



Creating Opportunities

BBVA Mexico

Continuously leading growth
2Q23

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

JUNE 2023



Countries
>25

Branches
6,008

Employees
119,070



DIGITAL CAPABILITIES

JUNE 2023

Digital Clients

50.1 million

Mobile Clients

49.0 million



FINANCIAL MAGNITUDES

JUNE 2023

Net Income

3,878 million euros

Total Assets

762,456 million euros

Performing Loans

369,761 million euros

Deposits

402,344 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

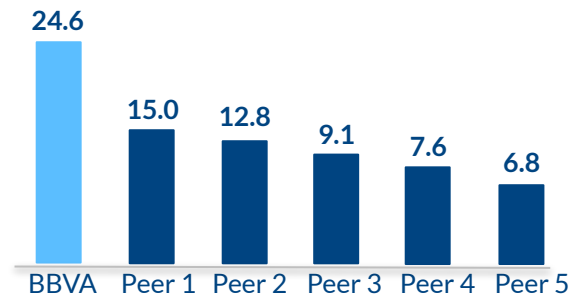
(JUNE 23)

★ #1



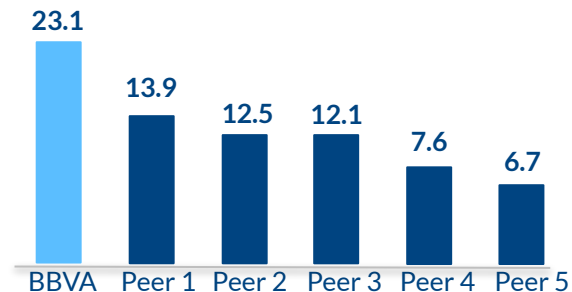
Performing Loans Market Share

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



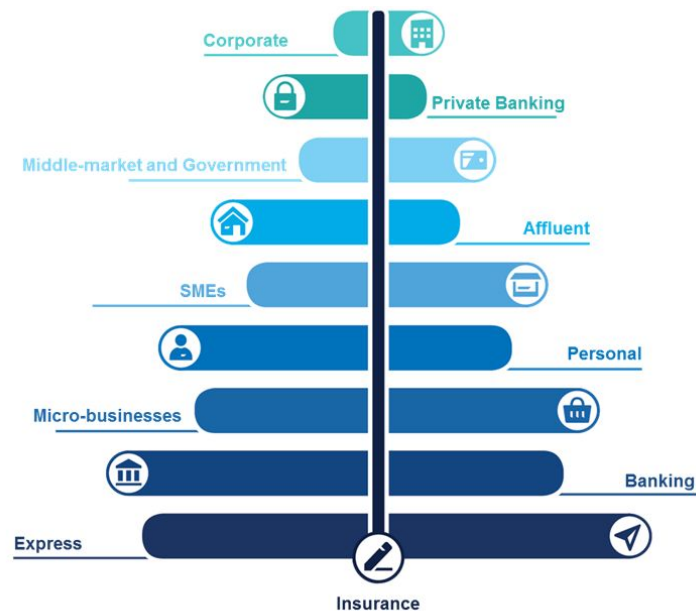
Deposits Market Share

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



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

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

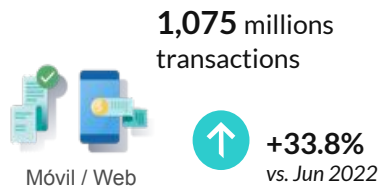
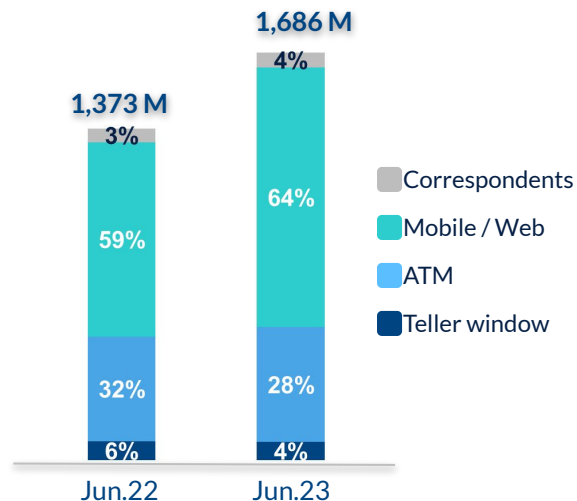


Investment as a pillar and key driver to
continue transformation and innovation
*(create new technology, digital channels, products
and services)*

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

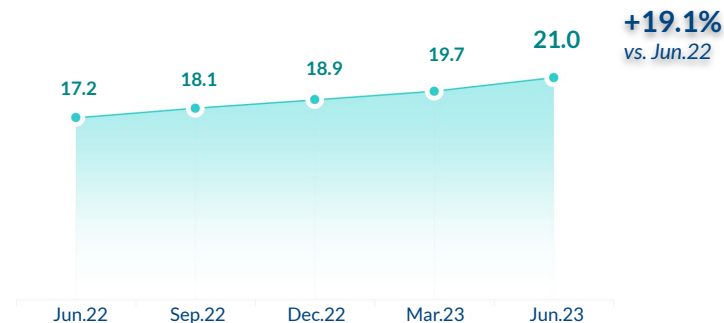
Total financial transactions, 6M23 (excludes POS)

% financial transactions



Mobile Clients

millions



Sales E2E Digital

Digital Sales

74.9%

+1.7pp
vs. Jun.22

Consumer credit



568 k

+19%
vs. jun.22

Credit Card



470 k

+75%
vs. jun.22

New Accounts



995 k

+32%
vs. jun.22

BBVA Mexico is committed to sustainability, we continue to promote sustainable and social development

ENVIRONMENT

72,491mp

↑ **+50%**
vs. jun'22



INCLUSIVE GROWTH

18,622mp

↑ **+19%**
vs. jun'22



TOTAL

91,112mp

↑ **+42%**
vs. jun'22



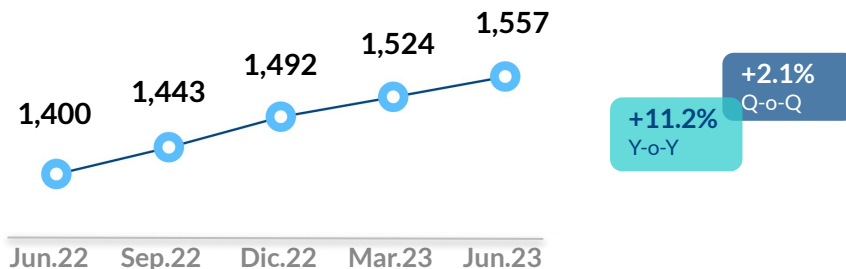


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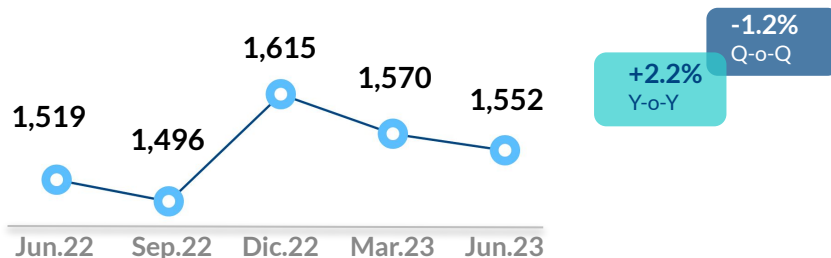
BBVA Mexico Financial Performance 6M 2023



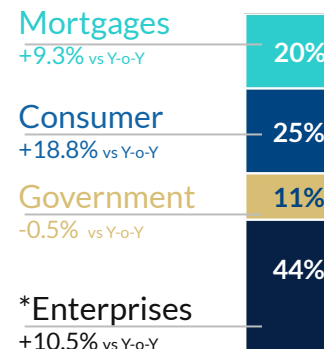
Performing loans (mp, June 23)



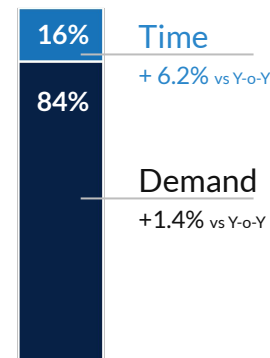
Deposits(mp, June 23)



Loans Mix (% , June 23)



Deposits Mix(% , June 23)



Profitable mix of loans and deposits

BBVA MEXICO

	6M22	6M23	Y-o-Y(%)
Net Interest Income	77,215	98,318	27.3
Provisions for loan losses	(16,661)	(19,203)	15.3
Net Interest Income after provisions	60,554	79,115	30.7
Fees & Commissions	16,772	19,568	16.7
Trading Income	5,710	6,852	20.0
Other Income	(3,518)	(3,884)	10.4
Gross Income	79,518	101,651	27.8
Non-Interest Expenses	(32,364)	(38,865)	20.1
Net Operating Income	47,154	62,786	33.2
Income Before Tax	47,236	63,040	33.5
Net Attributable Profit	34,328	45,789	33.4

- **Net interest income** with positive evolution explained by the constant portfolio growth, positive management of the funding cost and higher interest rates.

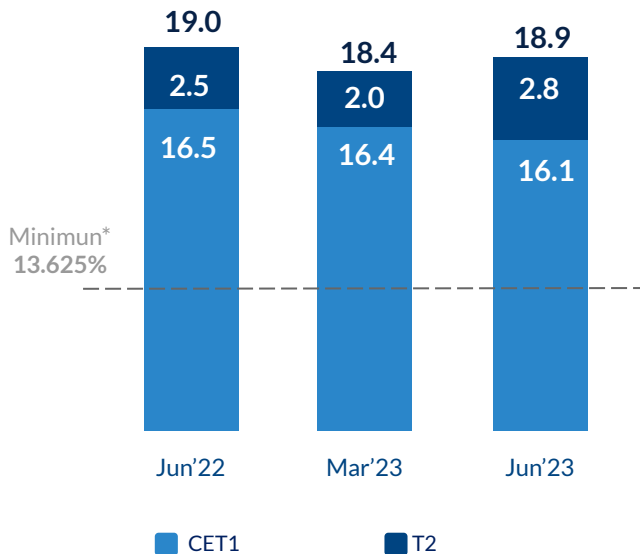
- **Provisions** increase in line with lending growth.

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

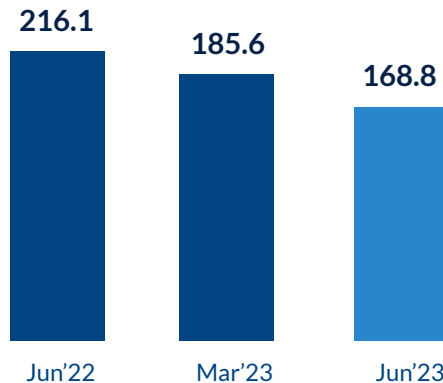
- **Expenses** driven by high levels of inflation, technology expenses related to the growth of the business itself. In terms of personnel expenses

Shielded by solid liquidity and capital ratios **well above minimum required**

Total Capital Ratio (%)



Local Liquidity Coverage Ratio(%)



ISSUANCE OF CAPITAL NOTES T2 (jun'23)



1,000 md

Over Demand 2.5x

Fixed 8.45% coupon rate

Maturity of 15 years with amortization option in year 10

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