



Creating Opportunities

BBVA Mexico

Continuously leading growth
4Q24

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We are part of a solid international financial group

BBVA Group Information



GLOBAL PRESENCE BBVA

December 2024



Countries
>25

Branches
5,863

Employees
125,916



DIGITAL CAPABILITIES

December 2024

Digital Sales
78.5%

Mobile Clients
58.0 million



FINANCIAL MAGNITUDES

December 2024

Net Income

10,054 million euros

Total Assets

772,402 million euros

Performing Loans

424,087 million euros

Deposits

447,646 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

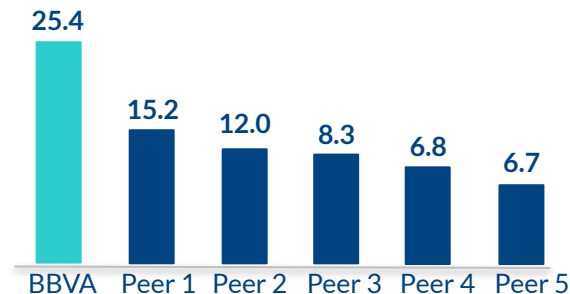
(December 24)

★ #1 Consolidating our leadership position



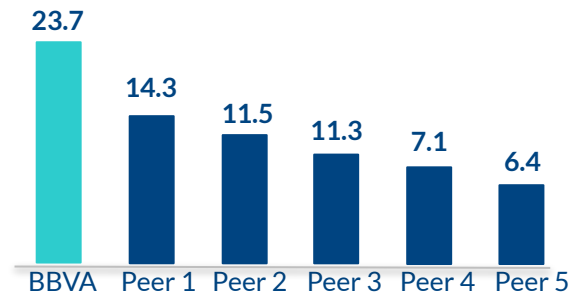
Performing Loans Market Share

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



Deposits Market Share

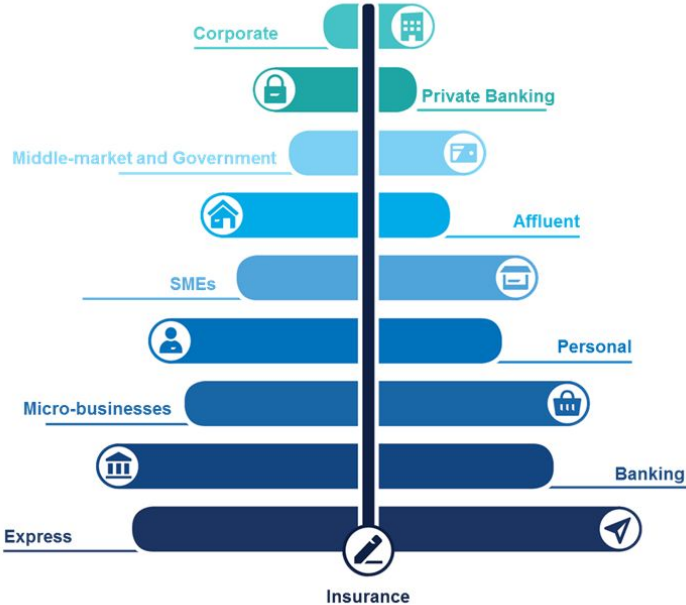
(Demand + Time deposits, Nov.24, %)



Source CNBV (with subsidiaries with sofores) as of November 2024

Differentiated business model

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

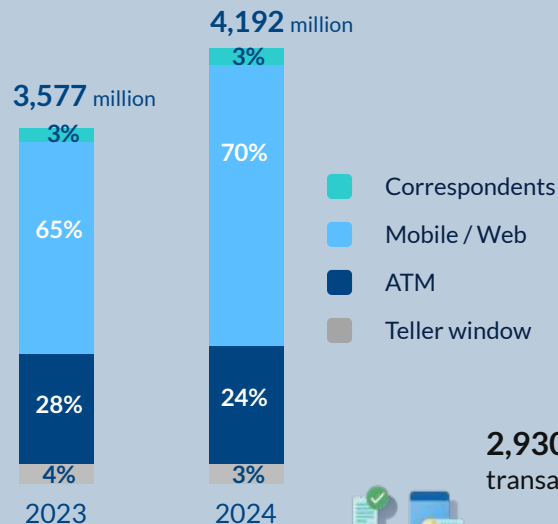


Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

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

Total financial transactions

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



2,930 million
transactions



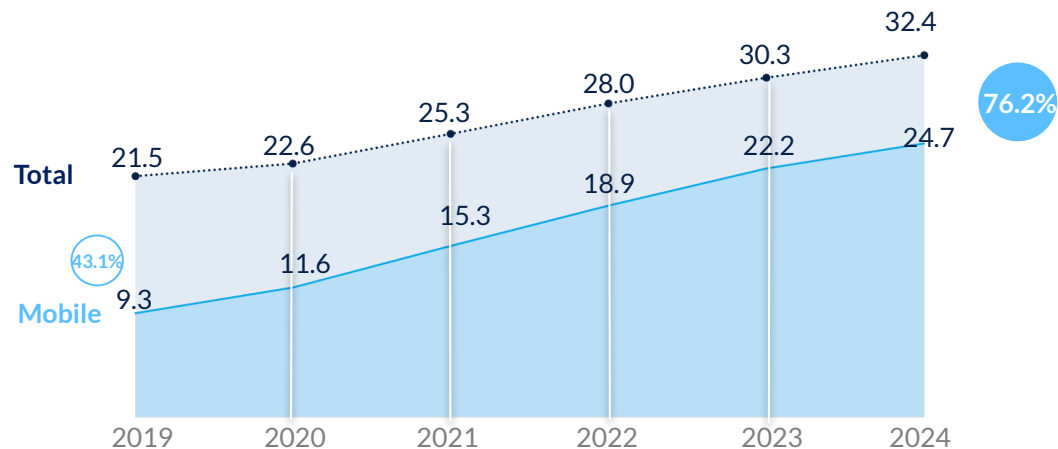
Mobile / Web



+26.0%
YoY

Mobile Clients

(million)



76.2%

43.1%

Making significant progress in **sustainable project financing**

Accumulated figures as of December 24

ESG MOBILIZATION

325,459 mp

INCLUSIVE GROWTH

73,962 mp

ENVIRONMENT

251,497 mp



Some actions to boost financing on inclusive growth were:

- We placed **financing products for entrepreneurs, micro-businesses, women and young people**
- We granted support programs with **preferential rates to micro-businesses in alliance with NAFIN and Bancomext**
- We signed **strategic alliances with institutions that support women** (Victoria 147 and CCME)
- We adapted **branches for the elderly and ATMs for people with disabilities**

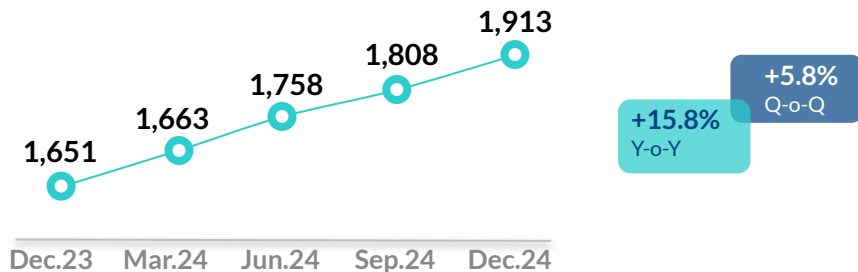


BBVA Mexico Financial
Performance
12M 2024

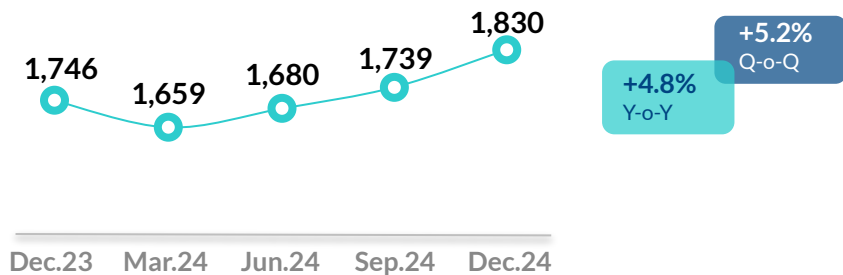
Incentive the economy and productive activities through loan granting and by promoting saving



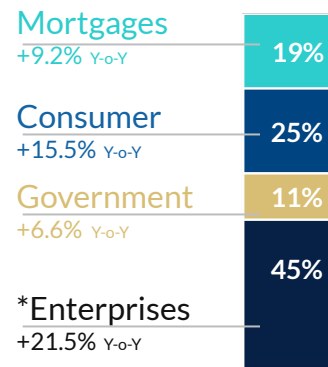
Performing loans (mp, Dec. 24)



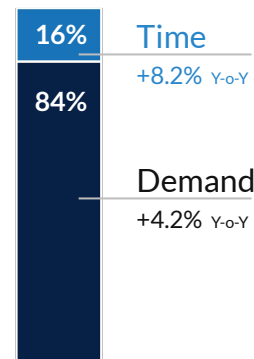
Deposits (mp, Dec. 24)



Loans Mix (% , Dec.24)



Deposits Mix(% , Dec. 24)



Profitable mix of loans and deposits

In summary: Strong, resilient P&L

BBVA MEXICO

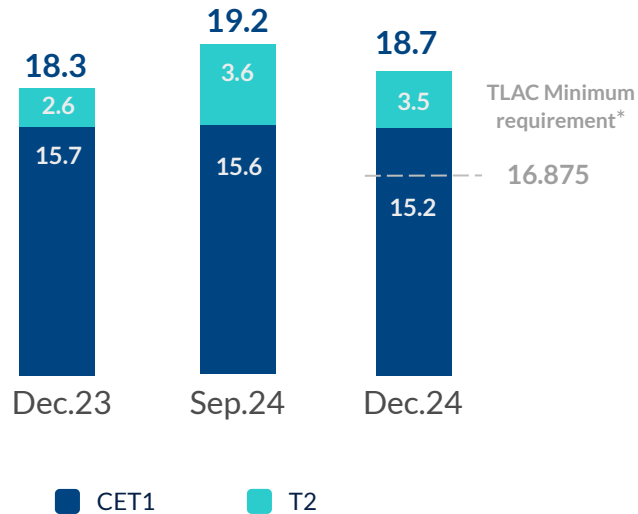
million pesos	12M23	12M24	Y-o-Y(%)
Net Interest Income	200,282	217,270	8.5
Provisions for loan losses	-44,966	-54,672	21.6
Net Interest Income after provisions	155,316	162,598	4.7
Fees & Commissions	41,089	47,407	15.4
Trading Income	12,816	15,268	19.1
Other Income	-7,848	-7,172	-8.6
Gross Income	201,373	218,101	8.3
Non-Interest Expenses	-81,075	-89,859	10.8
Net Operating Income	308	406	31.8
Income Before Tax	120,606	128,648	6.7
Taxes	-33,002	-35,502	7.6
Net Attributable Profit	87,604	93,146	6.3

- 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

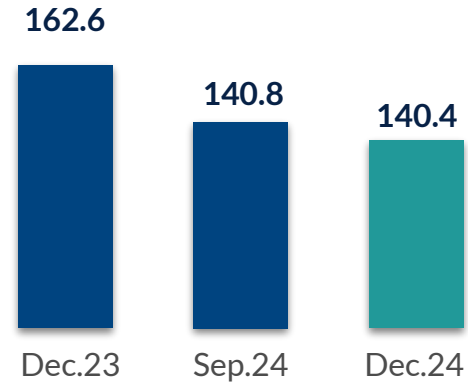
Ample capital levels and comfortable liquidity position

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

Total Capital Ratio (%)



Local Liquidity Coverage Ratio(%)



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