



Creating Opportunities

# BBVA Mexico

Continuously leading growth  
1Q24

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# We are part of a solid international financial group

## BBVA Group Information



### GLOBAL PRESENCE BBVA

December 2023



Countries  
>25

Branches  
5,912

Employees  
121,563



### DIGITAL CAPABILITIES

March 2023

Digital Sales  
78%

Mobile Clients  
54.3 million



### FINANCIAL MAGNITUDES

March 2024

Net Income

2,200 million euros

Total Assets

801,690 million euros

Performing Loans

388,949 million euros

Deposits

436,763 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

# Strategic guidelines

## 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

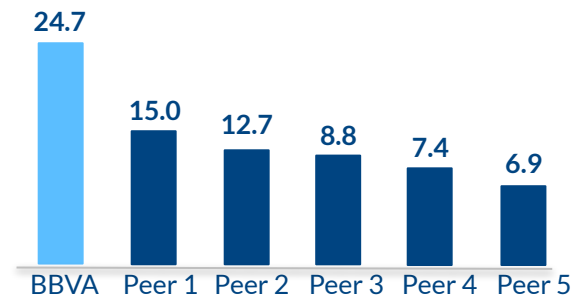
(March 24)

★ #1 Consolidating our leadership position



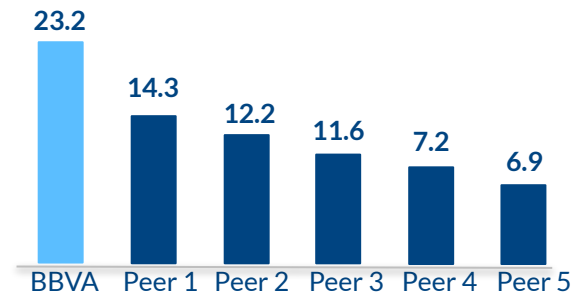
## Performing Loans Market Share

(Stage 1,2, Feb.24, %)



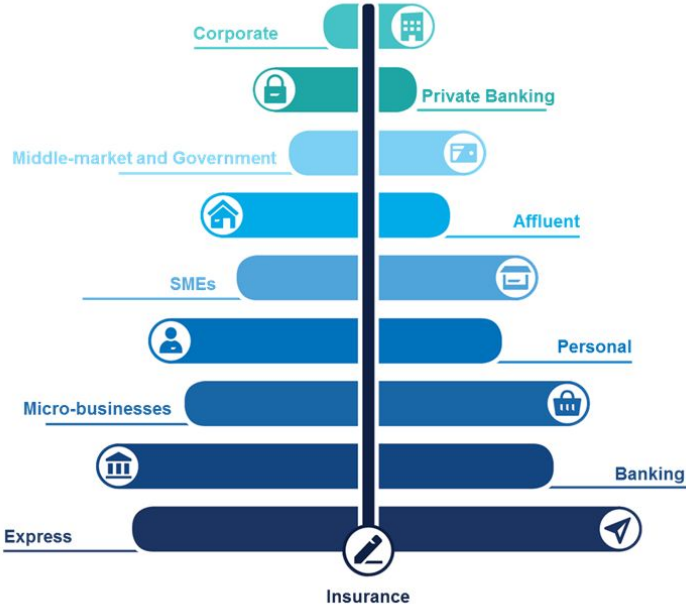
## Deposits Market Share

(Demand + Time deposits, Feb.24, %)



# Differentiated business model

One of the main strengths, our customer base  
**30.9 M customers**



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

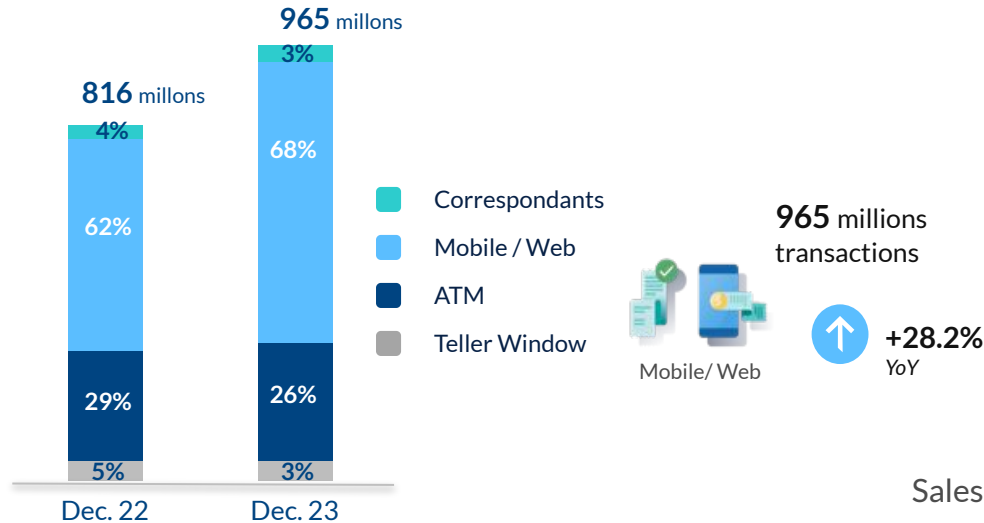
Specialized and personalized attention for each customer segment  
*(provide a higher quality service)*



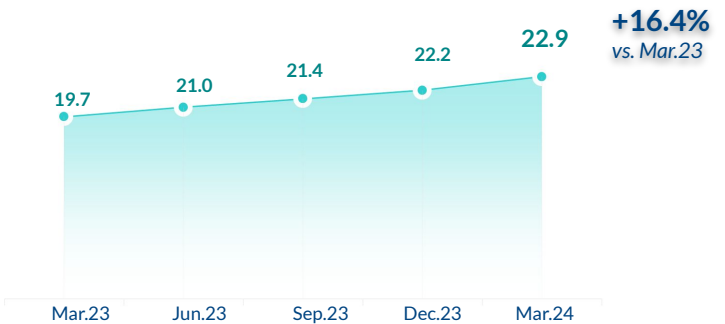
# We promote financial inclusion through digital innovation

## Total financial transactions, 3M24 (excludes POS)

% financial transactions



## Mobile Clients



## Sales E2E Digital

### Digital Sales

**77.7%**

**+1.55pp**  
vs. Mar.23

### Consumer credit



**245k**

**-10%**  
vs. Mar.23

### Credit Card



**210k**

**-12%**  
vs. Mar.23

### New Accounts



**463k**

**-0.4%**  
vs. Mar.23


## Making significant progress in **sustainable project financing**

Accumulated figures as of March 31 2024


### ESG MOBILIZATION

**61,760 mp**  **+51%**  
vs. 3M'23

### ENVIRONMENT

**39,652 mp**  **+17%**  
vs. 3M'23

### INCLUSIVE GROWTH

**22,108 mp**  **+214%**  
vs. 3M'23



**4 Million**

customers taking advantage of the carbon footprint calculator in the app

We have participated along with other banks in the placement of **76%** of the ESG amount issued in the Mexican market.

*We are a benchmark for issuers and sustainable investors in Mexico.*

Thanks to the *Juntos por la educación* campaign in Guerrero, through our Foundation, we raised +115 million pesos destined to:

**4,500** scholarships

(2024-2025)

\$20 k pesos for the best-performing students

**2,500**

**computers**

for teachers and managers with greater participation

**20** media rooms

for the most committed schools

**+7 K** applicants in  
**+130** sites

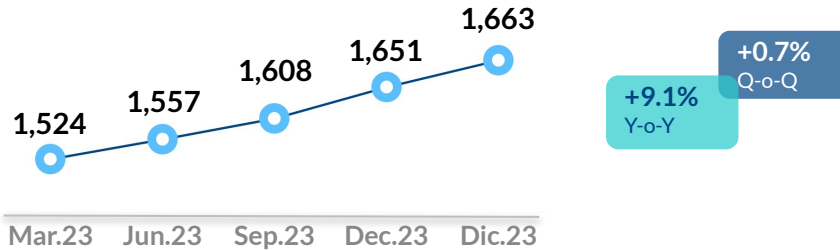
Let's go together for the **continuity of schooling** for children and young people

BBVA Mexico Financial  
Performance  
3M 2024

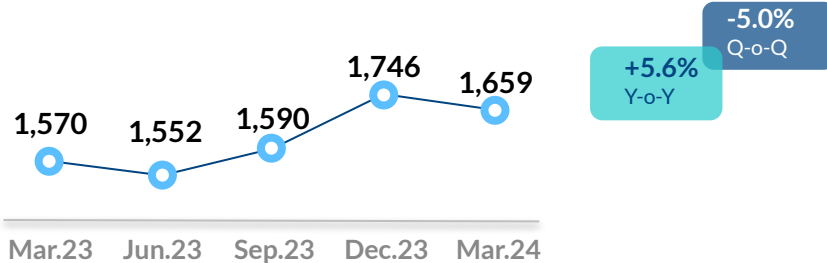
# Incentive the economy and productive activities through loan granting and by promoting saving



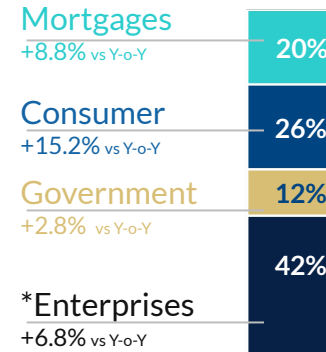
## Performing loans (mp, Mar. 24)



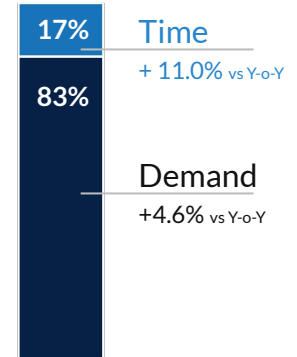
## Deposits (mp, Mar. 24)



## Loans Mix (% , Mar.24)



## Deposits Mix(% , Mar. 24)



Profitable mix of loans and deposits

## In summary: Strong P&L

### BBVA MEXICO

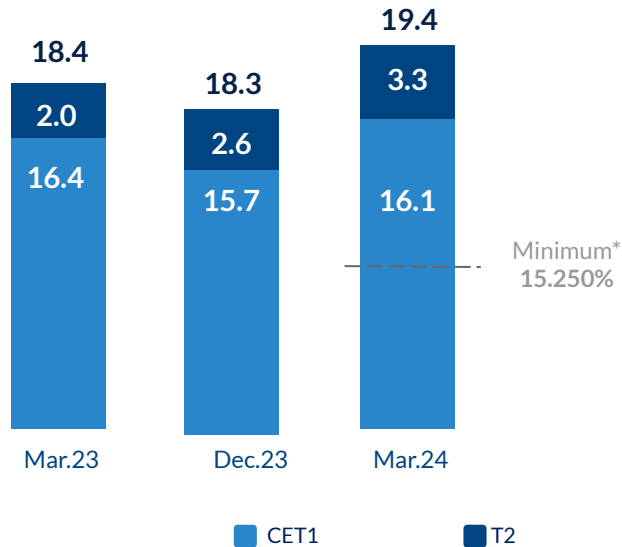
million pesos	3M23	3M24	Y-o-Y(%)
Net Interest Income	49,336	53,210	7.9
Provisions for loans losses	-9,197	-13,160	43.1
<b>Net Interest Income after provisions</b>	<b>40,139</b>	<b>40,050</b>	<b>-0.2</b>
Fees & Commissions	9,656	11,504	19.1
Trading Income	2,519	3,092	22.7
Other Income	-1,765	-2,077	17.7
<b>Gross Income</b>	<b>50,549</b>	<b>52,569</b>	<b>4.0</b>
Non- Interest Expenses	-18,979	-21,222	11.8
Net Operating Income	24	99	312.5
<b>Income Before Taxes</b>	<b>31,594</b>	<b>31,446</b>	<b>-0.5</b>
Taxes	-8,710	-8,871	1.8
<b>Net Attributable Profit</b>	<b>22,884</b>	<b>22,575</b>	<b>-1.4</b>

- 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..

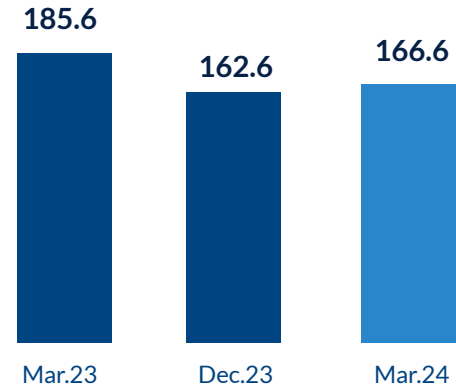
## Ample capital levels and comfortable liquidity position

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

### Total Capital Ratio (%)



### Local Liquidity Coverage Ratio(%)



## **BBVA México Investor Relations**

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4Q23