

BBVA

Creating Opportunities

BBVA Mexico

Continuously leading growth
2Q24

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

June 2024



Countries
>25

Branches
5,871

Employees
123,295



DIGITAL CAPABILITIES

June 2024

Digital Sales
78%

Mobile Clients
56.0 million



FINANCIAL MAGNITUDES

June 2024

Net Income

2,794 million euros

Total Assets

759,534 million euros

Performing Loans

393,803 million euros

Deposits

430,984 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

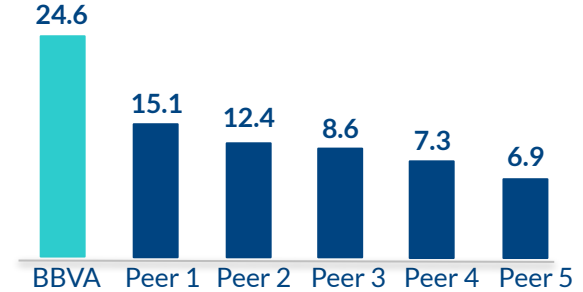


BBVA Mexico's Footprint (June 24)

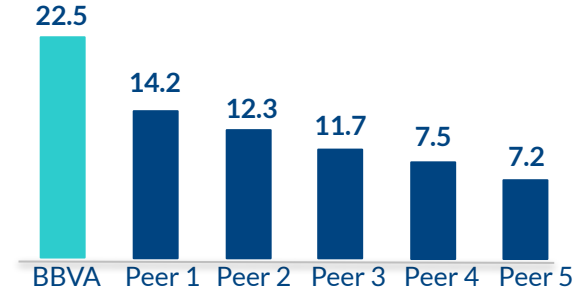
★ #1 Consolidating our leadership position



Performing Loans Market Share (Stage 1,2, Apr.24, %)



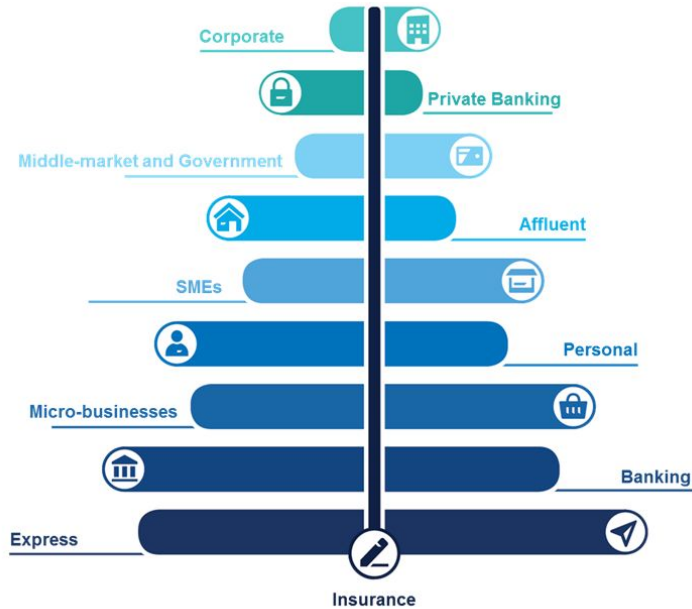
Deposits Market Share (Demand + Time deposits, Apr.24, %)



Source CNBV (with subsidiaries with sofomes) as of April 2024

Differentiated business model

One of the main strengths, our customer base
31.5 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, 6M24 (excludes POS)

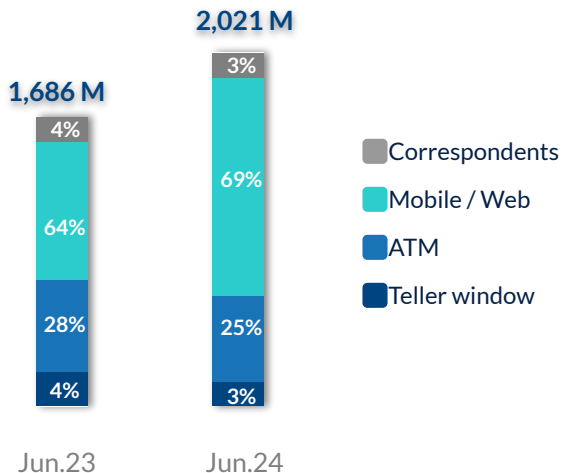
% financial transactions



Mobile/ Web

2,021 millions transactions

+19.9%
YoY



Mobile Clients

millions



Digital Sales


78.9%

+2.73pp
vs. Jun.23

Making significant progress confirming **our leadership in sustainability**


Accumulated figures as of June 2024 (mp million pesos)

ESG MOBILIZATION


149,724 mp  **+61%**
vs. 6M'23



ENVIRONMENT

111,150 mp  **+49%**
vs. 6M'23

INCLUSIVE GROWTH

38,574 mp  **+108%**
vs. 6M'23



Millions of customers

taking advantage of the carbon footprint calculator in the app

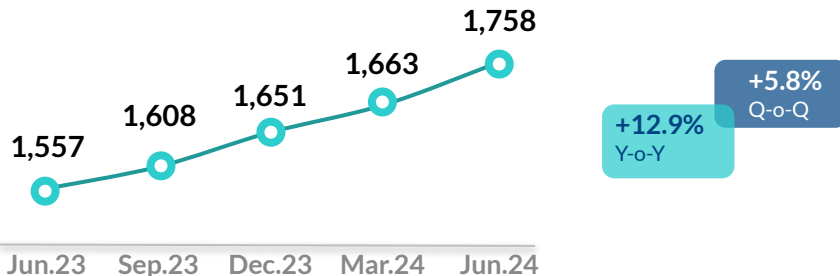
We are a benchmark for issuers and sustainable investors in Mexico.

BBVA Mexico Financial
Performance
6M 2024

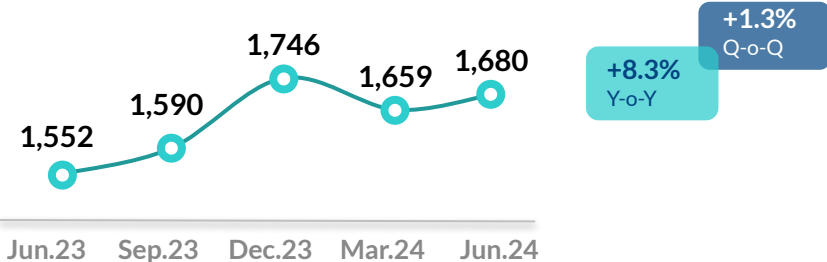
Incentive the economy and productive activities through loan granting and by promoting saving



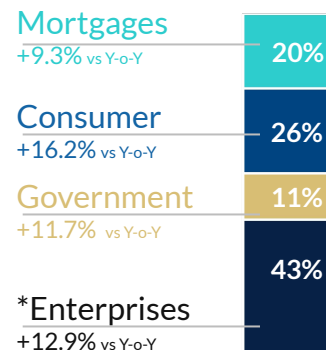
Performing loans (mp, Jun. 24)



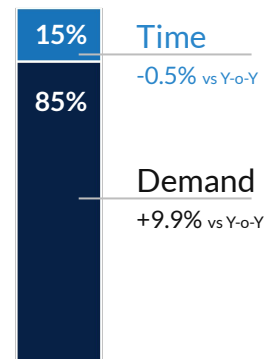
Deposits (mp, Jun. 24)



Loans Mix (% , Jun.24)



Deposits Mix(% , Jun. 24)



Profitable mix of loans and deposits

In summary: Strong P&L

BBVA MEXICO

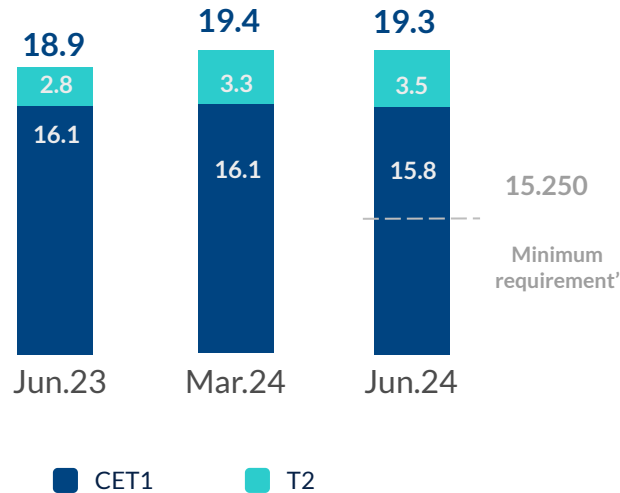
million pesos	6M23	6M24	Y-o-Y(%)
Net Interest Income	98,318	105,577	7.4
Provisions for loan losses	-19,203	-25,762	34.2
Net Interest Income after provisions	79,115	79,815	0.9
Fees & Commissions	19,568	22,970	17.4
Trading Income	6,852	6,995	2.1
Other Income	-3,884	-4,034	3.9
Gross Income	101,651	105,746	4.0
Non-Interest Expenses	-38,865	-42,864	10.3
Net Operating Income	254	313	23.2
Income Before Tax	63,040	63,195	0.2
Taxes	-17,251	-17,294	0.2
Net Attributable Profit	45,789	45,901	0.2

- NII growth supported by strong loan dynamics,
 - seasonal drop in 2Q due to higher funding needs
- Recurrent income driven by a sound activity
 - development
- Adequate asset quality metrics.

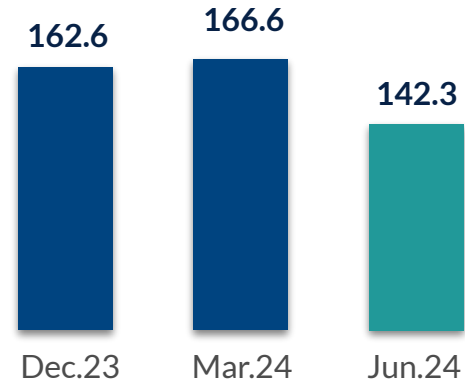
Ample capital levels and comfortable liquidity position

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

Total Capital Ratio (%)



Local Liquidity Coverage Ratio(%)



BBVA México Investor Relations

<https://investors.bbva.mx>

email: investorrelations.mx@bbva.com



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