



Creating Opportunities

BBVA Mexico

Continuously leading growth
2Q22

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

JUNE 2022



Countries
>25

Branches
6,062

Employees
112,465



DIGITAL CAPABILITIES

JUNE 2022

Digital Clients

45.5 million

Mobile Clients

43.5 million



FINANCIAL MAGNITUDES

JUNE 2022

Net Income

3,001 million euros

Total Assets

715,294 million euros

Performing Loans

350,110 million euros

Deposits

376,973 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

Creating Opportunities

Business Model & Strategy

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

OUR VALUES

Customer comes first



We think big



We are one team



BBVA Mexico's Footprint

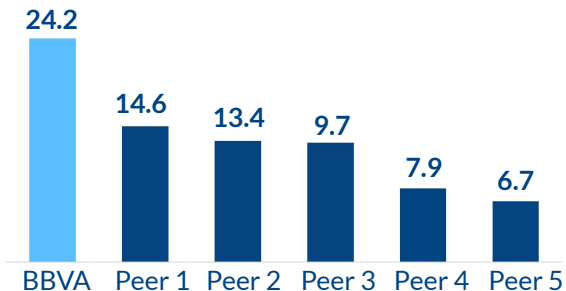
(June 22)

★ #1



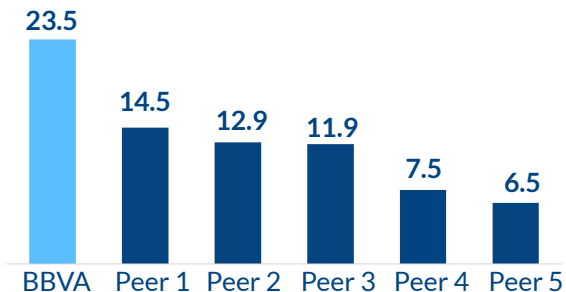
Performing Loans Market Share

(Stage 1,2, May-22, %)



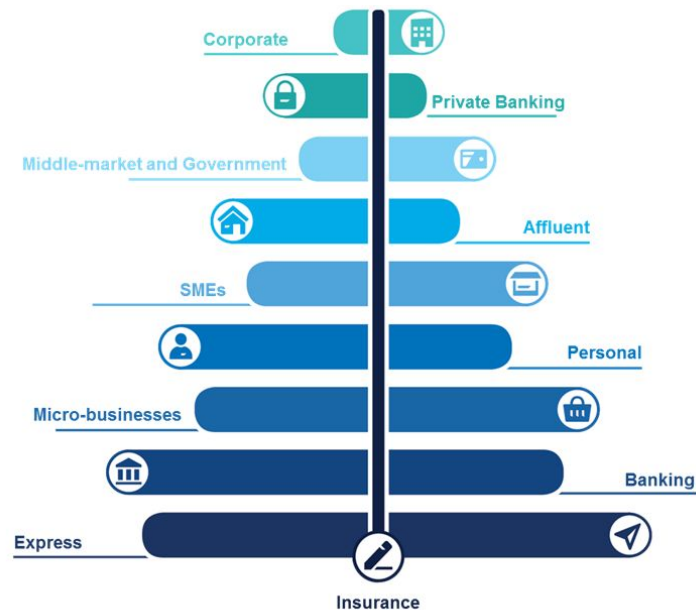
Deposits Market Share

(Demand + Time deposits, May-22, %)



Source CNBV (with subsidiaries with sofomes) as of May 2022

One of the main strengths, our customer base
26.5 M customers

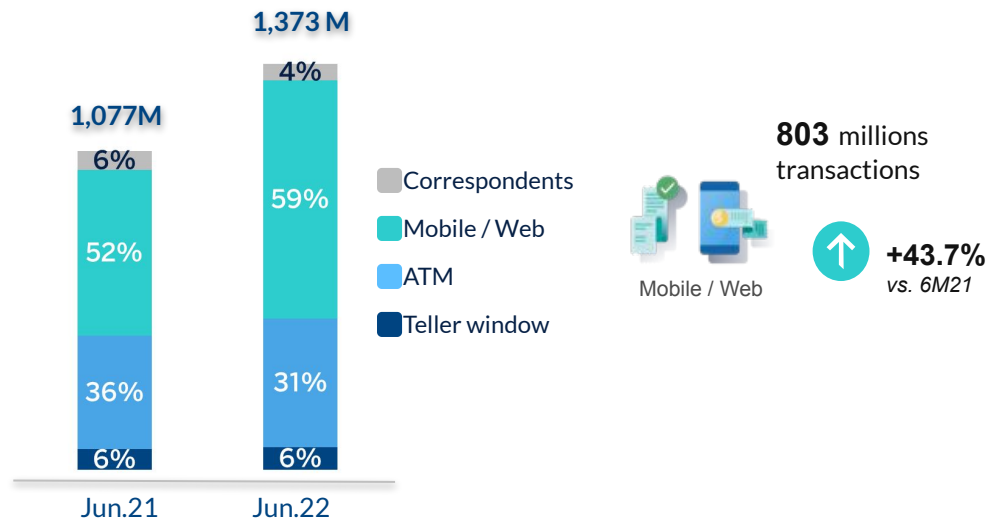


Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

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

Total financial transactions, 6M22 (excludes POS)

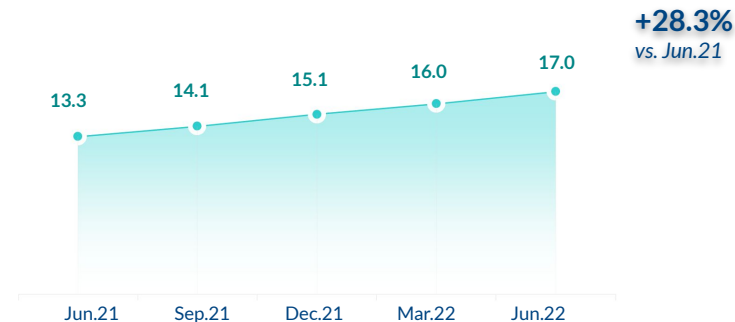
% financial transactions



More than 200 million transactions per month

Mobile Clients

millions



Digital Sales

% total sales, units



Social

Scholarships for “CHAVOS QUE INSPIRAN”

+398 k

Scholarships awarded since 2002

+44 k active scholarship
7,824 mentors

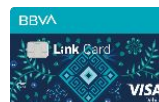
FINANCIAL EDUCATION

Workshops to promote the use of financial services and take care of personal finances

42 K people benefited

Financial Inclusion

SPECIFIC PRODUCTS for young people:



Link Card

425 k

Debit Card
< 18 years



Credit Card “Crea”

250 k

1st Credit Card
(18-30 year)

CODI BOOST

focusing on the development of new functionalities to increase its use among our clients



8.6 M

BBVA enrolled accounts

Sustainable Offer

Driving the transitions towards a **SUSTAINABLE FUTURE**

Mobilization of retail and wholesale financing (June 2022)

Climate change
34,774 mp

Social
7,471 mp

PLACEMENT INTERMEDIARY SUSTAINABLE BONDS

21,292 mp



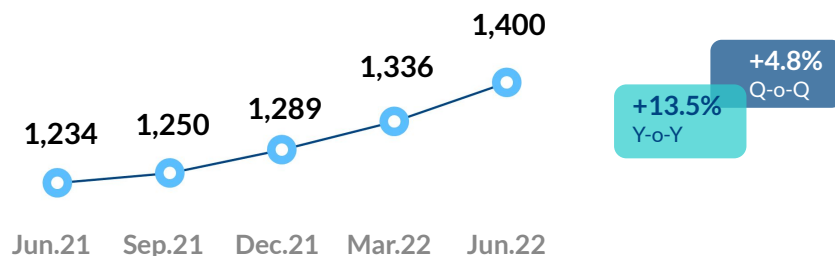


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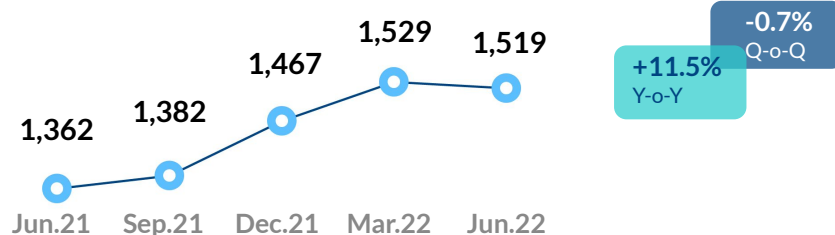
BBVA Mexico Financial Performance 6M 2022



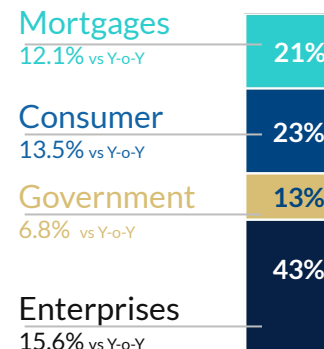
Performing loans (mp, Jun. 22)



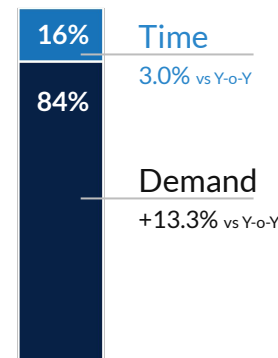
Deposits(mp, Jun. 22)



Loans Mix (% , Jun.22)



Deposits Mix(% , Jun. 22)



Profitable mix of loans and deposits

BBVA MEXICO

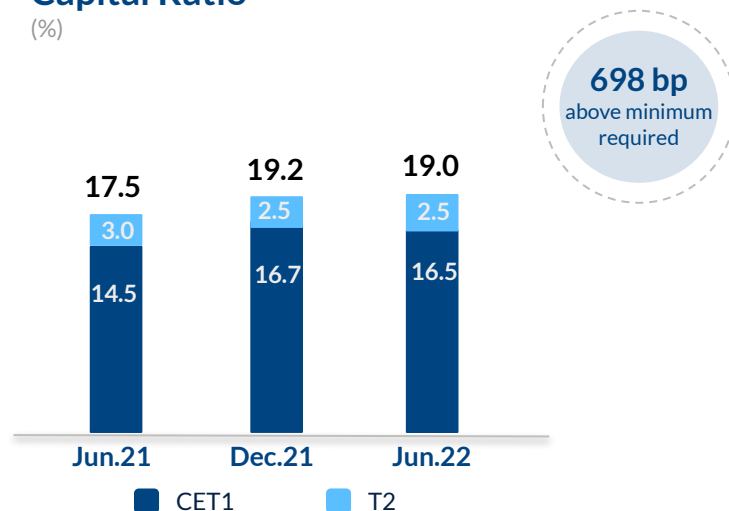
(million pesos)

	6M21	6M22	Y-o-Y(%)
Net Interest Income	65,084	77,215	+18.6
Provisions for loan losses	(16,916)	(16,661)	(1.5)
Net Interest Income after provisions	48,168	60,554	+25.7
Fees & Commissions	14,640	16,772	+14.6
Trading Income	3,089	5,710	+84.8
Other Income	1,575	(3,518)	N.A
Gross Income	67,472	79,518	17.9
Non-Interest Expenses	(34,781)	(32,364)	(6.9)
Net Operating Income	32,691	47,154	44.2
Income Before Tax	32,735	47,263	44.3
Net Attributable Profit	23,051	34,328	48.9

- Net interest income with positive evolution explained by constant growth of the portfolio, as well as an improvement in funding cost and higher interest rates.
- **Lower provisions** as a result of sound asset quality and the best performance of our portfolio.
- **Higher commissions** driven by a constant increase in the transaction, mainly of CC and mutual funds.
- **Expenses** driven by a strict control, our optimization strategy and a reclassification to others of the Guarantee fund (IPAB).

Capital Ratio

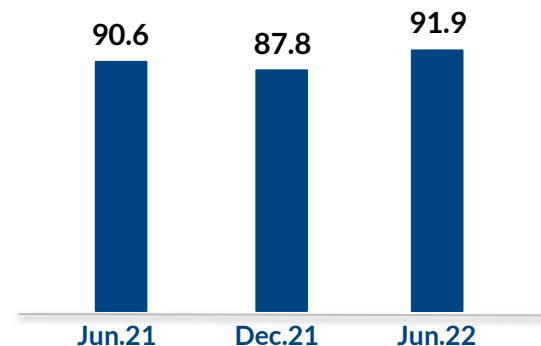
(%)



Proven capacity to generate
organic capital

Loans to Deposits

(%)



CCL (Local LCR)

(%)

216.06 %
Minimum required of 100%

CFEN (Local NSFR)

(%)

137.80 %
Minimum required of 100%

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