



2Q25

Investor Relations

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# BBVA MEXICO

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# We are part of a solid international financial group

BBVA



## GLOBAL PRESENCE BBVA (JUNE)



Countries	Branches	Employees
>25	5,668	125,864



## DIGITAL CAPABILITIES (JUNE)

Digital Sales

79.3%

Mobile Clients

60.4 millones



## FINANCIAL MAGNITUDES (JUNE)

Net Income

5,447 million euros

Total Assets

776,974 million euros

Performing Loans

438,285 million euros

Deposits

448,018 million euros



## ESG DEVELOPMENT

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



# Business Model & Strategy

# Our purpose

## 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



**Customer comes first**



**We think big**



**We are one team**

**Support your drive to go further**

# BBVA Mexico's Footprint

(June 25)

★ **#1** Consolidating our leadership position



**INNOVATION**

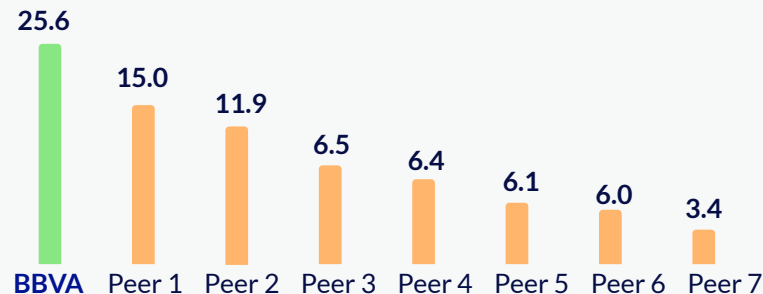
25.7 M Mobile Clients    77% Digital Sales

BBVA



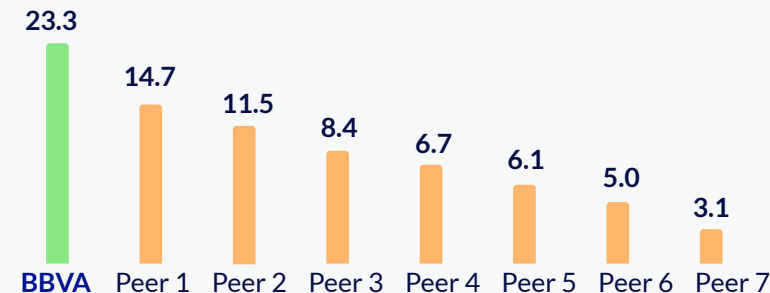
## Performing Loans Market Share

(Stage 1,2 | May.25 | %)



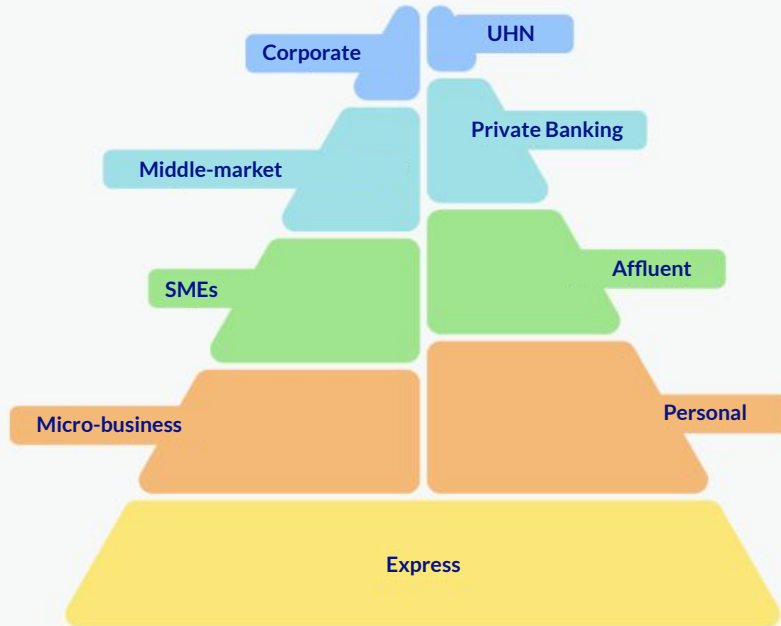
## Deposits Market Share

(Demand + Time deposits | May.25 | %)



# Differentiated business model

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

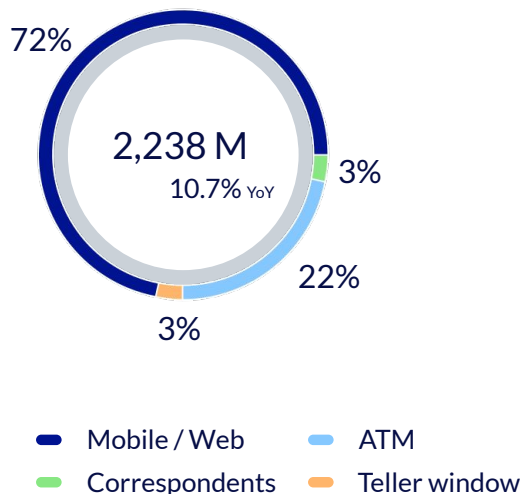


Investment as a pillar and key driver to continue transformation and innovation  
*(create new technology, digital channels, products and services)*

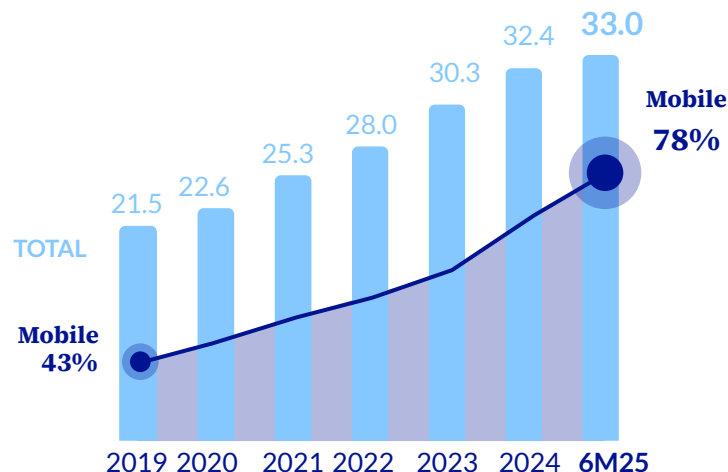
Specialized and personalized attention for each customer segment  
*(provide a higher quality service)*

# We promote financial inclusion through digital innovation

## TOTAL FINANCIAL TRANSACTIONS (6M25 | MILLIONS | EX POS TERMINALS)



## CLIENTS EVOLUTION (MILLION)



# Making significant progress in sustainable project financing



## ESG CHANNELING

(6M25 | MXN MN)

Total

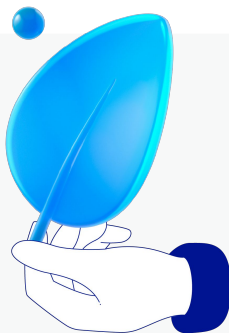
**222,453**

Inclusive growth

**60,868**

Environment

**161,585**



## EVOLUTION

(MXN MN)



- BBVA Mexico allocates 578 million pesos per month for hybrid and electric mobility
- Through the BBVA App, customers will be able to make contributions to forestry projects

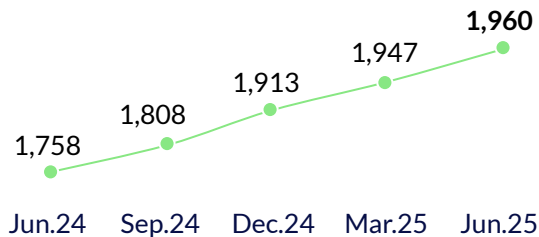
# Financial Performance

## 6M 2025

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



## PERFORMING LOANS (MXN MN)

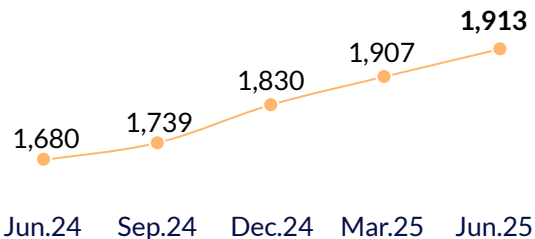


+0.7%  
QoQ

+11.5%  
YoY



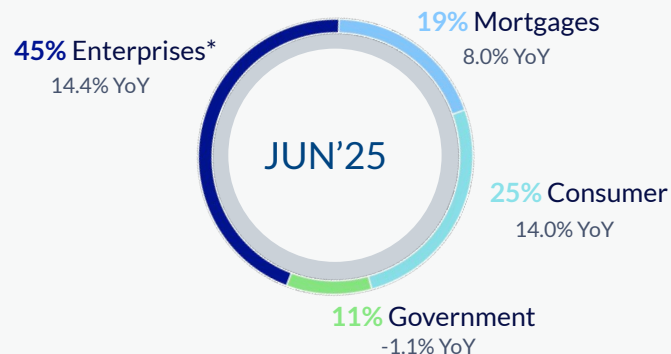
## DEPOSITS (MXN MN)



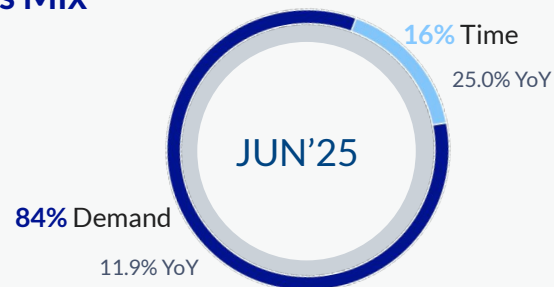
+0.3%  
QoQ

+13.9%  
YoY

## Loan Mix



## Deposits Mix

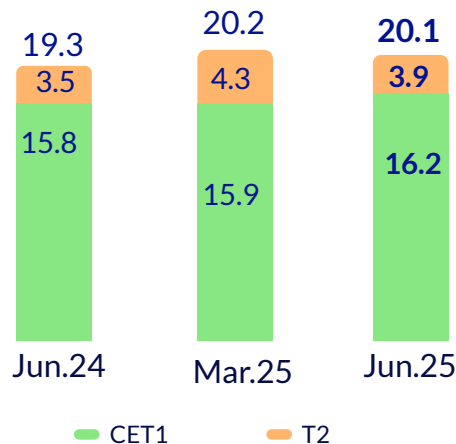


# Profit & Loss 2Q25

BBVA Mexico (mp)	2Q24	1Q25	2Q25	Q-o-Q(%)	6M24	6M25	Y-o-Y(%)
Net Interest Income	52,367	56,991	57,079	0.2	105,577	114,070	8.0
Provisions for loan losses	-12,602	-13,745	-14,614	6.3	-25,762	-28,359	10.1
<b>Net Interest Income after provisions</b>	<b>39,765</b>	<b>43,246</b>	<b>42,465</b>	<b>-1.8</b>	<b>79,815</b>	<b>85,711</b>	<b>7.4</b>
Fees & Commissions	11,466	12,329	11,959	-3.0	22,970	24,288	5.7
Trading Income	3,903	4,405	4,951	12.4	6,995	9,356	33.8
Other Income	-1,957	-1,979	-2,023	2.2	-4,034	-4,002	-0.8
<b>Gross Income</b>	<b>53,177</b>	<b>58,001</b>	<b>57,352</b>	<b>-1.1</b>	<b>105,746</b>	<b>115,353</b>	<b>9.1</b>
Non-Interest Expenses	-21,642	-23,698	-23,600	-0.4	-42,864	-47,298	10.3
Net Operating Income	214	50	277	454.0	313	327	4.5
<b>Income Before Tax</b>	<b>31,749</b>	<b>34,353</b>	<b>34,029</b>	<b>-0.9</b>	<b>63,195</b>	<b>68,382</b>	<b>8.2</b>
Taxes	-8,423	-9,638	-9,301	-3.5	-17,294	-18,939	9.5
<b>Net Attributable Profit</b>	<b>23,326</b>	<b>24,715</b>	<b>24,728</b>	<b>0.1</b>	<b>45,901</b>	<b>49,443</b>	<b>7.7</b>

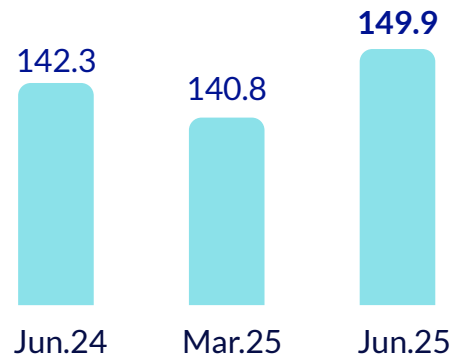
# Ample capital levels and comfortable liquidity position

## TOTAL CAPITAL RATIO (%)



Min.  
required\*  
**16.875**

## LOCAL LIQUIDITY COVERAGE RATIO (%)



Shielded by solid liquidity and capital ratios well above minimum required



# BBVA Mexico Investor Relations

<https://investors.bbva.mx>

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