



Creating Opportunities

# BBVA Mexico

Leading growth

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# We are part of a solid international financial group

## BBVA Group Information



### GLOBAL PRESENCE BBVA

DECEMBER 2021



Countries  
**>25**

Branches  
**6,088**

Employees  
**110,432**  
54% Women  
46% Mens



### DIGITAL CAPABILITIES

DECEMBER 2021

Digital Clients  
**41.8** millions

Mobile Clients  
**39.7** millions



### FINANCIAL MAGNITUDES

DECEMBER 2021

Net Income

**5,069** million euros

Total Assets

**662,885** million euros

Performing Loans

**330,055** million euros

Deposits

**349,761** 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

# BBVA Mexico with a success history...

- 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)



**BBVA**  
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# Business Model & Strategy

BBVA

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## BBVA Mexico's Footprint

(Dec 21)

★ #1

### COMMERCIAL ACTIVITY

23.7%

Performing  
Loans



23.6%

Customer  
Deposits

### SOCIAL IMPACT



25.3 M

Customers



38,056

Employees

### INFRASTRUCTURE



13,400

ATMs



1,716

Branches

### INNOVATION



15.1 M

Mobile Clients



69.9%

Digital Sales

## 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



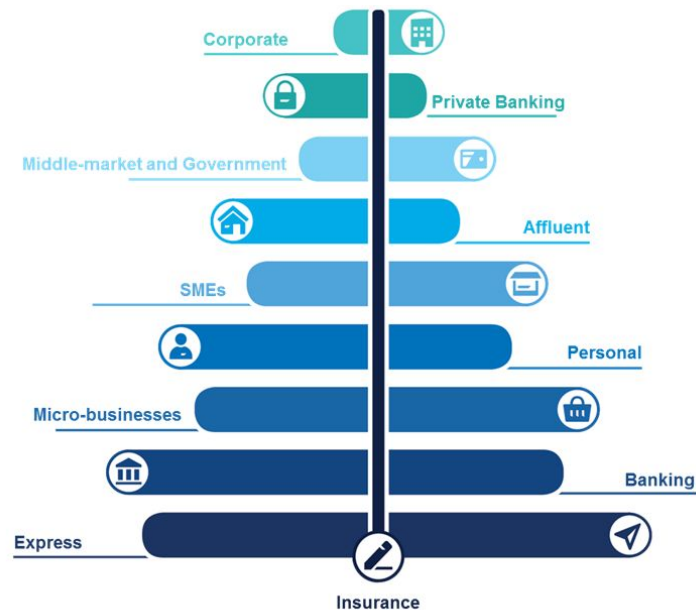
Reaching more clients



Data and Technology

One of the main strengths, our customer base

**25.3 M** customers



Investment as a pillar and key driver to continue transformation and innovation  
*(create new technology, digital channels, products and services)*

Specialized and personalized attention for each customer segment  
*(provide a higher quality service)*

## Technology

### App BBVA

The reference in **ELECTRONIC PAYMENTS AND FINANCING**

15.1M

Mobile clients  
Dec.21



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

### App BBVA Enterprises

**DIY APPROACH AND BETTER SERVICE**

for SMEs and Companies

326K

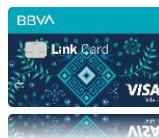
Mobile clients  
Dec.21



- ✓ DIY Servicing
- ✓ Biometric Authentication
- ✓ Balance management
- ✓ POS Advance
- ✓ FX sales/transfer

## Financial Inclusion

**SPECIFIC PRODUCT SOLUTIONS** for young people:



**Link Card**

Debit Card <18 years



**Crea Credit Card**

1st Credit Card (18-30 years)

**BOOST CODI**

focusing in new features developments to increase its use among our clients



7.5M

**Enrolled BBVA Accounts**

61% Market Share in 12M2021

## Sustainable Financing

Use of **RECYCLED PLASTIC** in the new Aqua Cards

**Granting of credit** with special conditions to individuals and companies

3,451 MP

Retail 12M21

45,424 MP

Commercial Loans & Green  
Bond Underwriter 12M21

**INTERMEDIARIES OF CLIENTS' SOCIAL BONDS**

21,473 MP

12M 2021





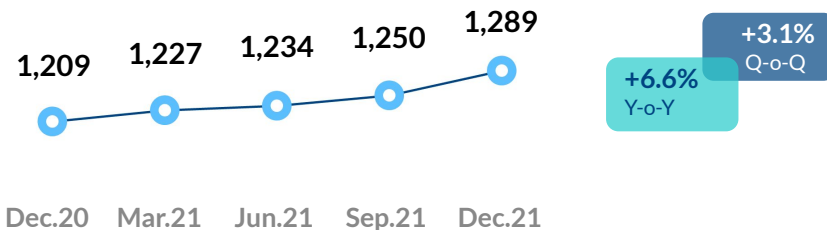


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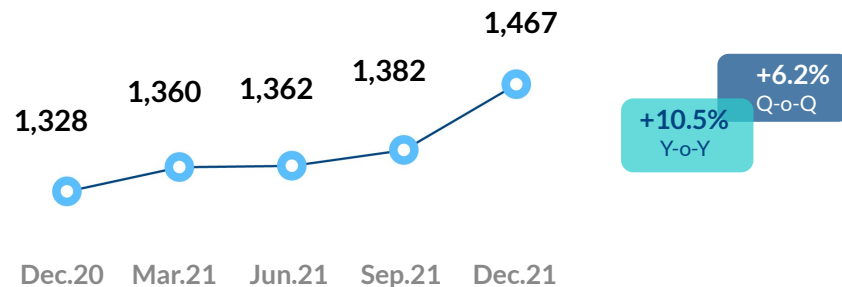
# BBVA Mexico Financial Performance 2021



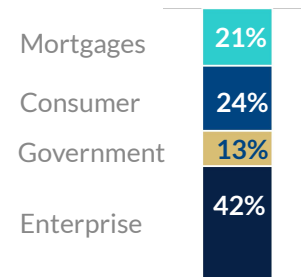
## Performing Loans (mp, Dec. 21)



## Deposits (mp, Dec. 21)

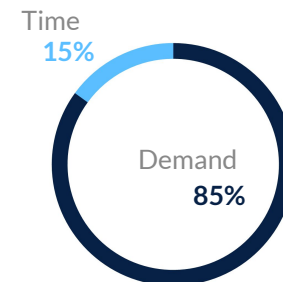


## Loans Mix (% Dec.21)



## Profitable mix of loans and deposits

## Deposits Mix (% Dec. 21)



## BBVA MEXICO

(million pesos)

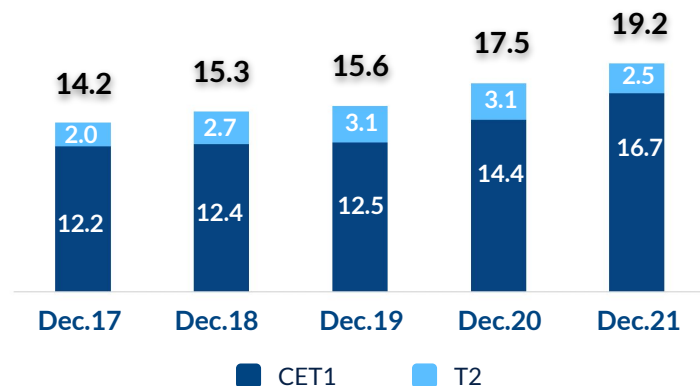
	12M20	12M21	Y-o-Y(%)
<b>Net Interest Income</b>	<b>125,528</b>	<b>134,307</b>	<b>7.0</b>
Provisions for loan losses	(47,090)	(26,382)	(44.0)
<b>Net interest income after provisions</b>	<b>78,438</b>	<b>107,925</b>	<b>37.6</b>
Fees & Commissions	27,503	29,948	8.9
Trading Income	8,433	8,100	(3.9)
Other Income	1,063	2,153	102.5
<b>Ingresos Totales de la Operación</b>	<b>115,437</b>	<b>148,126</b>	<b>28.3</b>
Expenses	(65,037)	(66,035)	1.5
<b>Net Income</b>	<b>50,400</b>	<b>82,091</b>	<b>62.9</b>
<b>Income Before Taxes</b>	<b>50,439</b>	<b>82,179</b>	<b>62.9</b>
<b>Net Attributable Profit</b>	<b>36,167</b>	<b>60,260</b>	<b>66.6</b>

- Net interest income with positive evolution explained by constant loan growth of the portfolio.
- **Lower provisions** as a result of sound asset quality and favorable comparison due to additional reserves created in 2020 (with releases in 2021).
- **Higher commissions** as a result of an increase in transaction volumes.
- **Expenses** driven by a strict control and our optimization strategy.

## CAPITAL RATIO

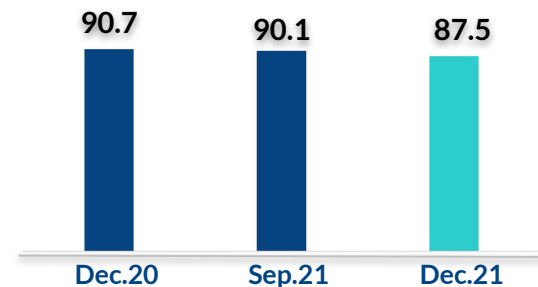
(%)

716 bp  
above minimum  
required



## LOANS TO DEPOSITS

(%)



## CCL (LOCAL LCR)

(%)

**240.14 %**  
Minimum required of 100%

Proven capacity to generate organic capital

## **BBVA México Investor Relations**

<https://investors.bbva.mx>

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