

BBVA

Creating Opportunities

BBVA Mexico

Continuously leading growth
4Q23

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

December 2023



Countries
>25

Branches
5,949

Employees
121,486



DIGITAL CAPABILITIES

December 2023

Digital Sales
79%

Mobile Clients
52.8 million



FINANCIAL MAGNITUDES

December 2023

Net Income

8,019 million euros

Total Assets

775,558 million euros

Performing Loans

377,643 million euros

Deposits

413,487 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



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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



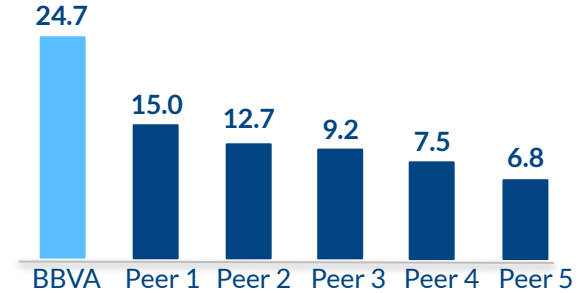
BBVA Mexico's Footprint (December 23)

★ #1



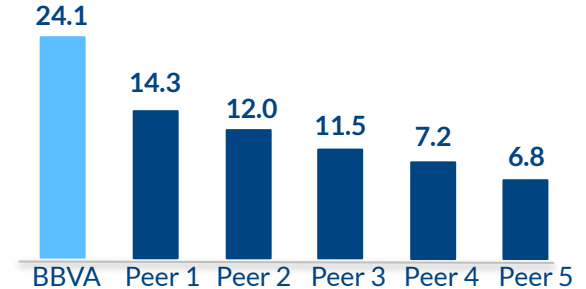
Performing Loans Market Share

(Stage 1,2, Nov.23, %)

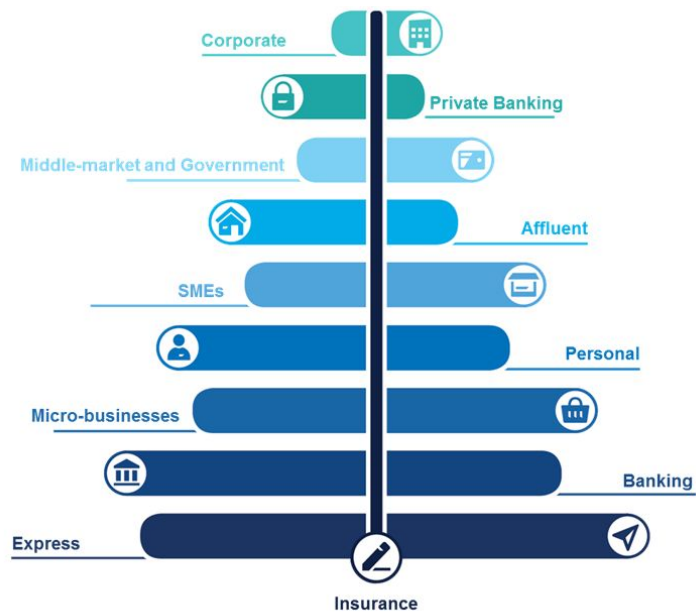


Deposits Market Share

(Demand + Time deposits, Nov.23, %)



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

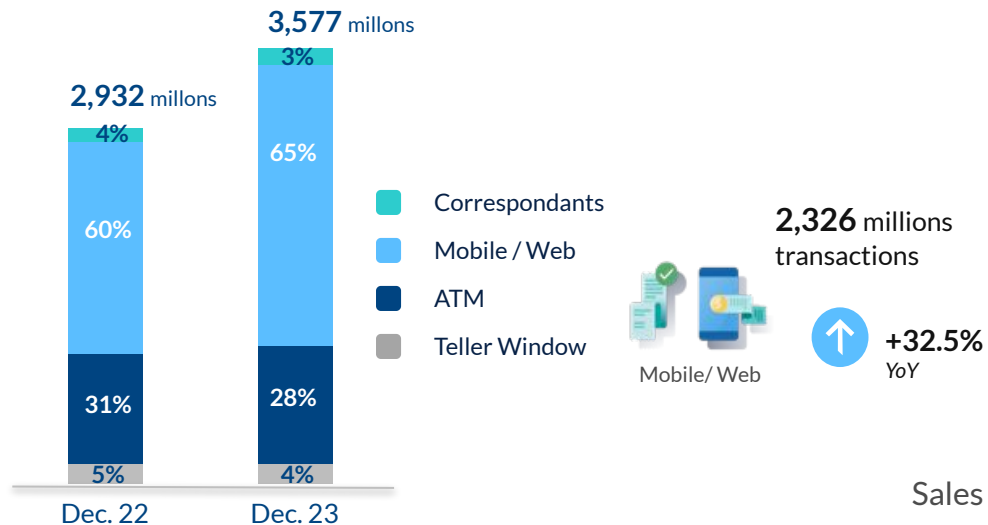


Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

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

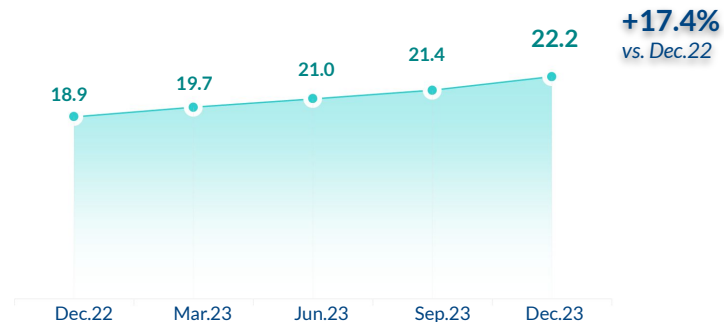
Total financial transactions, 12M23 (excludes POS)

% financial transactions



Mobile Clients

millions



Sales E2E Digital

Digital Sales

76.8%

+3.22pp
vs. Dec.22

Consumer credit



1,159k

+24%
vs. Dec.22

Credit Card



944 k

+42%
vs. Dec.22

New Accounts



2,100 k

+30%
vs. Dec.22

We continue to promote the **financing of "green" and social projects.**

INCLUSIVE GROWTH



52,894mp

↑ +21%
vs. Dec.22

ENVIRONMENT



153,598mp

↑ +31%
vs. Dec.22

TOTAL

206,492mp

↑ +28%
vs. Dec.22



Our commitment to education continues to grow through our “Chavos que Inspiran” program and our focus on disability inclusion

Foundation - Chavos que Inspiran

52K

Scholarship

18K

University students



Donors

+16 mil

Collaborators

+417 mil

Customers

6.9K mentors



“Chavos” with Disabilities that inspire

2 mil scholarships



BBVA Collaborators with Disabilities

263 hiring



In addition to inauguration of our first SER school in Acolman, state of Mexico

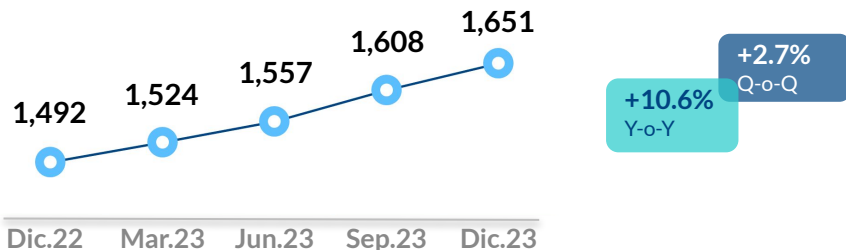


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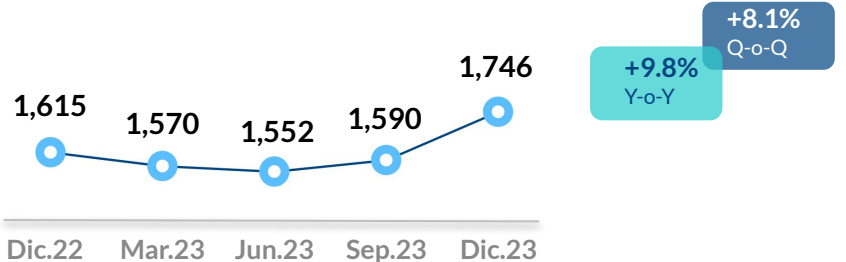
BBVA Mexico Financial Performance 12M 2023



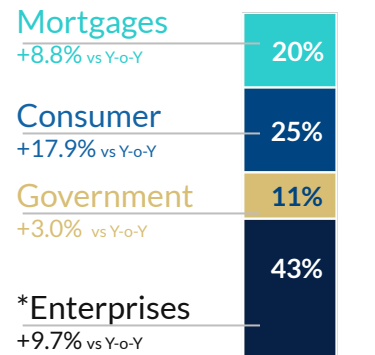
Performing loans (mp, Dec. 23)



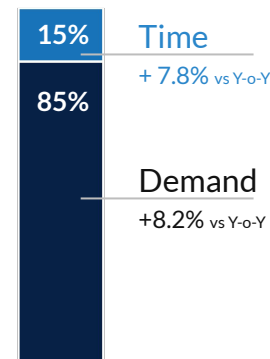
Deposits (mp, Dec. 23)



Loans Mix (% , Dec.23)



Deposits Mix(% , Dec. 23)



Profitable mix of loans and deposits

Figures under local accounting standards with BBVA Mexico data. *Enterprises includes financial entities
 Note: Performing loans as of December 2023 under new accounting standards include stage 1, stage 2 and credits value at fair value

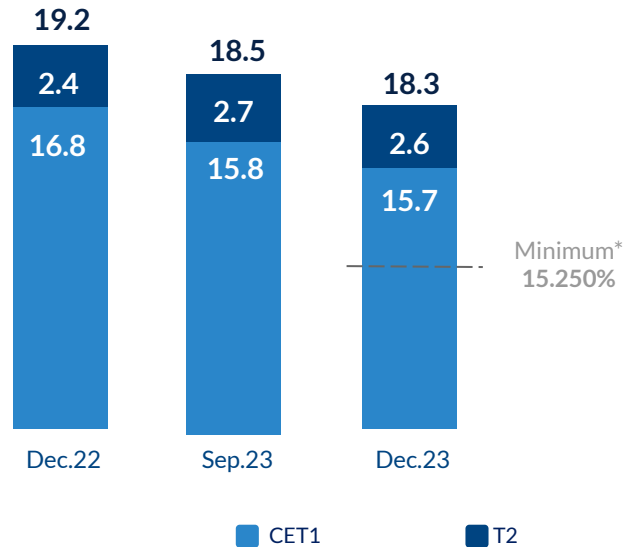
BBVA MEXICO

million pesos	2022	2023	Y-o-Y(%)
Net Interest Income	166,793	200,282	20.1
Provisions for loans losses	(35,619)	(44,966)	26.2
Net Interest Income after provisions	131,174	155,316	18.4
Fees & Commissions	34,900	41,089	17.7
Trading Income	11,553	12,816	10.9
Other Income	(6,830)	(7,848)	14.9
Gross Income	170,797	201,373	17.9
Non- Interest Expenses	(67,683)	(81,075)	19.8
Net Operating Income	268	308	14.9
Income Before Taxes	103,382	120,606	16.7
Taxes	(26,852)	(33,002)	22.9
Net Attributable Profit	76,530	87,604	14.5

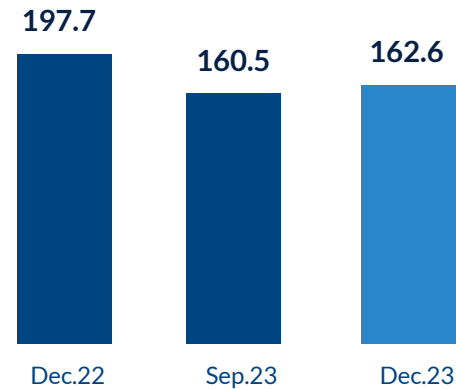
- NII with excellent dynamism leveraged on retail portfolio activity and good management of customer spreads.
- Recurrent income with excellent evolution during the year
- Adequate asset quality metrics..

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

Total Capital Ratio (%)



Local Liquidity Coverage Ratio(%)



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