



Mexico

2Q21 Results



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BBVA Mexico



Creating Opportunities

Bancomer



1932



1977

bancapromex

1998

2000

BBVA Bancomer

BBVA



1992



1995



1996

Banca Cremi
Banco de Oriente

2019

BBVA

Creating Opportunities

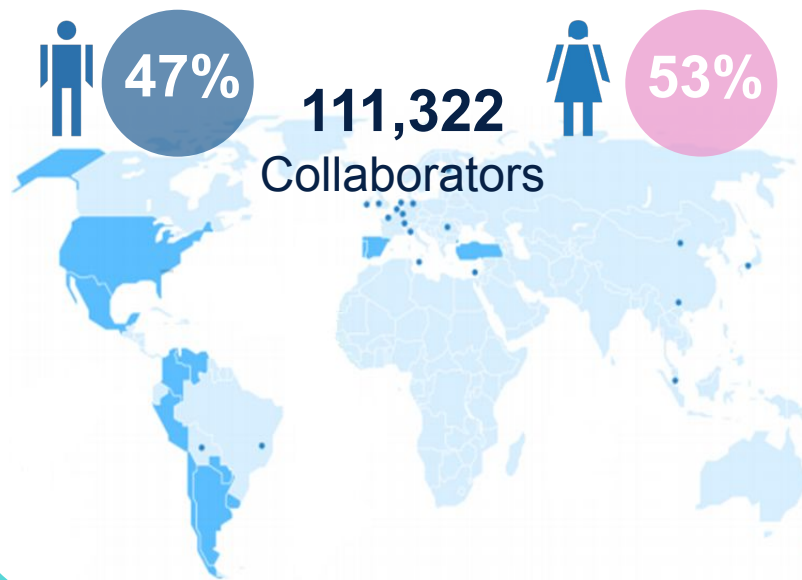
Group BBVA

6,617 branches

>30 countries

€2,327 M
Net income

€648,169 M
Total Assets



78.9 M
customers



36.3 M
mobile customers

Business Model

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

Leverage on investment to create new technology, digital channels, products and services to continue transformation and innovation



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 Mexico's Footprint

(Jun 21)

★ #1



OUR PURPOSE

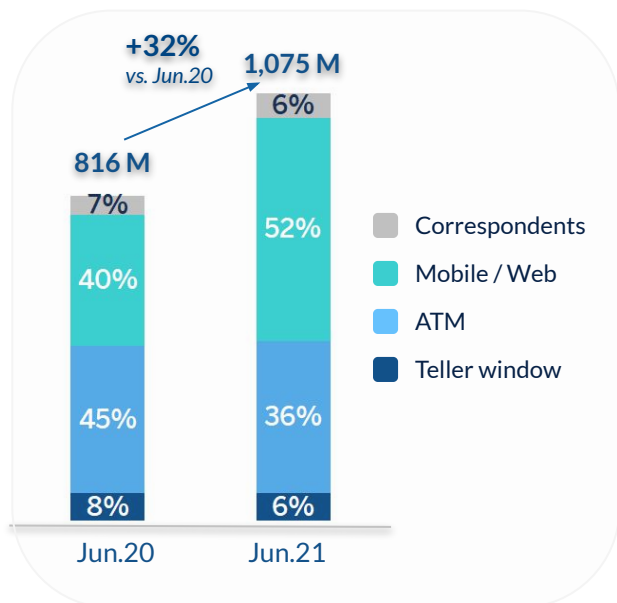
“To bring the age of opportunity to everyone”

WE FOLLOW BBVA GROUP STRATEGIC PRIORITIES

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

Total financial transactions, 6M21 (excludes POS)

% financial transactions



Móvil / Web

559 millions transactions

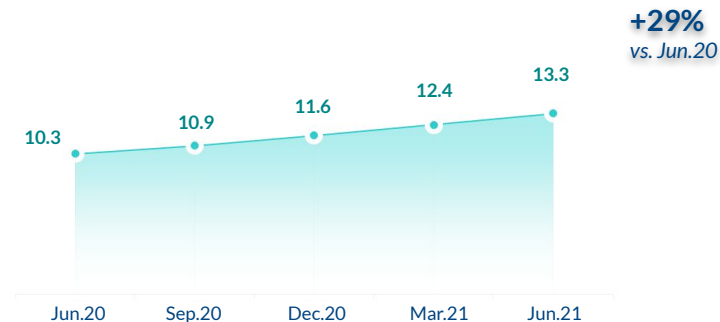


+70.4%
vs. 6M20

More than 1 billion transactions in the first six months

Mobile Clients

millions



Digital Sales

% total sales, units



CONTACTLESS CARDS

- **AQUA**, with all digital capabilities of App BBVA



- Without printed data, dynamic CVV
- Total Finances Control
- Contactless y Mobile payment
- Digital management of credit card use (blocking, reposition, additional)

- **SMART KEY**, First biometric and contactless card in Latinamerica



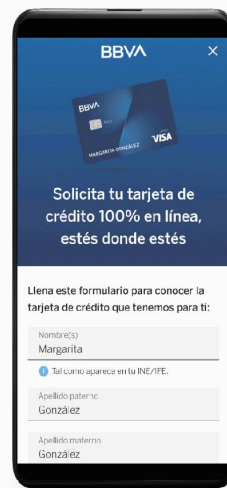
- Digital Print reader
- Without printed data
- Digital management of credit card use (blocking, reposition, additional)

DOUBLE PLAY: DIGITAL SERVICE HIRING

- Process **100% digital** in open market
- 5 min in opening an **N2 digital account** + CC (max 3000 UDIS)
- **Client attention and identification** through Glomo

14k

Placed CC 3M

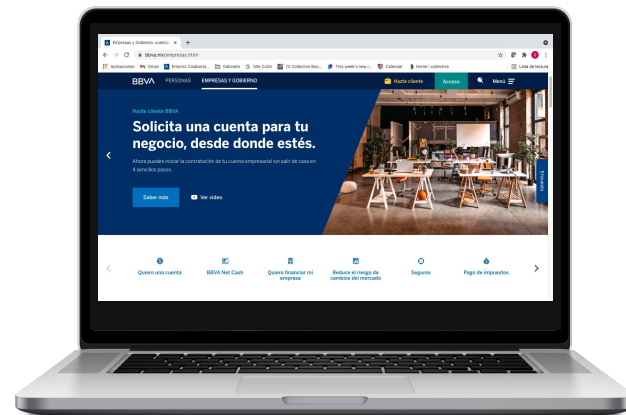


ENTERPRISES: DIGITAL E2E HIRING

- **Open check account** through bbva.mx
- **Formalize it in a face to face interview**

963

OPEN ACCOUNTS 6M21



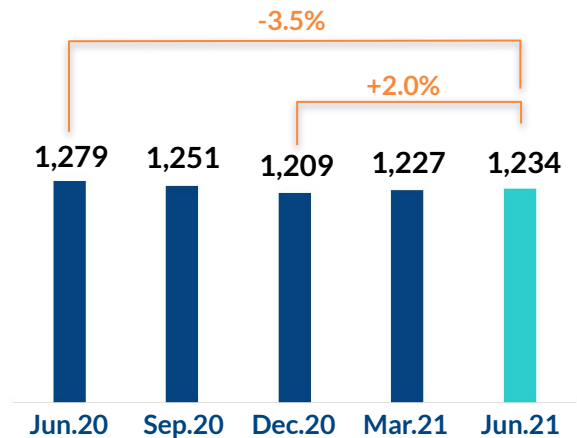


Creating Opportunities

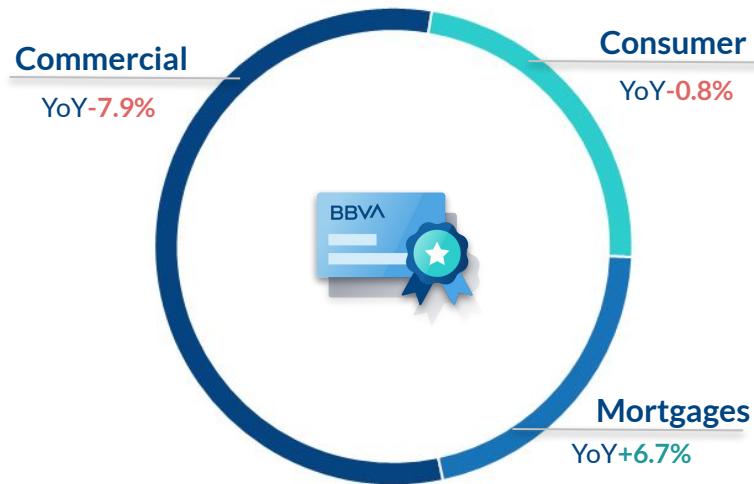
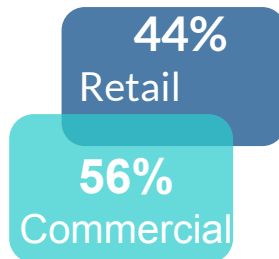
Financial Performance 6M 2021

Performing loans

(billion pesos)

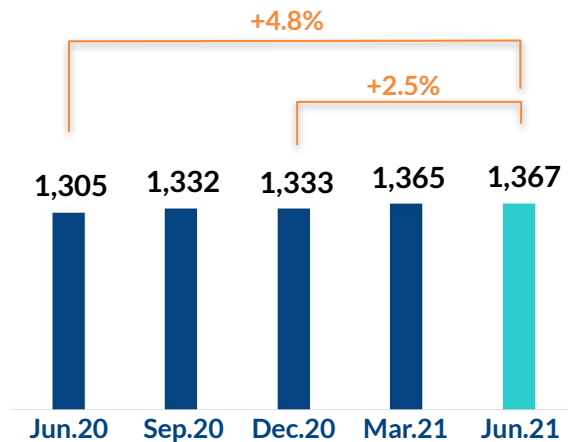


Mix



Bank deposits

(billion pesos)



Mix

83%
Demand

17%
Time

206.89
*CCL

Demand
YoY+11.3%



Time
YoY-18.9%

BBVA MEXICO

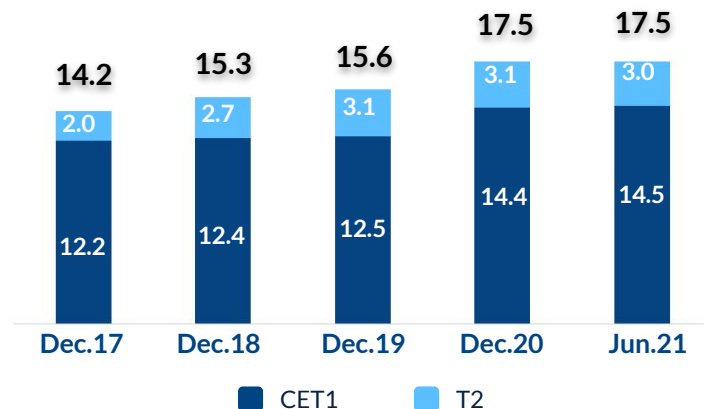
(billion pesos)

| | 6M20 | 6M21 | Y-o-Y(%) |
|---|---------------|---------------|-------------|
| Net Interest Income | 60,728 | 65,084 | +7.2 |
| Provisions for loan losses | (23,846) | (16,916) | (29.1) |
| Net interest income after provisions | 36,882 | 48,168 | 30.6 |
| Fees & Commissions | 12,807 | 14,640 | 14.3 |
| Trading Income | 4,795 | 3,089 | (35.6) |
| Other Income | (347) | 1,575 | n.a. |
| Gross Income | 54,137 | 67,472 | 24.6 |
| Expenses | (32,430) | (34,781) | 7.2 |
| Net Income | 21,707 | 32,691 | 50.6 |
| Income Before Tax | 21,711 | 32,735 | 50.8 |
| Net Attributable Profit | 15,917 | 23,051 | 44.8 |

- Net Interest Income resumed a growth trend explained by the recovery in demand for loans and optimization of the funding mix.
- Lower provisions compared to 6M20 as additional reserves were created in 2020.
- Higher commissions as a result of an increase in transaction volumes (credit, debit card) and from investment funds.

CAPITAL RATIO

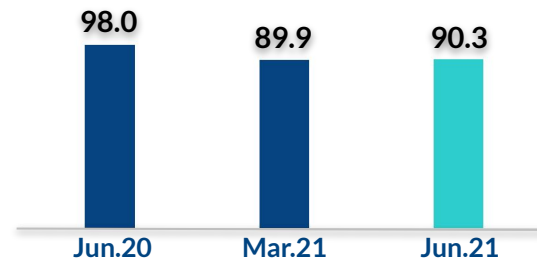
(%)



Proven capacity to generate organic capital

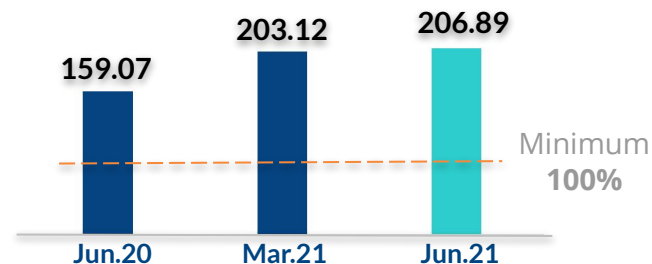
LOANS TO DEPOSITS

(%)



CCL (LOCAL LCR)*

(%)





Creating Opportunities

Corporate Responsibility



BANCARIZATION

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



5.7 M

ENROLLED BBVA
ACCOUNTS (62% TOTAL)

40%

PAYMENTS

43%

DEPOSITS

- Specific products for young people:

LinkCard:

Debit <18 year

27 thousand

NEW 6M21

+74% vs. 6M20

Credit Card Crea

Credit 18 and 30 years

29 thousand

NEW 6M21

+10% vs. 6M20



DIVERSITY AND EDUCATION

- Diversity and inclusion council:** Action plans on Gender Diversity in leadership positions. Maternity and paternity license.

+4

WEEKS

BEST IN CLASS

FINANCIAL SECTOR

- Financial Education:**

Web Specific

2.6 M

VISITS 6M21

Workshops

+1,822

WORKSHOPS
6M21



SUSTAINABLE FINANCING

- Loans with special conditions to individuals and companies

1,626 MP

INDIVIDUALS 6M21

22,026 MP

COMMERCIAL 6M21

- Issuer of:

7,500 MP

SOCIAL BONDS



BBVA Mexico Investor Relations

<https://investors.bbva.mx>

email: investorrelations.mx@bbva.com





Mexico

2Q21 Results

