



Creating Opportunities

BBVA Mexico

Continuously leading growth
3Q24

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

September 2024



Countries
>25

Branches
5,863

Employees
125,083



DIGITAL CAPABILITIES

September 2024

Digital Sales
78.3%

Mobile Clients
57.0 million



FINANCIAL MAGNITUDES

September 2024

Net Income

7,622 million euros

Total Assets

769,341 million euros

Performing Loans

386,731 million euros

Deposits

437,834 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

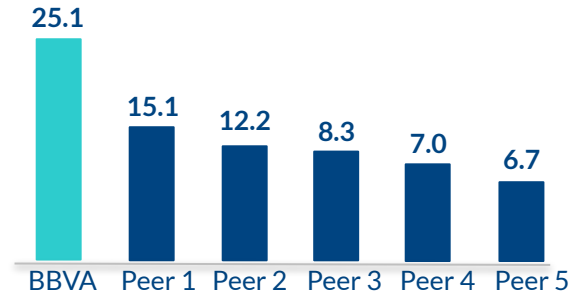
(September 24)

★ #1 Consolidating our leadership position



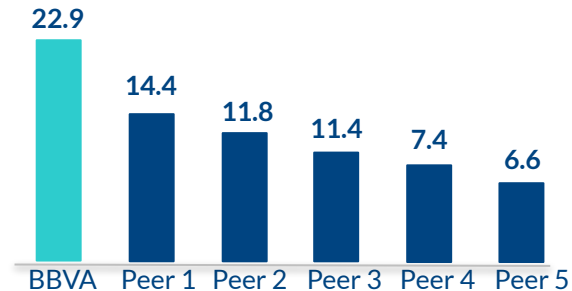
Performing Loans Market Share

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



Deposits Market Share

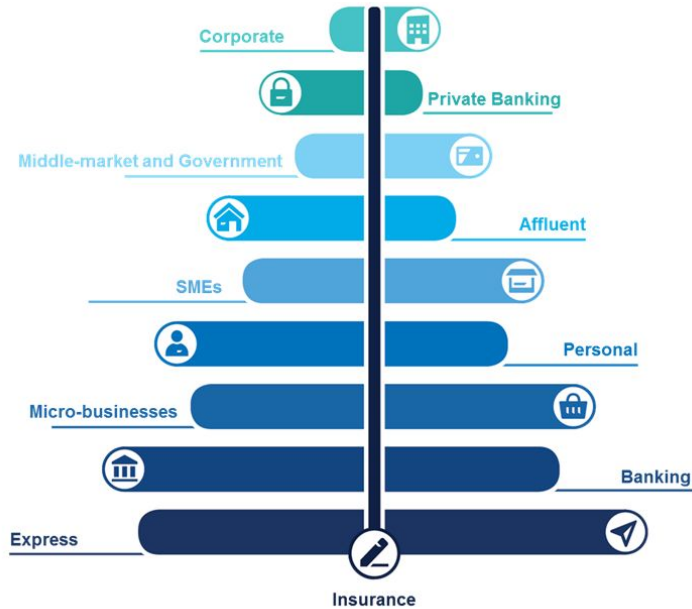
(Demand + Time deposits, Aug.24, %)



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

Differentiated business model

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

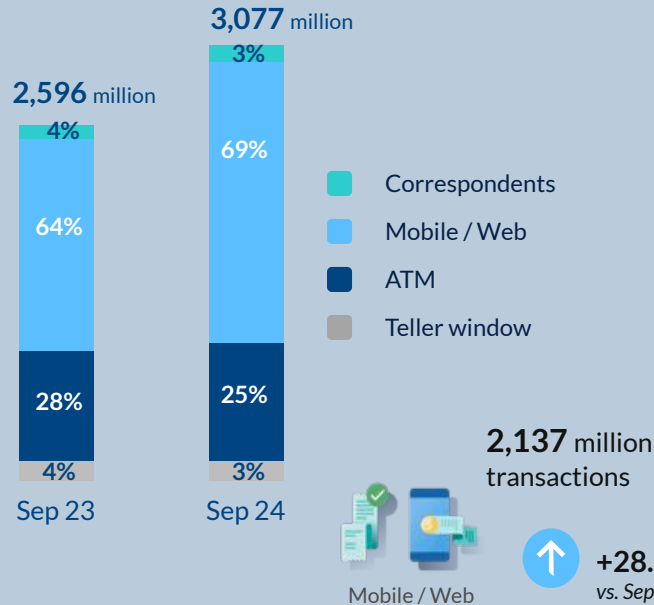


Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

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

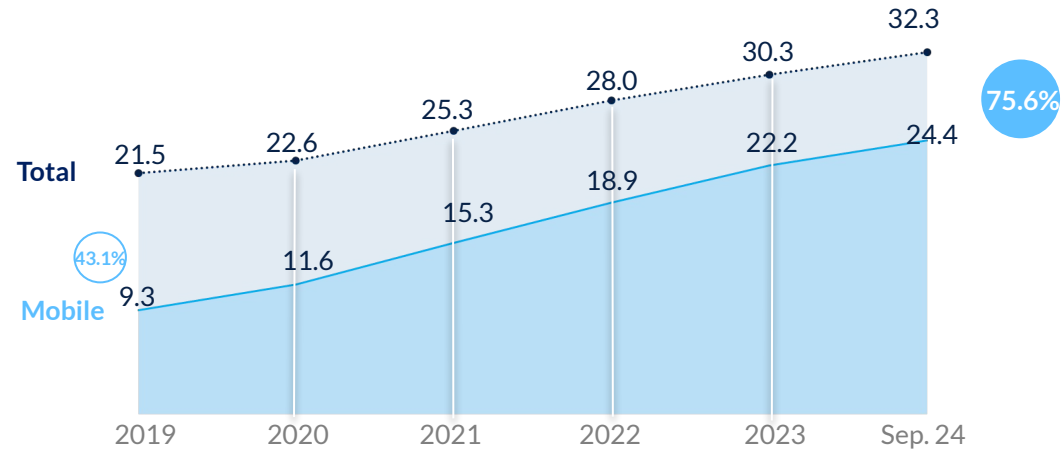
Total financial transactions

(Accumulated figures from January to September, composition over total financial transactions, excluding POS terminals)



Mobile Clients

(millions)



Making significant progress in **sustainable project financing**

Accumulated figures as of September 24

ESG MOBILIZATION

246,164 mp

ENVIRONMENT

186,323 mp

INCLUSIVE GROWTH

59,841 mp



Significant projects:

- **CFE** projects for **power generation** with **clean and renewable technology**
- **Hotel financing** linked to **sustainability KPIs**
- Green loans for **Leed Silver- certified industrial buildings**

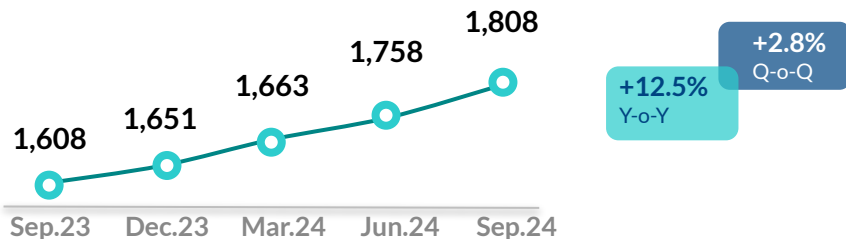


BBVA Mexico Financial
Performance
9M 2024

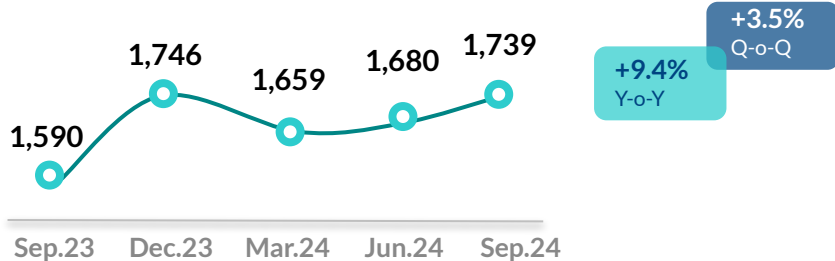
Incentive the economy and productive activities through loan granting and by promoting saving



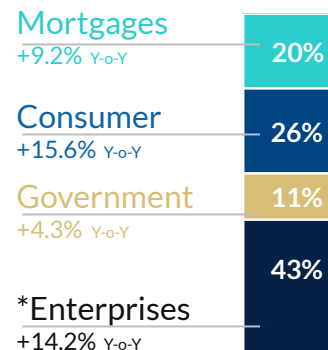
Performing loans (mp, Sep. 24)



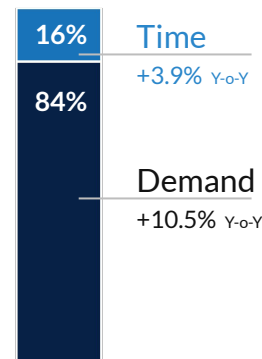
Deposits (mp, Sep. 24)



Loans Mix (% , Sep.24)



Deposits Mix(% , Sep. 24)



Profitable mix of loans and deposits

In summary: Strong, resilient P&L

BBVA MEXICO

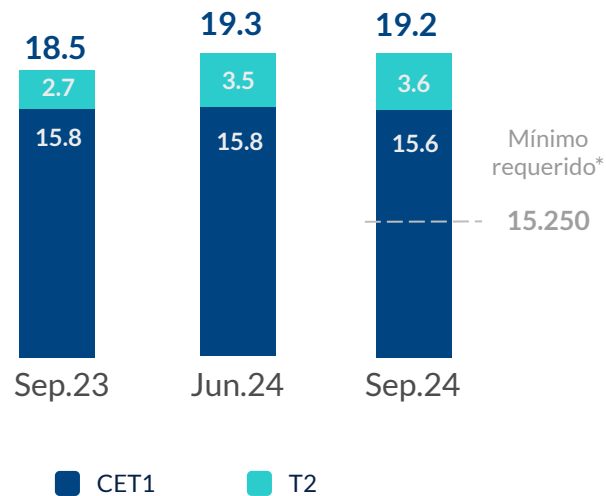
million pesos	9M23	9M24	Y-o-Y(%)
Net Interest Income	150,718	162,195	7.6
Provisions for loan losses	(31,401)	(40,057)	27.6
Net Interest Income after provisions	119,317	122,138	2.4
Fees & Commissions	30,426	34,976	15.0
Trading Income	6,978	10,477	50.1
Other Income	(5,961)	(5,562)	(6.7)
Gross Income	150,760	162,029	7.5
Non-Interest Expenses	(58,889)	(65,589)	11.4
Net Operating Income	258	356	38.0
Income Before Tax	92,129	96,796	5.1
Taxes	(24,694)	(26,277)	6.4
Net Attributable Profit	67,435	70,519	4.6

- NII growth supported by strong loan dynamics in the most profitable portfolios
- Fees & commissions driven by a sound activity development and high transactionality mainly in credit cards and mutual funds
- Adequate asset quality metrics.

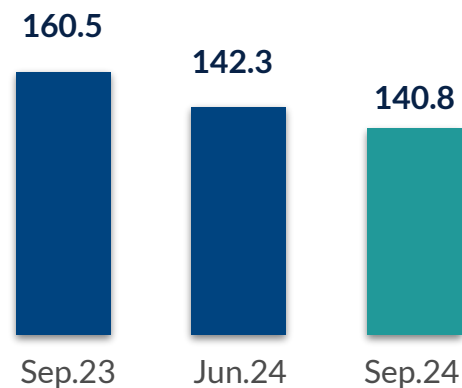
Ample capital levels and comfortable liquidity position

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

Total Capital Ratio (%)



Local Liquidity Coverage Ratio(%)



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