



Creating Opportunities

BBVA Mexico

Continuously leading growth
1Q23

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

MARCH 2023



Countries
>25

Branches
6,051

Employees
116,923



DIGITAL CAPABILITIES

MARCH 2023

Digital Clients

49.0 million

Mobile Clients

48.6 million



FINANCIAL MAGNITUDES

MARCH 2023

Net Income

1,846 million euros

Total Assets

739,564 million euros

Performing Loans

362,317 million euros

Deposits

395,880 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

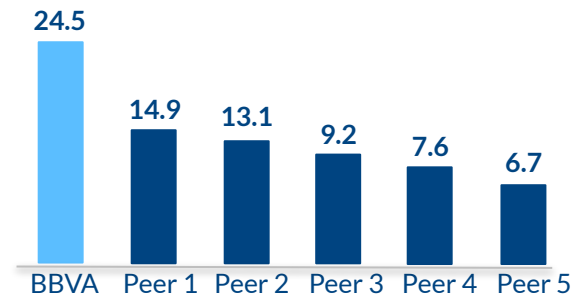
(March 23)

★ #1



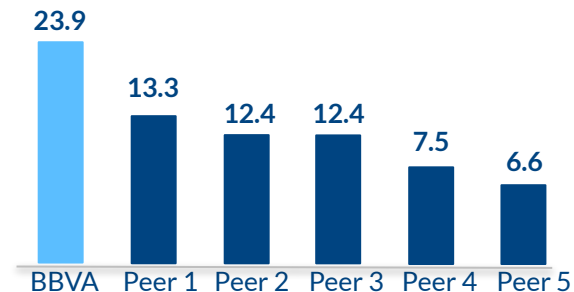
Performing Loans Market Share

(Stage 1,2, Feb-23, %)



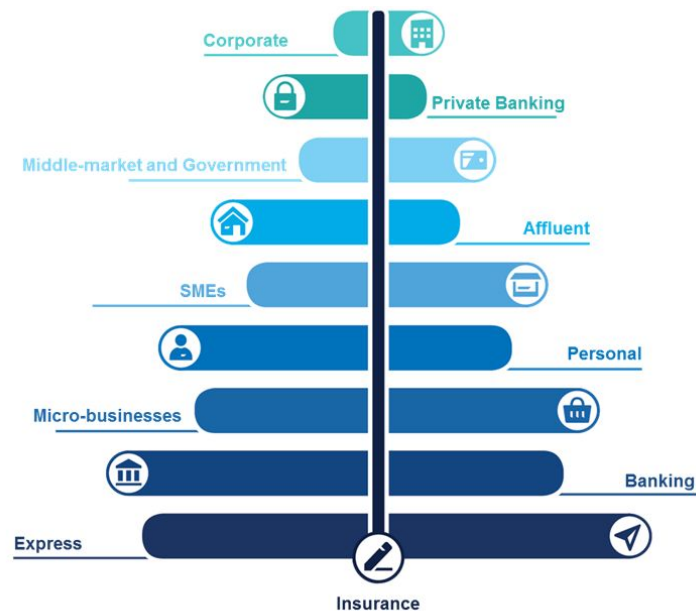
Deposits Market Share

(Demand + Time deposits, Feb-23, %)



Source CNBV (with subsidiaries with sofomes) as of February 2023

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

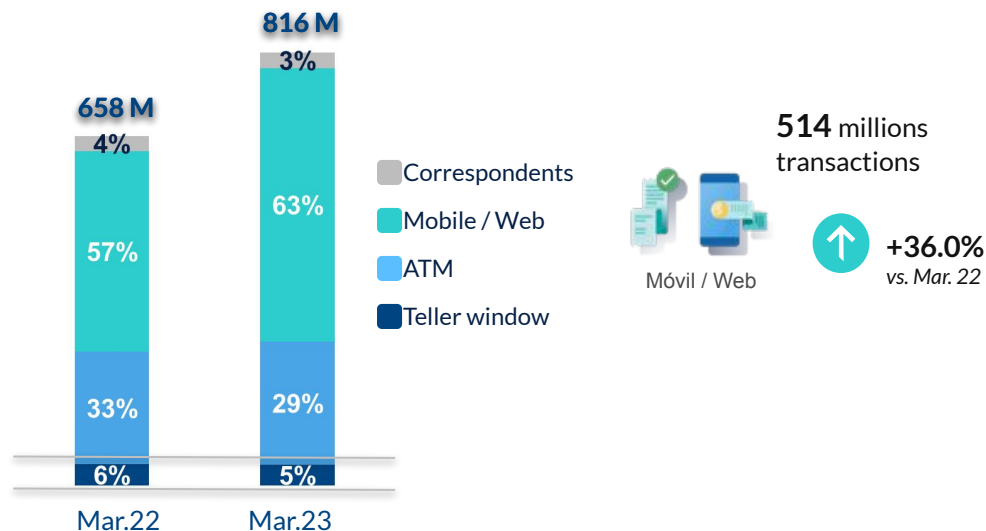


Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

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

Total financial transactions, 3M23 (excludes POS)

% financial transactions



Mobile Clients

millions



Digital Sales

74.0%

+12 bp
vs. Mar.22



Digital
Accounts

753M

+40%
vs. Mar.22



Consumer
Credit

232k

+17.3%
vs. Mar. 22

FCR:
75%
claims cleared

BBVA Mexico's participation in placement of issues

First **blue bond** issuance in Mexico.

BBVA Mexico accompanied Desarrollos Hidráulicos de Cancún in the successful issuance of its first blue bond for 1.4 billion pesos, which will be used to finance projects that contribute to SDG 6: Clean Water and Sanitation, and SDG 9: Industry, Innovation and Infrastructure.

BBVA Mexico issued a **local bond**.

BBVA Mexico reaffirms its commitment to the environment and climate change by issuing its third sustainable bond in the local market, the use of proceeds will be to finance sustainable transportation by investing in electric vehicles and renewable energies through the repowering of nine hydroelectric plants.



Sustainability Support

Driving the transition to a **sustainable future**

Individuals
3,392 mdp

Companies
17,675 mdp

Sustainable bond placement intermediary
11,416 mdp

Mobilization of retail and wholesale funding (March 23)



Society Support

Through the BBVA Mexico Foundation, the commitment to society is reaffirmed by awarding scholarships to "Chavos que inspiran", the program currently **benefits** more than **47 thousand scholarship** recipients and **652** young people with disabilities.

Committed to **financial education**, workshops are given to promote the use of financial services and **care** for **personal finances**, benefiting more than **91 thousand people**.

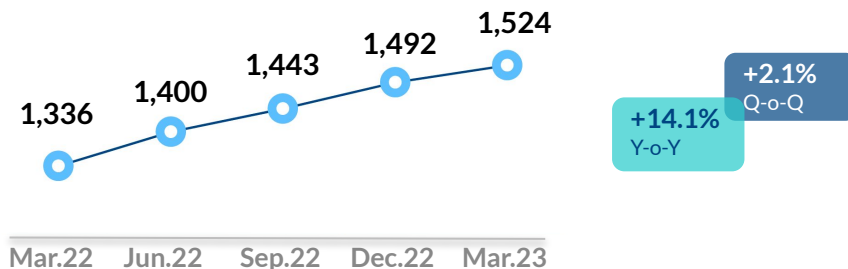


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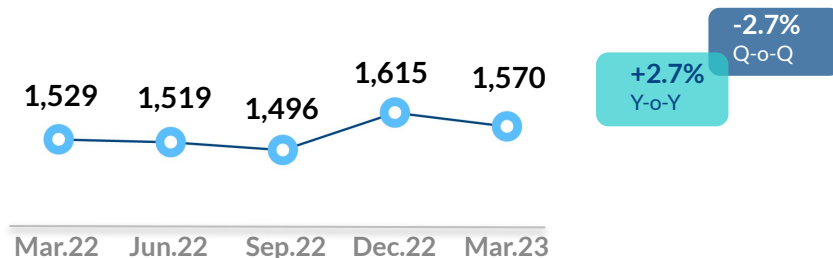
BBVA Mexico Financial Performance 3M 2023



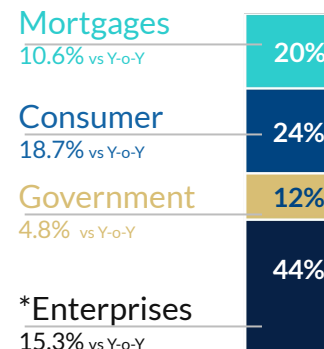
Performing loans (mp, Mar. 23)



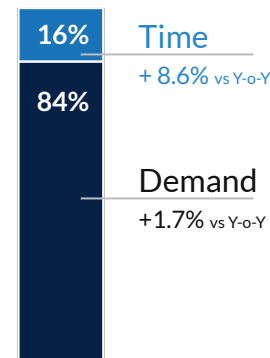
Deposits(mp, Mar. 23)



Loans Mix (% , Mar.23)



Deposits Mix(% , Mar. 23)



Profitable mix of loans and deposits

BBVA MEXICO

(million pesos)

	3M22	3M23	Y-o-Y(%)
Net Interest Income	38,241	49,336	+29.0
Provisions for loan losses	(8,535)	(9,197)	+7.8
Net Interest Income after provisions	29,706	40,139	+35.1
Fees & Commissions	8,108	9,656	+19.1
Trading Income	2,324	2,519	+8.4
Other Income	(1,716)	(1,765)	+2.9
Gross Income	38,422	50,549	+31.6
Non-Interest Expenses	(16,188)	(18,979)	+17.2
Net Operating Income	22,234	31,570	+42.0
Income Before Tax	22,269	31,594	+41.9
Net Attributable Profit	16,244	22,884	+40.9

Net interest margin with positive evolution explained

- mainly by the strong commercial dynamism, the
- increase in the reference rate and management of funding cost.

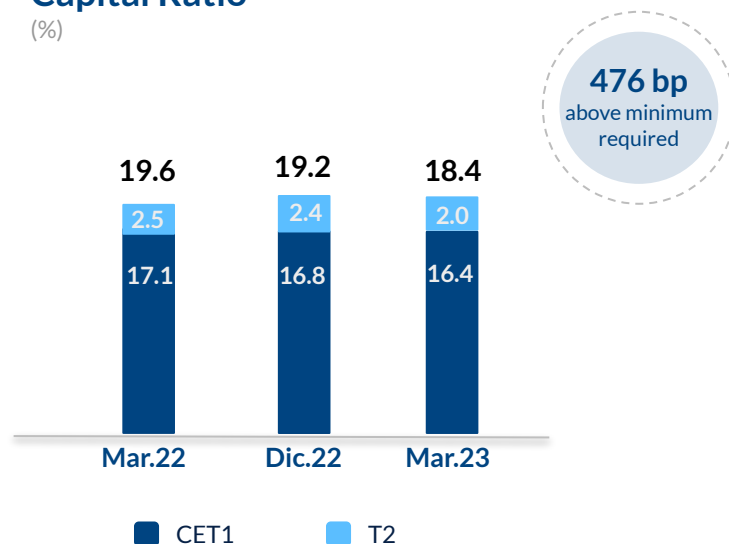
- Provisions increase in line with lending growth.

- Higher commissions driven by a constant increase in transactions, mainly of customers with credit cards and mutual funds.

- Expenses explained by greater investment in technology and personnel expenses derived from the increase in wages and salaries.

Capital Ratio

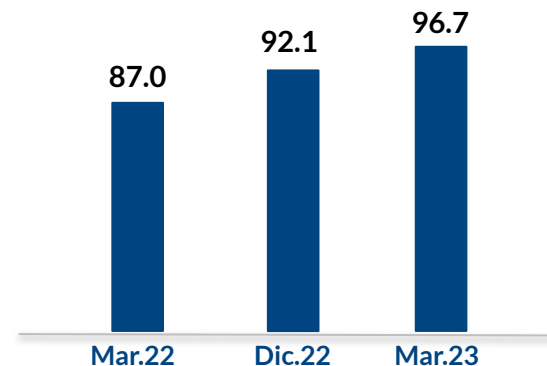
(%)



Proven capacity to generate
organic capital

Loans to Deposits

(%)



CCL (Local LCR)

(%)

185.60 %
Minimum required of 100%

CFEN (Local NSFR)

(%)

134.03 %
Minimum required of 100%

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