



Creating Opportunities

# BBVA Mexico

Leading growth 1Q22

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# We are part of a solid international financial group

BBVA Group Information



## GLOBAL PRESENCE BBVA

MARCH 2022



Countries  
>25

Branches  
6,071

Employees  
111,402



## DIGITAL CAPABILITIES

March 2022

Digital Clients

43.6 million

Mobile Clients

41.5 million



## FINANCIAL MAGNITUDES

March 2022

Net Income

1,651 million euros

Total Assets

675,842 million euros

Performing Loans

346,434 million euros

Deposits

360,716 million euros

## OUR PURPOSE

“To bring the age of opportunity to everyone”



## SUSTAINABLE DEVELOPMENT AND CONTRIBUTION TO SOCIETY

Doubling original commitment 2025 BBVA

200 million euros  
between 2018 and 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 were 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 Hipotecaria Nacional

2021 Name change (BBVA México)



# BBVA

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# Business Model & Strategy

## BBVA Mexico's Footprint

(March 22)

★ #1

### \*COMMERCIAL ACTIVITY

23.9%

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

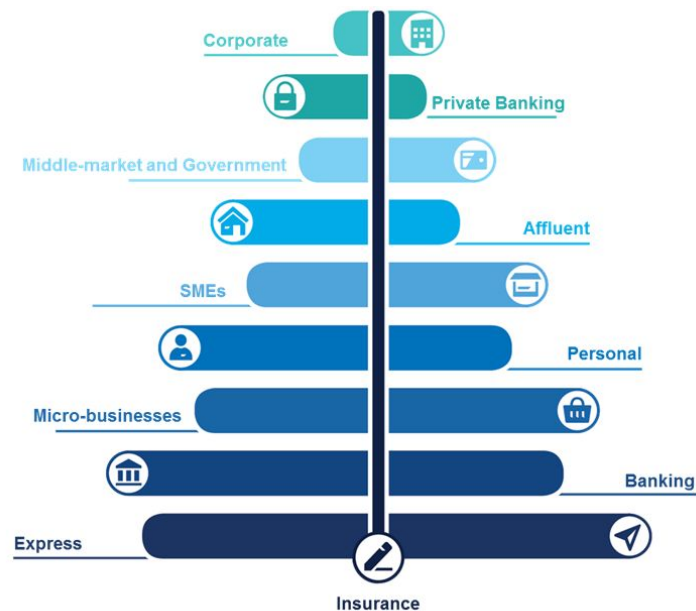


Data and Technology

\*Source CNBV as of February 2022

Source: Financial reports BBVA Mexico

One of the main strengths, our customer base  
**25.9 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)*

## We constantly deliver improvements to our customers with products and services aimed to meet their goals



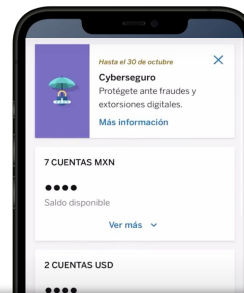
16M  
Mobile clients  
Mar.22



### App BBVA Mexico

#### SERVICING & TRANSACTIONS

- Online banking for additional cards
- Commerce purchases with adicional CC with dynamic CVV
- “Mobile Payment” with NFC (Android)
- Biometric Access
- Advice: +3 proactive journeys



393K  
Mobile clients  
Mar..22



### App BBVA Enterprises

#### SERVICING & TRANSACTIONS

- New activation with Cronto (Physical Token)
- International Transfers (incl. FX)
- Notifications Push (offers, alerts, etc.)



## Committed to Mexico more than ever, expanding our scholarship program and our sustainable offer



### Education- “Chavos que inspiran”

1st generation  
**100**

“Chavos que inspiran” with  
different capacities

Investment  
**3.6 mp**

**+44 k**

Active scholarship  
holders

### Recurring donors

**+16 K**

Collaborators

**+320 K**

Clients

**+5 k**

Active Mentors



### Sustainable Financing

mp, 1Q 2022

#### Retail

**799**

**+31%** vs. 1T21

#### Enterprises

**19,038**

**>100%** vs. 1T21

#### Social

**4,680**



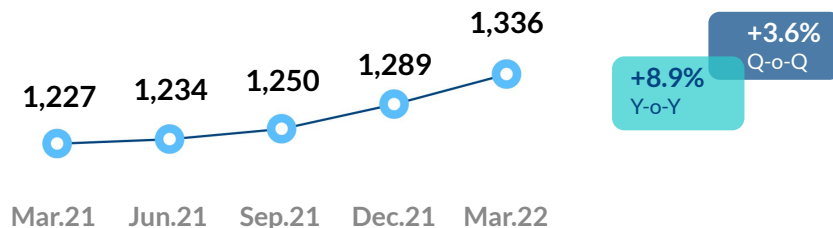


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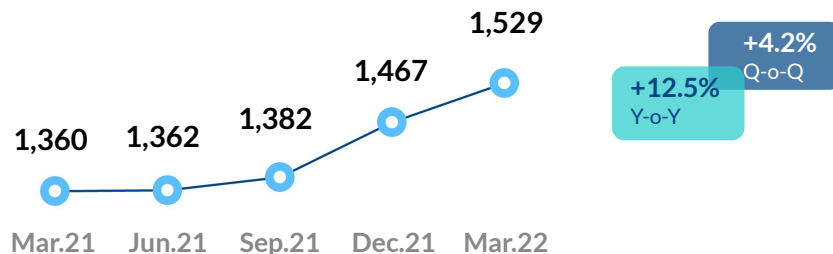
# BBVA Mexico Financial Performance 3M 2022



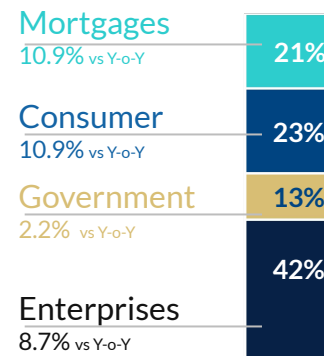
## Performing loans (mp, Mar. 22)



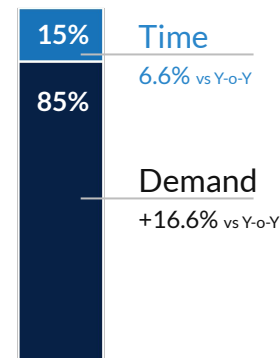
## Deposits(mp, Mar. 22)



## Loans Mix (% , Mar.22)



## Deposits Mix(% , Mar. 22)



Profitable mix of loans and deposits

## BBVA MEXICO

(million pesos)

	1Q21	1Q22	Y-o-Y(%)
<b>Net Interest Income</b>	<b>32,498</b>	<b>38,241</b>	<b>+17.7</b>
Provisions for loan losses	(10,445)	(8,535)	(18.3)
<b>Net Interest Income after provisions</b>	<b>22,053</b>	<b>29,706</b>	<b>34.7</b>
Fees & Commissions	7,225	8,108	12.2
Trading Income	848	2,324	N.A
Other Income	282	(1,726)	N.A
<b>Gross Income</b>	<b>30,408</b>	<b>38,422</b>	<b>26.4</b>
Non-Interest Expenses	(17,135)	(16,188)	(5.5)
<b>Net Operating Income</b>	<b>13,273</b>	<b>22,234</b>	<b>67.5</b>
<b>Income Before Tax</b>	<b>13,291</b>	<b>22,269</b>	<b>67.5</b>
<b>Net Attributable Profit</b>	<b>9,702</b>	<b>16,244</b>	<b>67.4</b>

- Net interest income with positive evolution explained by constant growth of retail portfolio, as well as an improvement in funding cost.

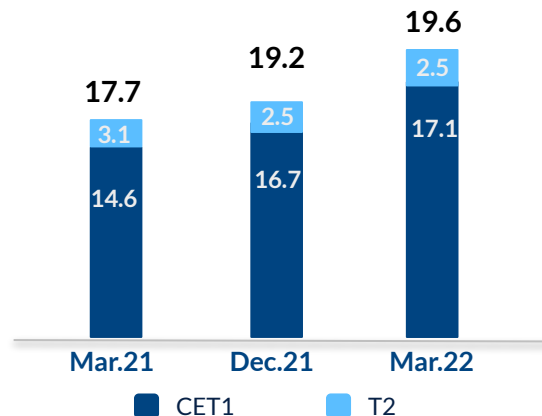
- Lower provisions** as a result of sound asset quality best performance of our portfolio.

- Higher commissions** as a result of an increase in transaction volumes.

- Expenses** driven by a strict control and our optimization strategy and a reclassification to others of IPAB payments

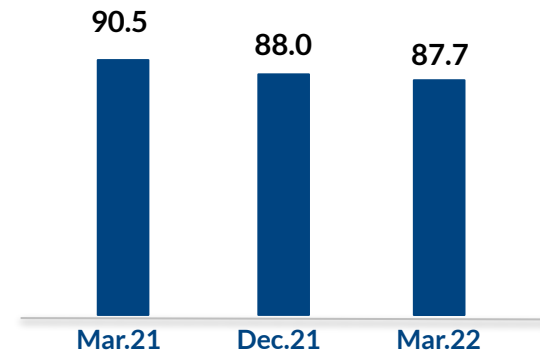
## CAPITAL RATIO

(%)



## LOANS TO DEPOSITS

(%)



Proven capacity to generate  
organic capital

## CCL (LOCAL LCR)

(%)

234.30 %

Minimum required of 100%

## NSFR (Net Stable Funding Ratio)

(%)

137.85 %

Minimum required of 100%

## **BBVA México Investor Relations**

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# BBVA Mexico

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