



Creating Opportunities

BBVA Mexico

Leading growth

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We are is part of a solid international group



GLOBAL PRESENCE BBVA

SEPTEMBER 2021



Countries
>25

Branches
6,344

Employees
113,117
52% Women
48% Mens



DIGITAL CAPABILITIES

SEPTEMBER 2021

Digital Clients
40.1 millions

Mobile Clients
37.9 millions



FINANCIAL MAGNITUDES

SEPTEMBER 2021

Net Income

3,727 million euros

Total Assets

651,834 million euros

Performing Loans

327,968 million euros

Deposits

340,828 million euros

OUR PURPOSE

“To bring the age of opportunity to everyone”



SUSTAINABLE DEVELOPMENT AND CONTRIBUTION TO SOCIETY

Doubling original
commitment 2025 BBVA

200 billion euros between
2018 y 2025

A history of success...



Creating Opportunities

- 1932 Bancomer is founded under the name of *Banco de Comercio*
- 1991 creation of Grupo Financiero Bancomer
- 1996-1997 Afore, Seguros y Pensiones Bancomer is created
- 2000 Grupo Financiero BBVA Bancomer (GFBB) born as a result of the merger of Grupo Financiero BBV-Probursa with Grupo Financiero Bancomer

- 2000 GFBB acquires Banca Promex and consolidates itself as the largest financial institution in Mexico
- 2005 GFBB acquires to Hipotecaria Nacional
- 2021 Name change (BBVA México)



Business Model and Strategy

BBVA Mexico's Footprint

(Sep 21)

★ #1

COMMERCIAL ACTIVITY

23.8%

Performing
Loans



23.2%

Customer
Deposits



OUR PURPOSE

“To bring the age of opportunity to everyone”

WE FOLLOW BBVA GROUP STRATEGIC PRIORITIES



Improving our
clients' financial health



Driving operational
excellence



Helping our clients
transition towards a
sustainable future



The best and most engaged
team



Reaching more clients



Data and Technology

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

App BBVA

The reference in **ELECTRONIC PAYMENTS AND FINANCING**

14.1M

Mobile clients
Sep.21



- ✓ Financial Health
- ✓ Pay as you want
- ✓ Digital Services
- ✓ In-app rewards

Card Experience

AQUA & INFINITE BIOMETRIC



Aqua

Maximum
Security



Infinite

First biometric
contactless credit card

6.3M clients with digital card

(Sep.21, e-commerce, CC+DC)

App BBVA Enterprises

DIY approach and better service
for SMEs and Companies

290k

Mobile clients
Sep.21



- ✓ DIY Servicing
- ✓ POS Advance
- ✓ Biometric Auth.
- ✓ FX sales/transf.
- ✓ Balance mngmt.

Increase financial inclusion

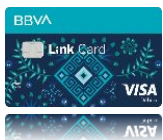
- **Boost CoDi**, focusing in new features developments to increase its use among our clients



5.7M

ENROLLED BBVA ACCOUNTS
61% MARKET SHARE in 9M2021

- **Specific product solutions** for young people:



48,200 NEW
CARDS 9M21

Link Card
DEBIT CARD <18 YEARS



40,100
NEW CARDS 9M21

Crea Credit Card
1ST CREDIT CARD (18-30 YEARS)

Mobilize sustainable financing

- Use of **recycled plastic** in the new Aqua Cards
- **Granting of credit** with special conditions to individuals and companies

2,467 MP
RETAIL 9M21

44,519 MP
COMMERCIAL LOANS &
GREEN BOND
UNDERWRITER 9M21

- Issuance for clients of **Social Bonds**

7,500MP
9M 2021

Mkt Share Green
Bond underwriter
(Sep. 21, %)

28.0
Next peer 21.2





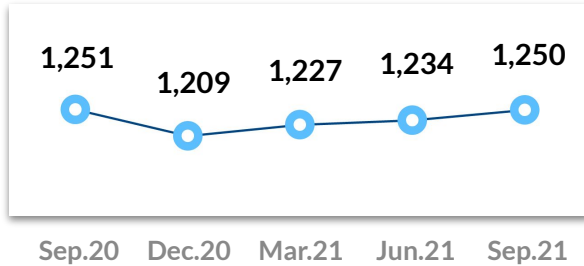
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Financial Performance

9M 2021



Performing Loans (mp, Sep. 21)

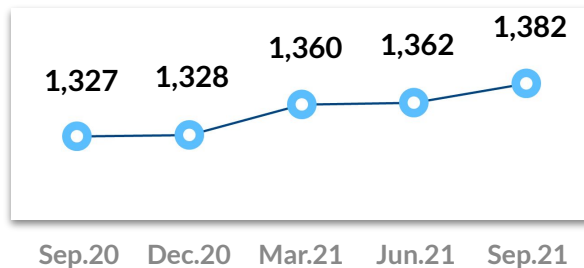


+3.3%
vs Dec.20

-0.1%
Vs Sep.20



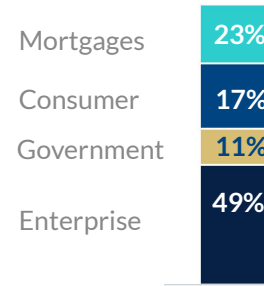
Deposits (mp, Sep. 21)



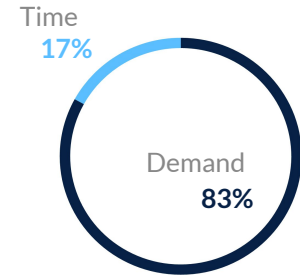
4.1%
vs Dec.20

4.2%
Vs Sep.20

Loans Mix (% Sep.21)



Deposits Mix (% Sep. 21)



Profitable mix of loans and deposits

BBVA MÉXICO

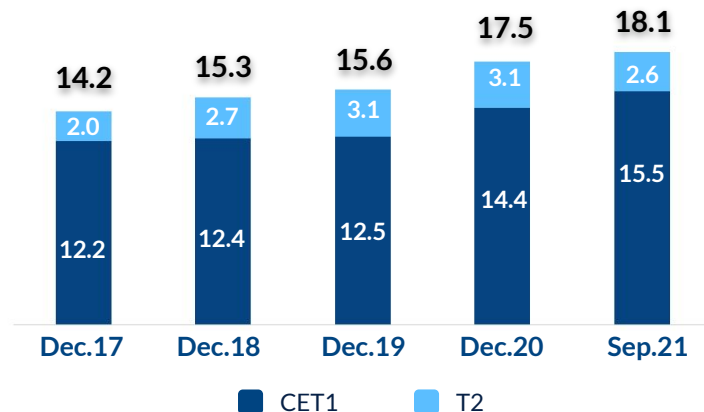
(million pesos)

	9M20	9M21	Y-o-Y(%)
Net Interest Income	92,693	99,458	7.3
Provisions for loan losses	(30,833)	(21,539)	(30.1)
Net interest income after provisions	61,860	77,919	26.0
Fees & Commissions	19,713	22,116	12.2
Trading Income	6,693	5,222	(22.0)
Other Income	260	1,540	n.a.
Ingresos Totales de la Operación	88,526	106,797	20.6
Expenses	(48,399)	(48,514)	0.2
Net Income	40,127	58,283	45.2
Income Before Taxes	40,149	58,340	45.3
Net Attributable Profit	28,580	42,459	48.6

- Net Interest Income positive evolution
- explained by the recovery in loan demand and constant funding mix optimization.
- **Lower provisions** as a result of sound asset quality and additional reserves created in 2020, with releases in 2021.
- **Higher commissions** as a result of an increase in transaction volumes.
- **Lower expenses** driven by an annual drop in personnel expenses.

CAPITAL RATIO

(%)

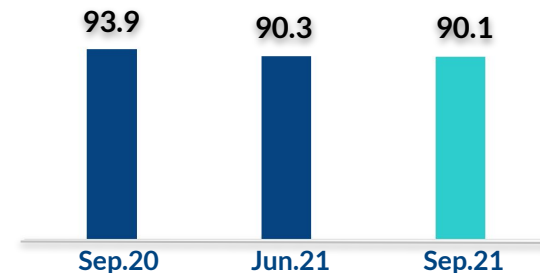


610 bp
above minimum
required

Proven capacity to generate organic capital

LOANS TO DEPOSITS

(%)



CCL (LOCAL LCR)

(%)

216.69%

Minimum required of 100%

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