



Creating Opportunities

# BBVA Mexico

Continuously leading growth  
1Q25

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# We are part of a solid international financial group

BBVA Group Information



## GLOBAL PRESENCE BBVA

March 2025



Countries  
>25

Branches  
5,733

Employees  
124,741



## DIGITAL CAPABILITIES

March 2025

Digital Sales  
**78.5%**

Mobile Clients  
**59.3** million



## FINANCIAL MAGNITUDES

March 2025

Net Income

**2,698** million euros

Total Assets

**772,863** million euros

Performing Loans

**417,266** million euros

Deposits

**455,708** million euros

## OUR PURPOSE

“ Support your drive to go further ”



## SUSTAINABLE DEVELOPMENT AND CONTRIBUTION TO SOCIETY

New Sustainable Business Pipeline  
Target Set for 2025-2029

**700** million euros  
between 2025 and 2029

# 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 | 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 years contributing to the development of mexican economy
- 2025 New strategic plan 2025-2029



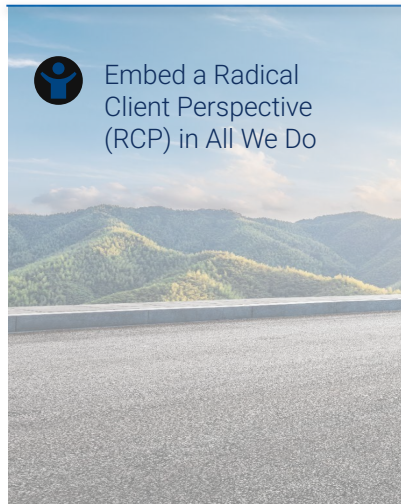
**BBVA**  
Creating Opportunities


# Business Model & Strategy

## Support your drive to go further

New strategic priorities 2025-2029, organized into three main sections:

### A NEW WAVE OF DIFFERENTIATION



-  Embed a Radical Client Perspective (RCP) in All We Do

### FULL COMMITMENT TO GROWTH AND VALUE CREATION



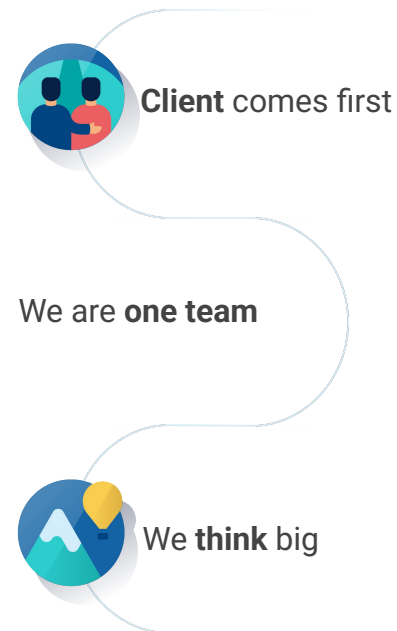
-  Boost Sustainability as a Growth Engine
-  Scale up All Enterprise Segments
-  Promote a Value and Capital Creation Mindset

### SOUND FOUNDATIONS TO DRIVE MEANINGFUL IMPACT ACROSS THE BOARD



-  Unlock the Potential of AI and Innovation through Data Availability and Next Gen Tech
-  Strengthen Our Empathy, Succeed as a Winning Team

## OUR VALUES



# BBVA Mexico's Footprint

(March 25)

★ #1 Consolidating our leadership position



## SOCIAL IMPACT

32.6 M Customers

44,297 Employees

## INNOVATION

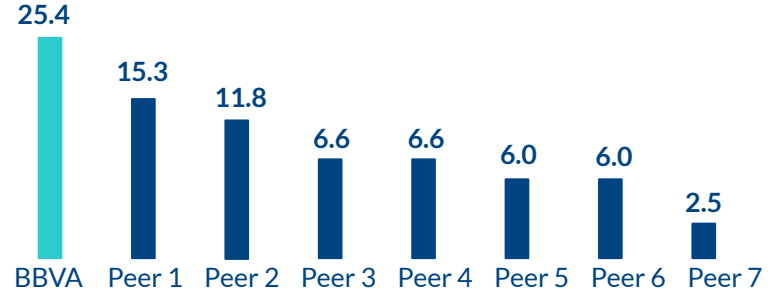
25.2 M Mobile Clients

77% Digital Sales



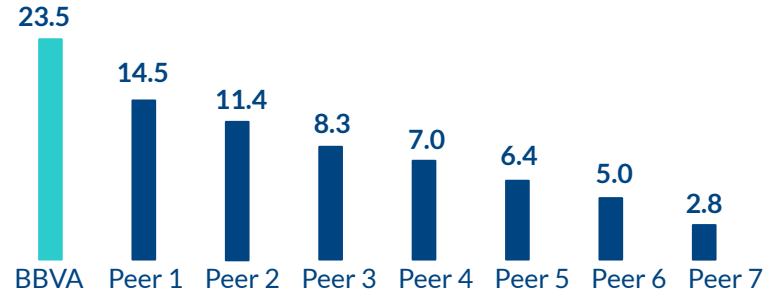
## Performing Loans Market Share

(Stage 1,2, Feb.25, %)



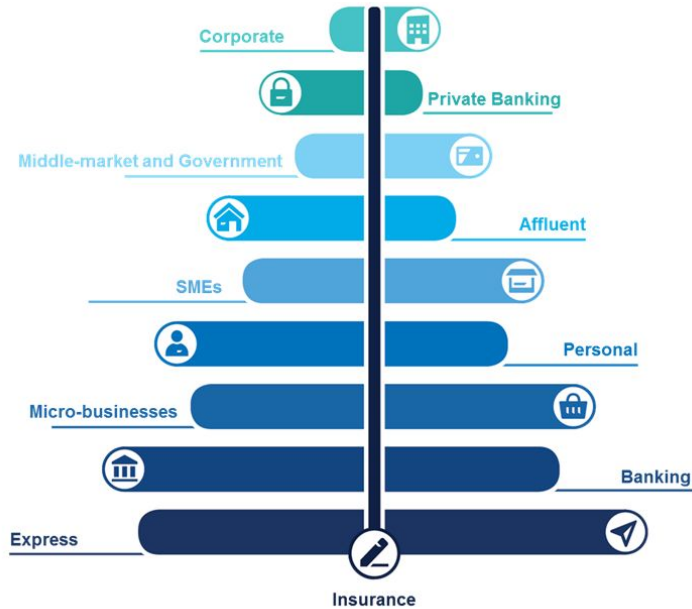
## Deposits Market Share

(Demand + Time deposits, Feb.25, %)



## Differentiated business model

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



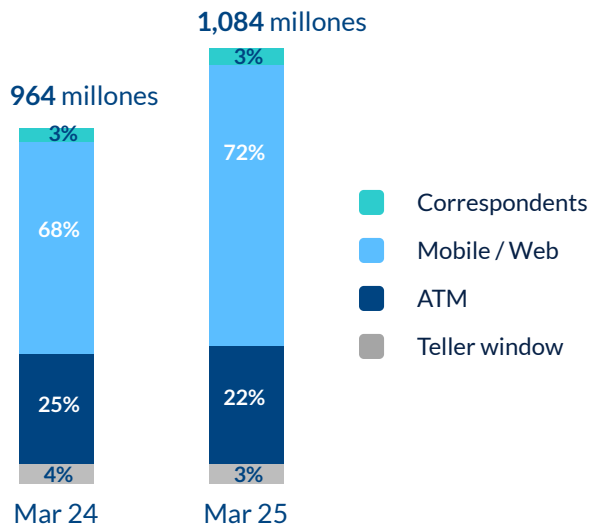
Investment as a pillar and key driver to continue transformation and innovation  
*(create new technology, digital channels, products and services)*

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



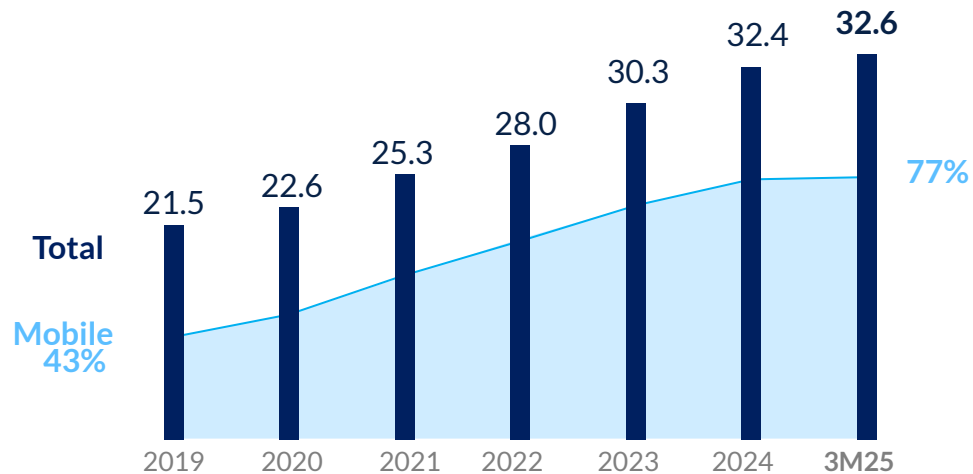
## Total financial transactions

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



## Mobile Clients

(million)



# Making significant progress in sustainable project financing

ESG MOBILIZATION  
3M25 | million pesos

100,823

INCLUSIVE GROWTH

3M25 | million pesos

27,030

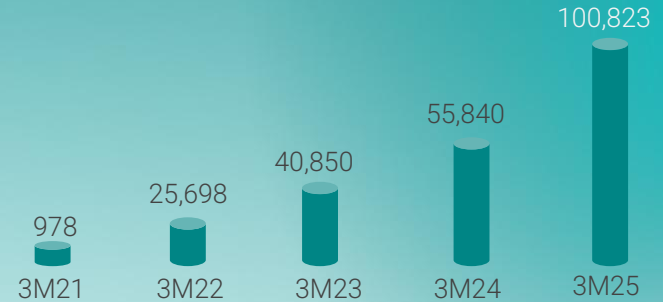
ENVIRONMENT

3M25 | million pesos

73,793

ESG MOBILIZATION EVOLUTION

million pesos



We have awarded scholarships to more than **20,000 outstanding students** through the Children's Knowledge Olympiad (OCI), with a total investment of over **500 million pesos**.

Through the '**Chavos que Inspiran**' program, our scholarship recipients can extend their support through **high school and university**.

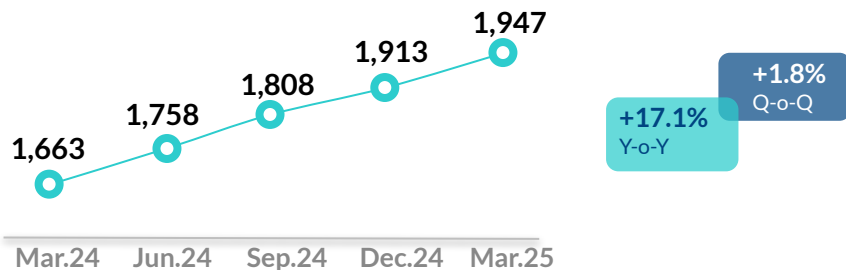


BBVA Mexico Financial  
Performance  
3M 2025

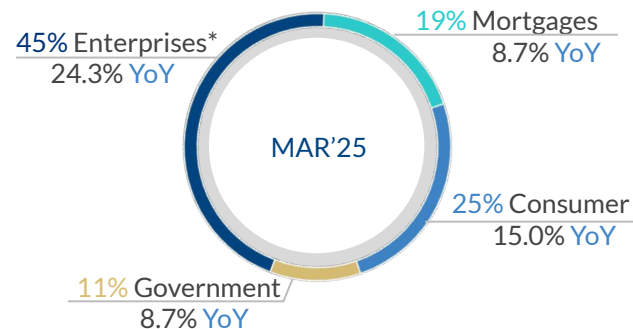
# Incentive the economy and productive activities through loan granting and by promoting saving



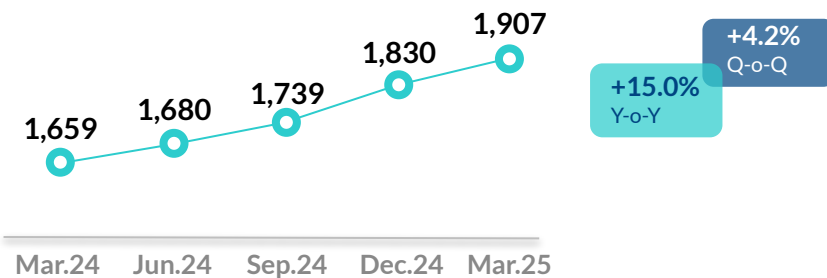
## Performing loans (mp, Mar. 25)



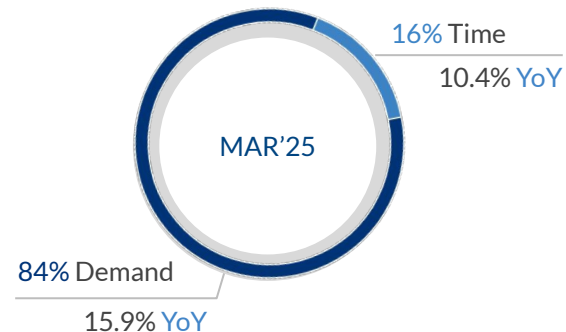
## Loan Mix (% , Mar.25)



## Deposits (mp, Mar. 25)



## Deposits Mix (% , Mar. 25)



## In summary: Strong, resilient P&L

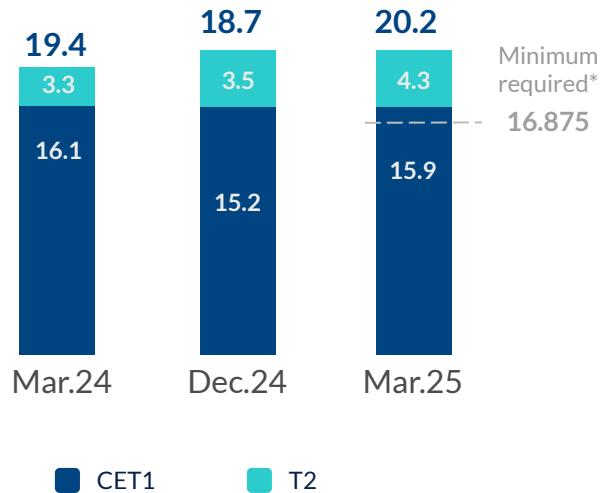
### BBVA MEXICO

million pesos	1Q24	4Q24	1Q25	Q-o-Q(%)	Y-o-Y(%)
Net Interest Income	53,210	55,075	56,991	3.5	7.1
Provisions for loan losses	-13,160	-14,615	-13,745	-6.0	4.4
<b>Net Interest Income after provisions</b>	<b>40,050</b>	<b>40,460</b>	<b>43,246</b>	<b>6.9</b>	<b>8.0</b>
Fees & Commissions	11,504	12,431	12,329	-0.8	7.2
Trading Income	3,092	4,791	4,405	-8.1	42.5
Other Income	-2,077	-1,610	-1,979	22.9	-4.7
<b>Gross Income</b>	<b>52,569</b>	<b>56,072</b>	<b>58,001</b>	<b>3.4</b>	<b>10.3</b>
Non-Interest Expenses	-21,222	-24,270	-23,698	-2.4	11.7
Net Operating Income	99	50	50	0.0	-49.5
<b>Income Before Tax</b>	<b>31,446</b>	<b>31,852</b>	<b>34,353</b>	<b>7.9</b>	<b>9.2</b>
Taxes	-8,871	-9,225	-9,638	4.5	8.6
<b>Net Attributable Profit</b>	<b>22,575</b>	<b>22,627</b>	<b>24,715</b>	<b>9.2</b>	<b>9.5</b>

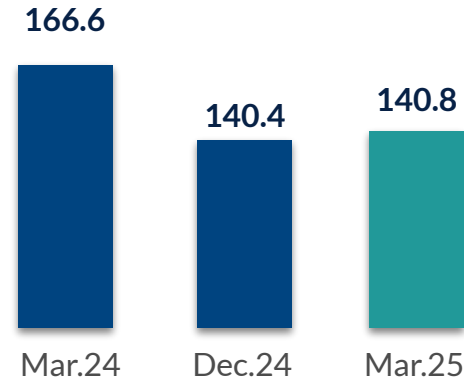
## Ample capital levels and comfortable liquidity position

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>

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# BBVA Mexico

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1Q25