



Creating Opportunities

# BBVA Mexico

Continuously leading growth  
4Q22

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# We are part of a solid international financial group

## BBVA Group Information



### GLOBAL PRESENCE BBVA

DECEMBER 2022



Countries  
>25

Branches  
6,040

Employees  
115,675



### DIGITAL CAPABILITIES

DECEMBER 2022

Digital Clients

49.0 million

Mobile Clients

47.4 million



### FINANCIAL MAGNITUDES

DECEMBER 2022

Net Income

6,420 million euros

Total Assets

713,140 million euros

Performing Loans

358,023 million euros

Deposits

393,856 million euros

### OUR PURPOSE

“To bring the age of opportunity to everyone”



### SUSTAINABLE DEVELOPMENT AND CONTRIBUTION TO SOCIETY

Tripling original commitment 2025 BBVA

300 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)
- 2022 BBVA Mexico celebrates 90 year contributing to the development of mexican economy



**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

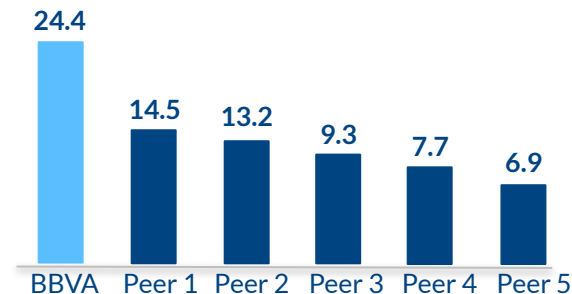
(December 22)

★ #1



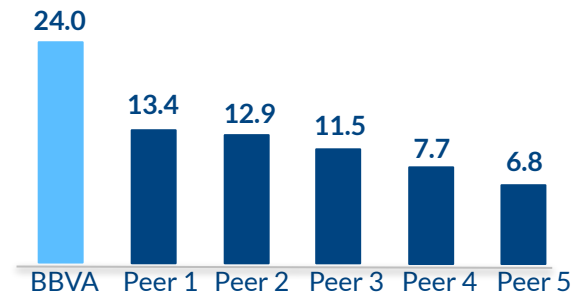
## Performing Loans Market Share

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



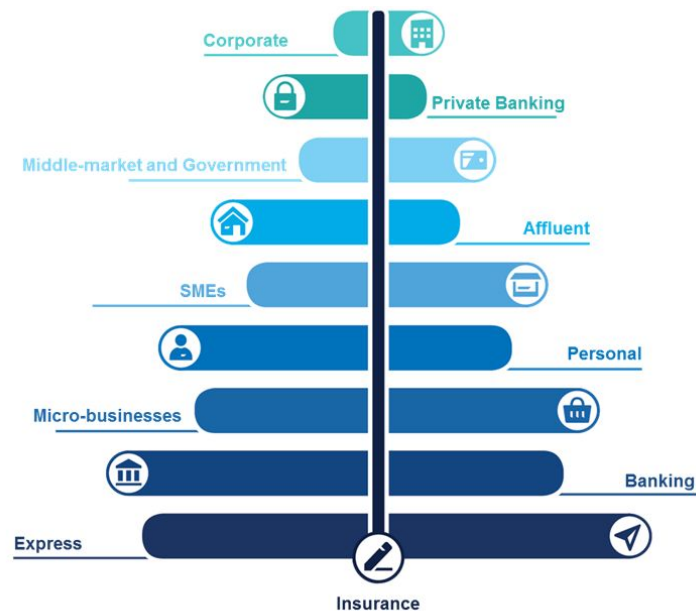
## Deposits Market Share

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



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

One of the main strengths, our customer base  
**28.0 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)*



## BBVA Mexico remains in constant transformation, innovating and promoting sustainable growth

### Commercial Activity



Creation of **BBVA Spark**, specialized bank unit to **cater and promote** high-growth and tech-innovation companies to access to financial services.

Product innovation: **"Muda tu hipoteca + Tu casa te presta"**, refinance the debt (mortgage credits) with a **monthly reduction**.



### Digital Innovation & Business Model



**Digital advisor:** +3,800 bankers **boosting** sales (App and digital accounts).

**Remote banker:** double consumer activity with **70% insurance premiums** granted in the year.

**Banca de Barrio:** promoting SME with +165k new customers | +389k new accounts | +140k new POS terminals | Insurance premiums for 2 bn pesos.

### Sustainable Finance



Promote the transition towards a **sustainable future**

**Climate Change**  
**117,405**  
mp

**Social**  
**44,020**  
mp

**Sustainable bonds**  
**book runner**  
**65,708 mp**

\*Mobilization of retail and wholesale financing (December 22).  
The bonds are included in the sum of climate change and social.



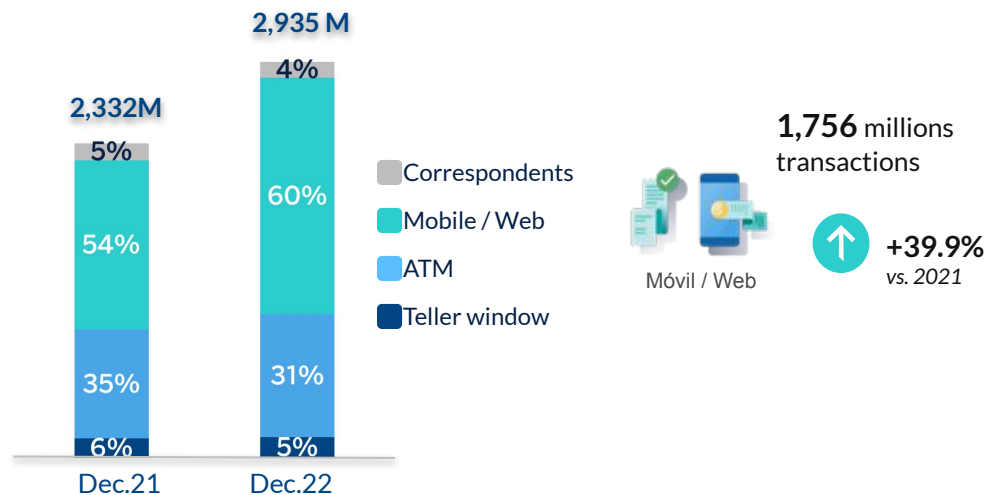
### Society

Scholarship program:  
10 years benefiting **50k students**  
and supported by **5,600 mentors**.

**Financial Education**, workshops to promote the use of financial services and take care of personal finances, **benefiting more +91k participants**.

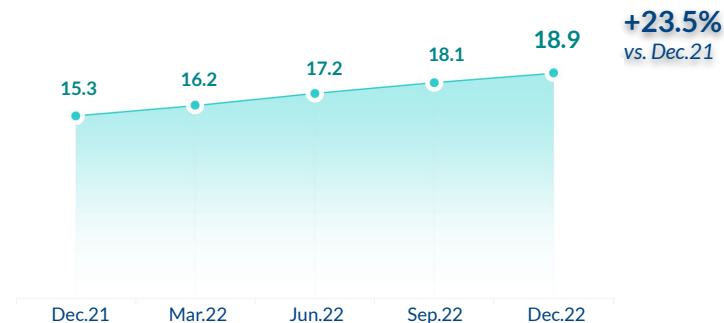
## Total financial transactions, 12M22 (excludes POS)

% financial transactions



## Mobile Clients

millions



## Digital Sales

74.8%

+5.0pp  
vs. Dic-21



Digital  
Accounts

1.6M

+8%  
vs. 2021



Consumer  
Credit

841k

+40%  
vs. 2021

FCR:  
75%  
claims cleared

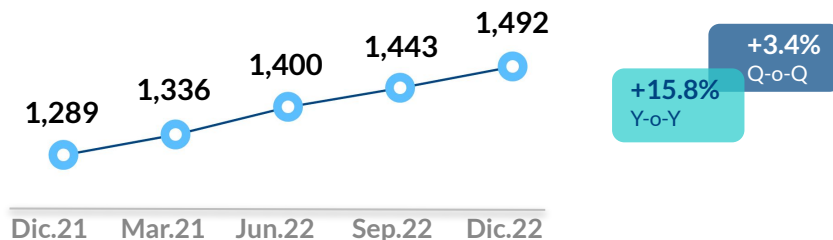


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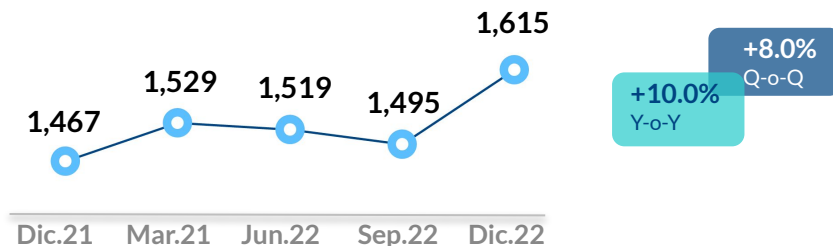
# BBVA Mexico Financial Performance 12M 2022



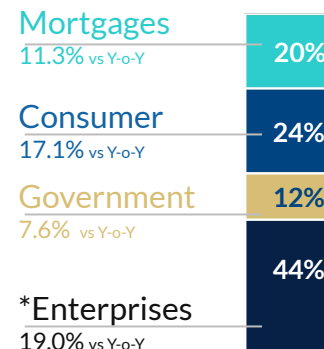
## Performing loans (mp, Dec. 22)



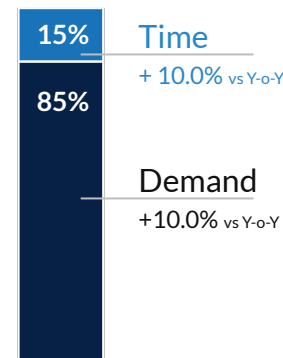
## Deposits (mp, Dec. 22)



## Loans Mix (% , Dec.22)



## Deposits Mix(% , Dec. 22)



Profitable mix of loans and deposits

## BBVA MEXICO

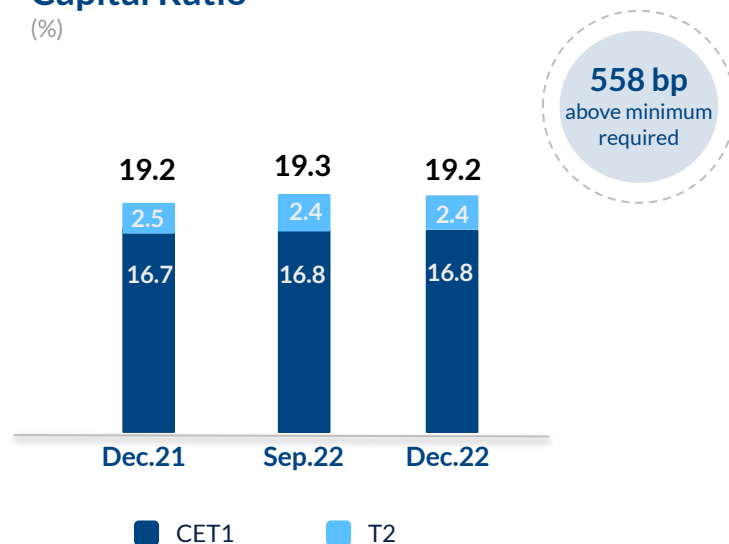
(million pesos)

	12M21	12M22	Y-o-Y(%)
<b>Net Interest Income</b>	<b>134,307</b>	<b>166,793</b>	<b>+24.2</b>
Provisions for loan losses	(26,382)	(35,619)	+35.0
<b>Net Interest Income after provisions</b>	<b>107,925</b>	<b>131,174</b>	<b>+21.5</b>
Fees & Commissions	29,948	34,900	+16.5
Trading Income	8,100	11,553	+42.6
Other Income	2,153	(6,830)	n.a.
<b>Gross Income</b>	<b>148,126</b>	<b>170,797</b>	<b>15.3</b>
Non-Interest Expenses	(66,035)	(67,683)	+2.5
<b>Net Operating Income</b>	<b>82,091</b>	<b>103,114</b>	<b>+25.6</b>
<b>Income Before Tax</b>	<b>82,179</b>	<b>103,382</b>	<b>+25.8</b>
<b>Net Attributable Profit</b>	<b>60,260</b>	<b>76,530</b>	<b>27.0</b>

- **Net interest income** with positive evolution explained by the constant portfolio growth, positive management of the funding cost and higher interest rates.
- **Provisions** increase in line with lending growth.
- **Higher commissions** driven by a constant increase in transactions, mainly of customers with credit cards and mutual funds.
- **Expenses** driven by a strict control, our optimization strategy and a reclassification to others of the Guarantee fund (IPAB).

## Capital Ratio

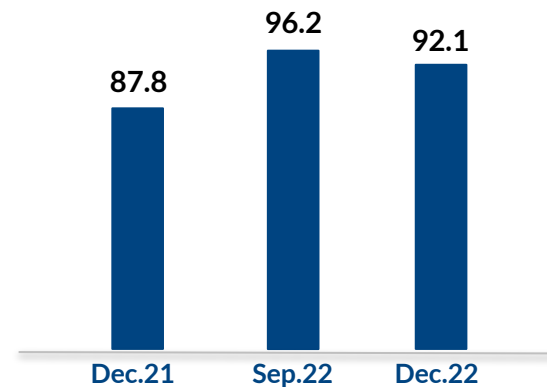
(%)



Proven capacity to generate  
organic capital

## Loans to Deposits

(%)



## CCL (Local LCR)

(%)

**197.68 %**  
Minimum required of 100%

## CFEN (Local NSFR)

(%)

**134.65 %**  
Minimum required of 100%

## **BBVA México Investor Relations**

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