

BBVA

Creating Opportunities

Mexico

1Q21 Results



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BBVA Mexico



Creating Opportunities

A history of success...

BANCOMER



Banco de
Comercio



Bancomer

1932

1977

bancapromex

1998



Bancomer

2000

1992



PROBURSA

1995



BBV ★ PROBURSA
Grupo Financiero

1996



Banca Cremi
Banco de Oriente

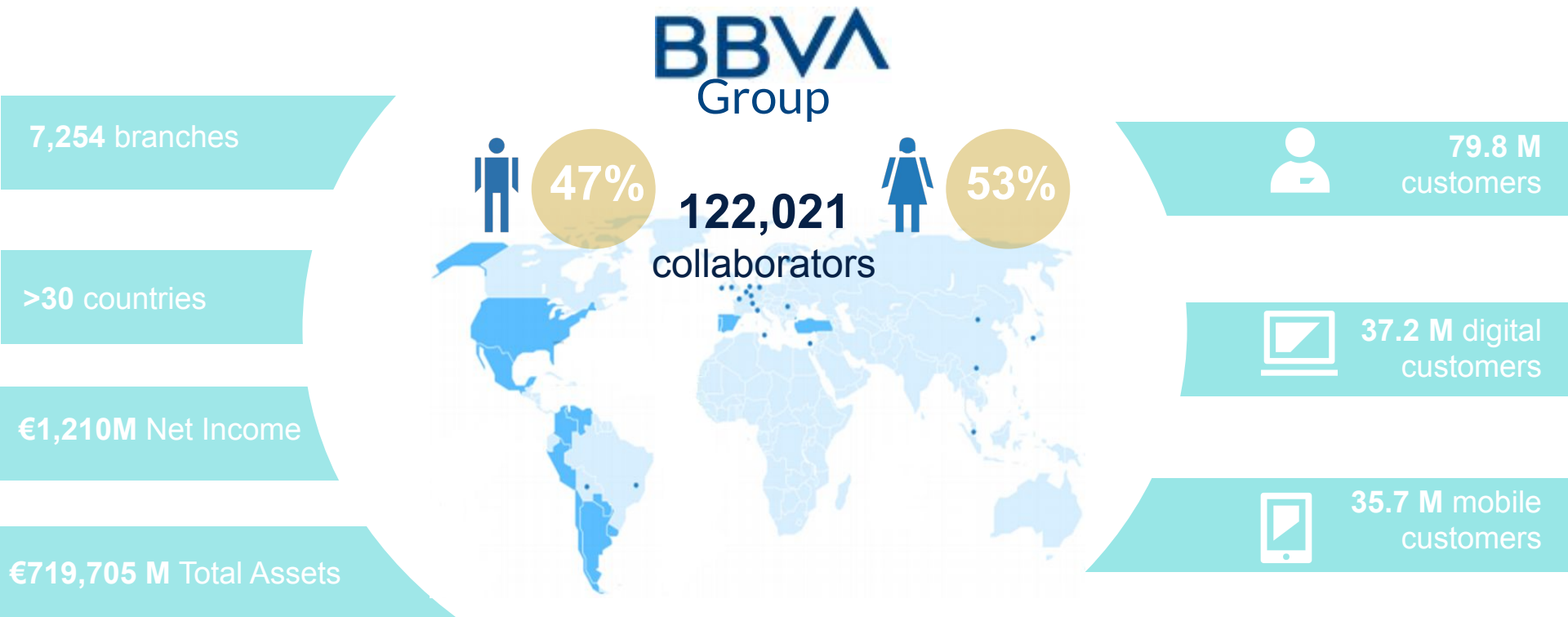
BBVA

2019

BBVA

Creating Opportunities

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

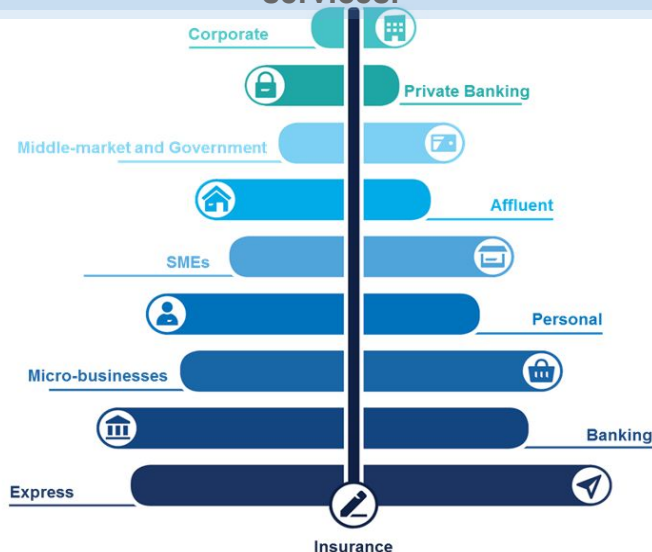


Business Model

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

Mar 21

INFRASTRUCTURE

 1,728
Branches

 12,957
ATMs



SOCIAL IMPACT

 23.4 M
Customers

#1

 33,759
Employees

INNOVATION

 12.9 M
Digital Customers







 67%
Digital Sales

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



12.9
M

+26%
vs. Mar.20

MOBILE CUSTOMERS



12.4
M

+27%
vs. Mar.20

DIGITAL SALES

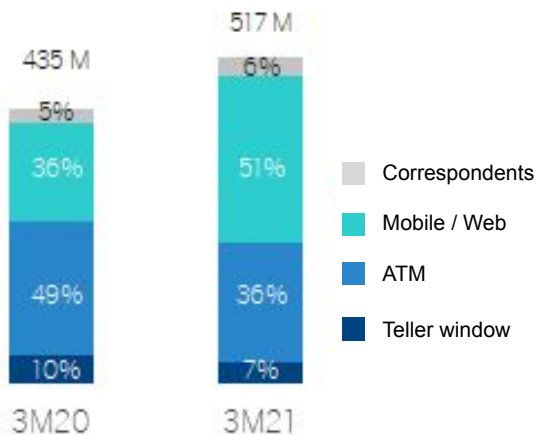


67.2
%

+7p.p.
vs. Mar.20

TOTAL FINANCIAL TRANSACTIONS, 3M21 (excludes TPVs)

% financial transactions



Teller
Window

35 million



-20%
vs. 3M20



Mobile / Web

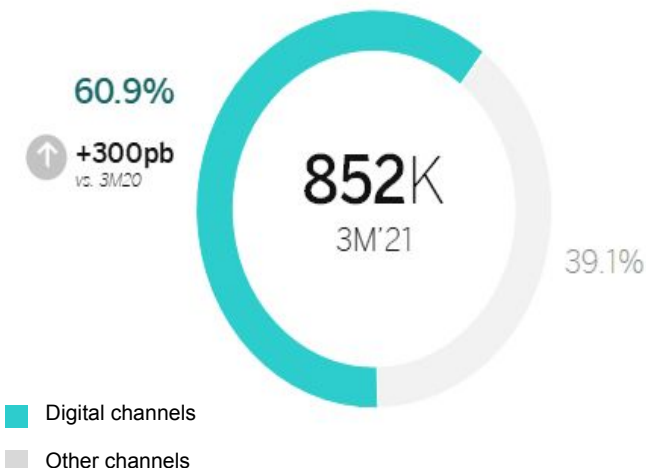
264 million



+70%
vs. 3M20

NEW ACCOUNTS

million accounts



More than 1 million transactions in the last twelve months

Offering new developments that improve the experience of our customers and facilitate their transactions through mobile channels

- **PAYMENTS WITH BBVA POINTS OR MONTHS WITHOUT INTEREST**

Change the payment method for purchases that you already have in the app were carried out, using BBVA points or financing with months without interests.

+200 k

CUSTOMERS IN 3M21

- **DIGITAL APPOINTMENT**

Save waiting time in the branch, creating a differential experience with our customers.

+72 k

IN 3M21

- **DIGITAL AND ADDITIONAL CREDIT CARDS**

Add additional cards (from the family or from other accounts) to the card management view in the app, to know the balances and / or turn the cards on and off.





Creating Opportunities

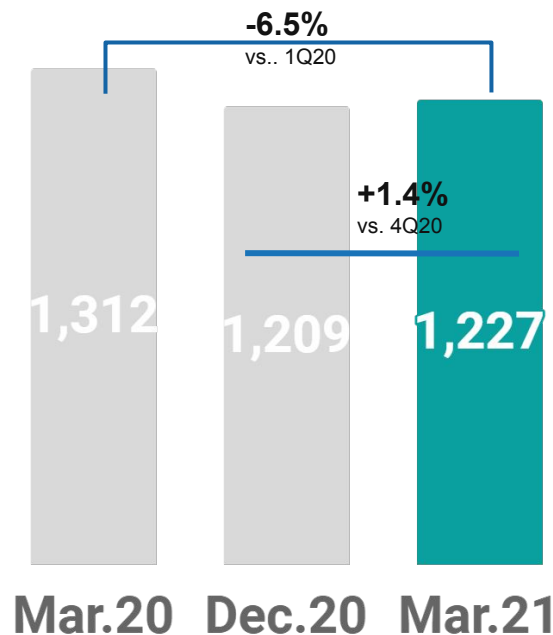
Financial Performance

3M 2021

Promote the country's economic and productive activities

Performing Loans

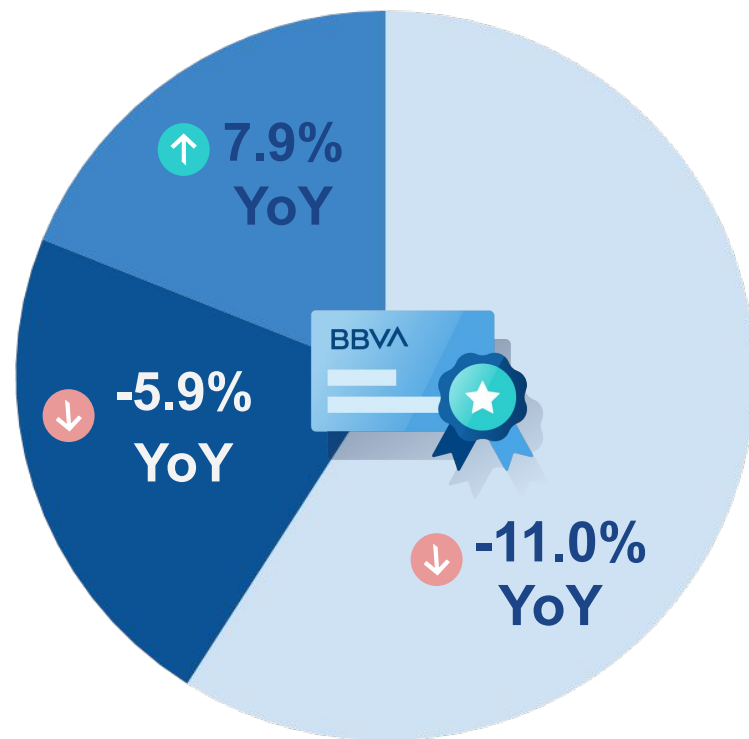
(billion pesos, Y-o-Y %)



Mix



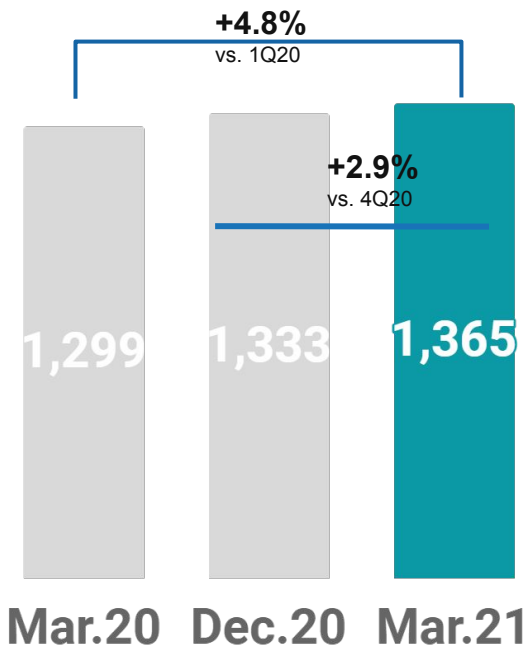
Commercial Consumer Mortgages



Maintaining a profitable mix of the resources

Bank Deposits

(billion pesos, Y-o-Y %)

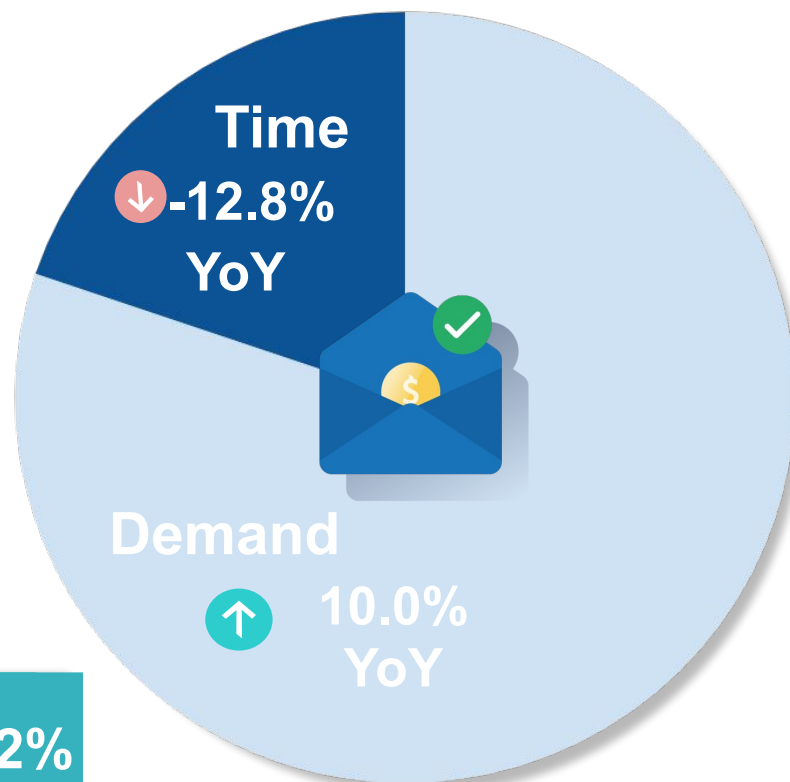


Mix

18%
Time

82%
Demand

CCL¹ 203.12%
(local LCR)



Positive Net Income despite a difficult environment

BBVA Mexico (million pesos)	Mar.20	Mar.21	Y-o-Y %
Net Interest Income	33,044	32,498	(1.7)
Provisions for loan losses	(16,237)	(10,445)	(35.7)
Net Interest Income after provisions	16,807	22,053	31.2
Fees & Commissions	6,928	7,225	4.3
Trading Income	2,327	848	(63.6)
Expenses	(16,581)	(17,135)	3.3
Operating Income	9,550	13,273	39.0
Net Income	6,444	9,702	50.6

<i>Efficiency</i>	39.1%	41.9%	+281 bps
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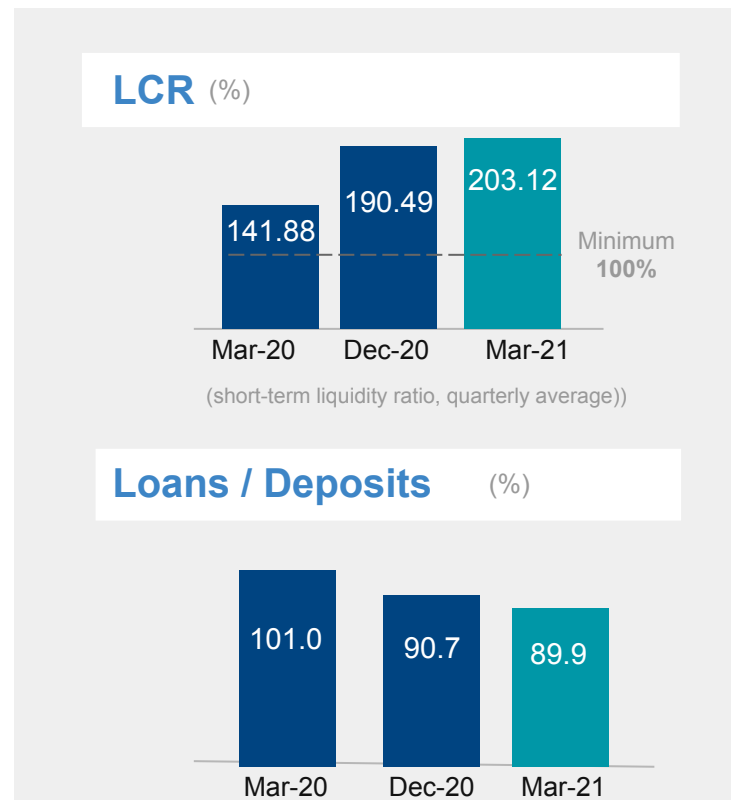
- Net Interest Income impacted by **lower interest rates, change in loan mix and the application of support programs.**

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

- **Lower commissions** as a result of lower credit and debit card transactions and lower investment banking commissions.

- **Strict control of expenses** reflected in the annual evolution of this item.

Capital & Liquidity Ratios





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Corporate Responsibility

We continue to be committed to Mexico, working on financial inclusion and sustainability



BANCARIZATION

- Our strategy of **Banca de Barrio for SMEs**.
- **Boost CoDi among clients**, focus on new developments for its use.



5 M

ENROLLED BBVA
ACCOUNTS (62% TOTAL)

38%

PAYMENTS

42%

DEPOSITS

- Specific products for young people:

LinkCard:

Debit <18 year

15 thousand

NEW 3M21

+16% vs. 12M20

Credit Card Crea

Credit 18 and 30
years

12 thousand

NEW 3M21

+30% vs. 12M20



DIVERSITY AND EDUCATION

- **Diversity and inclusion council:** Action plans on Gender Diversity in leadership positions.
- Our **scholarship program** continues through Fundación BBVA. In the 2020-2021 academic year:



40,685

YOUNG SCHOLARSHIPS

- **Financial education:**

**Specific
Web FE**

1.4 M

VISITS 3M21

Workshops

+900

WORKSHOPS
3M21



SUSTAINABLE FINANCING

- Loans with special conditions to individuals and companies

612 MP

INDIVIDUALS 3M21

371 MP

COMMERCIAL 3M21

- Issuer of the **first Social Gender Bond of BID Invest**

2,500 MP

SOCIAL GENDER BOND



Contact information

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