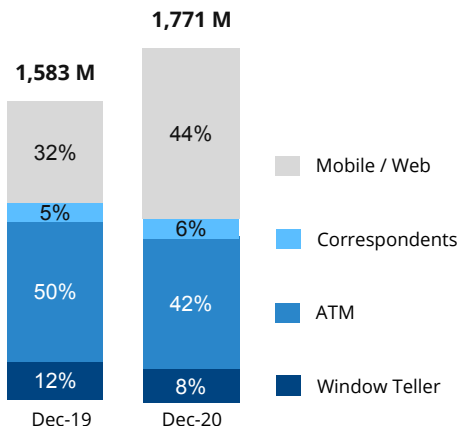


+2.4 M mobile customers in 2020

BBVA in the hands of our customers, in 12M 2020

TOTAL TRANSACTIONS

(% accumulated financial transactions in 12M)



Mobile / Web

782 million
Financial transactions
Acum. 12M 2020



+55%
vs. 12M-19



Teller
window

136 million
Financial transactions
Acum. 12M 2020



-31%
vs. 12M-19

App BBVA Empresas:

DIY approach and better service
for SMEs and businesses



+130 thousand customers (jun-dec 2020)



Creating Opportunities

Financial Performance

12M 2020

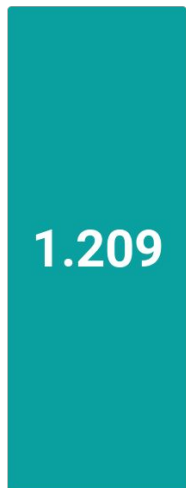
Promote the country's economic and productive activities

Performing Loans

(billion pesos, Y-o-Y %)



Dec.19



Dec.20

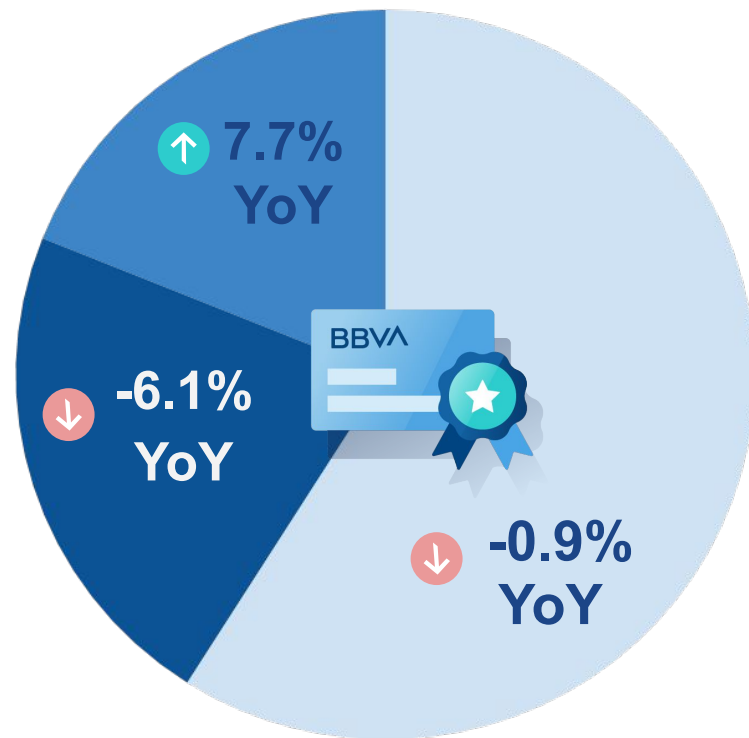
↓ -0.5%
vs. Dec-19

Mix

44%
Retail

56%
Commercial

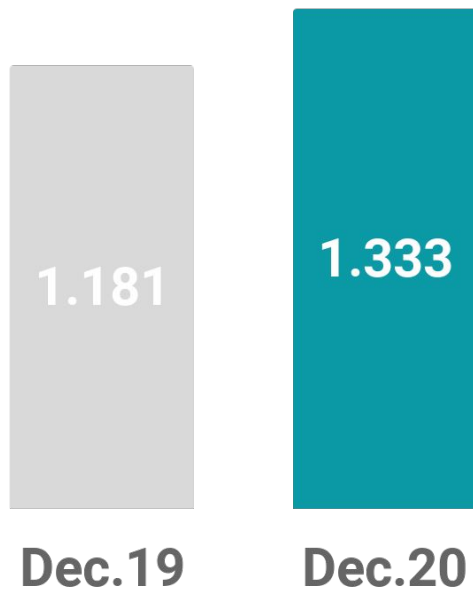
● Commercial ● Consumer ● Mortgages



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)



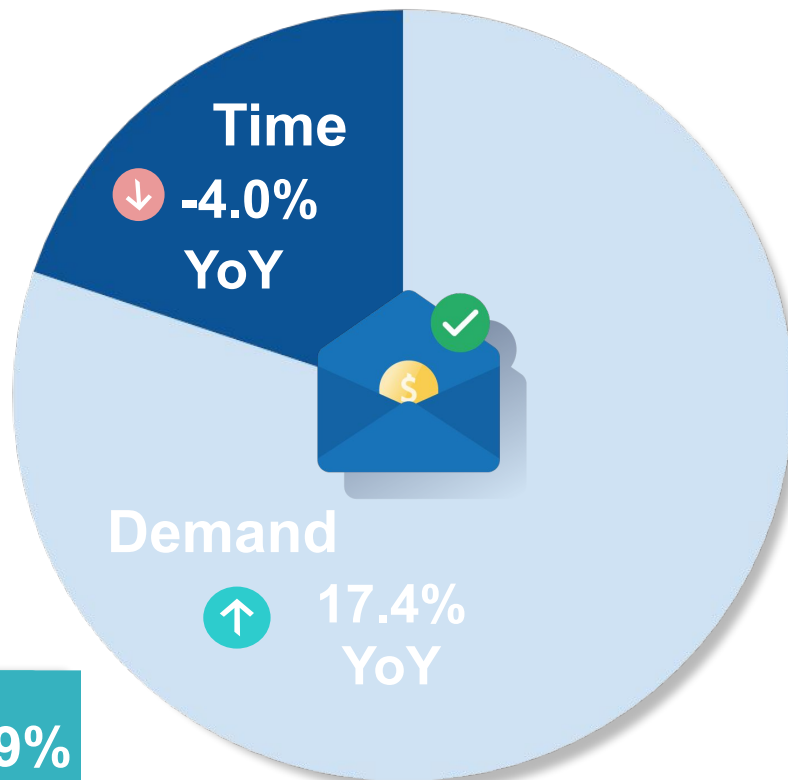
↑ 12.8%
vs. Dec-19

Mix

18%
Time

82%
Demand

CCL 190.49%
(local LCR)¹



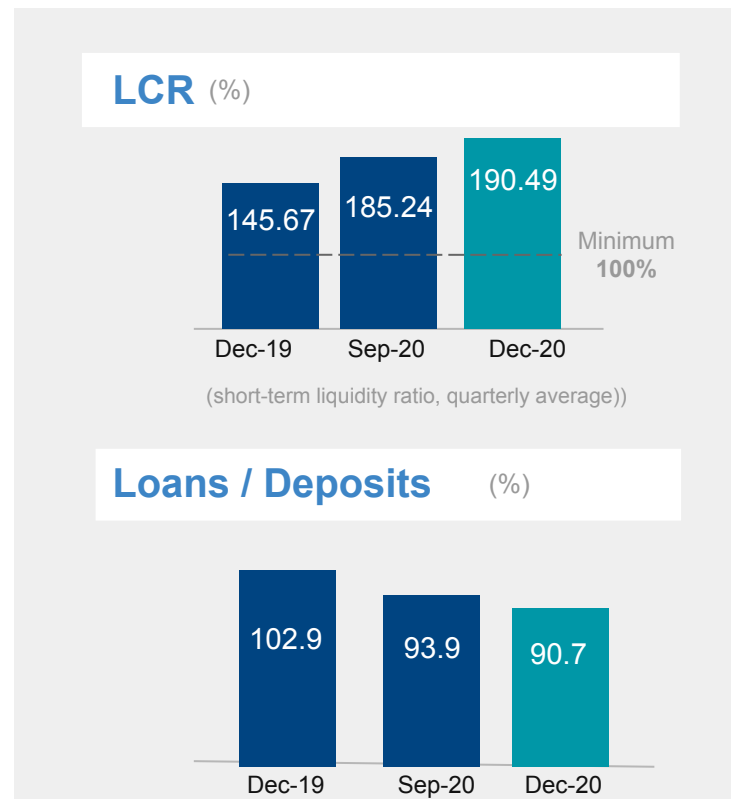
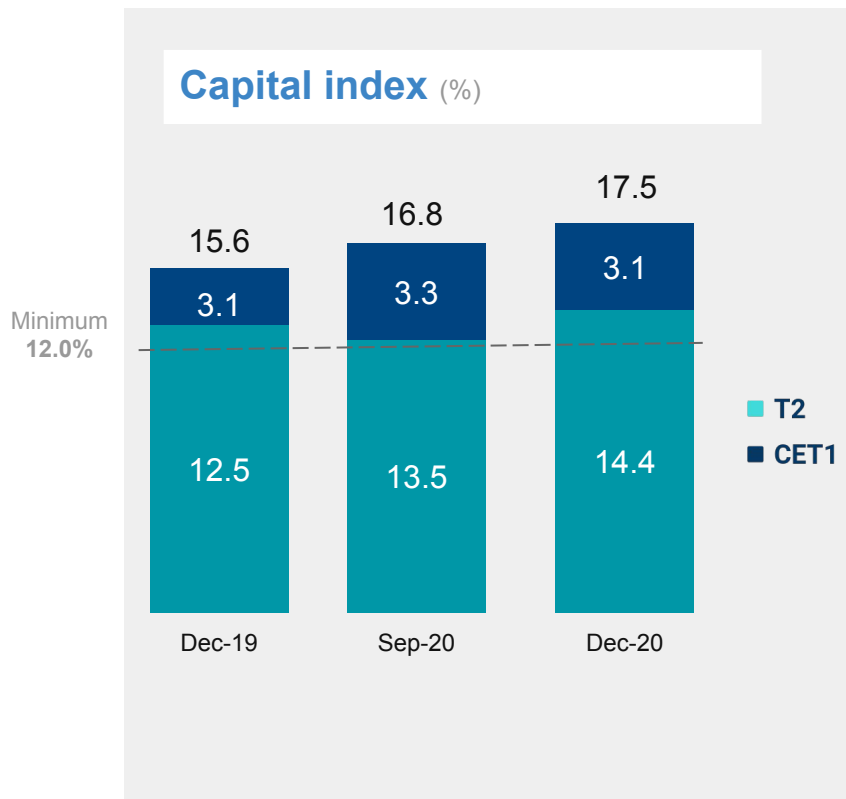
Positive Net Income despite a difficult environment

BBVA Mexico (million pesos)	Dec.19	Dec.20	Y-o-Y %
Net Interest Income	129,502	125,528	(3.1)
Provisions for loan losses	(35,713)	(47,090)	31.9
Net Interest Income after provisions	93,789	78,438	(16.4)
Fees & Commissions	28,888	27,503	(4.8)
Trading Income	6,403	8,433	31.7
Expenses	(63,250)	(65,037)	2.8
Operating Income	66,714	50,400	(24.5)
Net Income	49,254	36,167	(26.6)

<i>Efficiency</i>	38.2%	40.0%	+184 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.

Capital & Liquidity Ratios





Creating Opportunities

Corporate Responsibility

Creating Opportunities



FINANCIAL EDUCATION

Boosting **bancarization** and **financial education**

Digital content and workshops
Face-to-face workshops (suspended in 2020)
Promoting financial health through the app



SOCIAL PROGRAMS

Fostering the programs through the **leader infrastructure**

3.4 million beneficiaries

4 programs: JCEF, Benito Juárez scholarships, Seniors, SADER



BBVA MOMENTUM 2020

Supporting **entrepreneurship** with **social or environmental impact**

100 entrepreneurs who were provided with support, acceleration and financing

26 mp granted



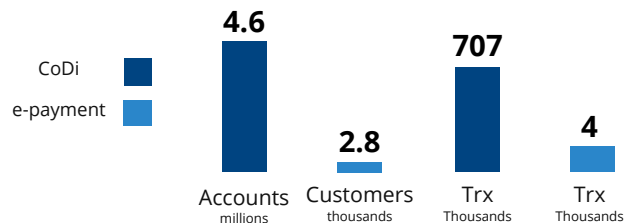
COMMITTED TO THE SUSTAINABLE DEVELOPMENT GOALS



UNIVERSAL PAYMENTS - CODI

(Codi figures as of January 18, 2021)

Boosting **mobile payments** and **ecommerce**



BANCO DE BARRIO

Bancarization and digitization of SMEs segment in Mexico

65k new open accounts

66k downloads of BBVA empresas app

13k new POS delivered



SUSTAINABLE FINANCING

Incorporating **sustainable development criteria** into financing

1,433 mp for individuals

12,000 mp in financing to businesses

18,300 mp as sustainable bonds issuer

Contact information

BBVA Mexico Investor Relations

<https://investors.bbva.mx>

email: investorrelations.mx@bbva.com



BBVA

Creating Opportunities

Mexico

2020 Results

