3Q25

Investor Relations

BBVA MEXICO

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We are part of a solid international financial group

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GLOBAL PRESENCE BBVA
(SEPTEMBER)

Countries	Branches	Employees
>25	5,657	126,997

DIGITAL CAPABILITIES
(SEPTEMBER)

Digital Sales	Mobile Clients
78.9%	61.6 millones

FINANCIAL MAGNITUDES
(SEPTEMBER)

Net Income	Total Assets
7,978 million euros	813,063 million euros
Performing Loans	**Deposits**
447,901 million euros	471,364 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 FUNDATIONS 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

(September 25)

#1 Consolidating our leadership position

INFRASTRUCTURE

14,330
ATMs

1,632
Branches

SOCIAL IMPACT

33.5 M
Customers

44,693
Employees

INNOVATION

26.4 M
Mobile Clients

73%
Digital Transactions

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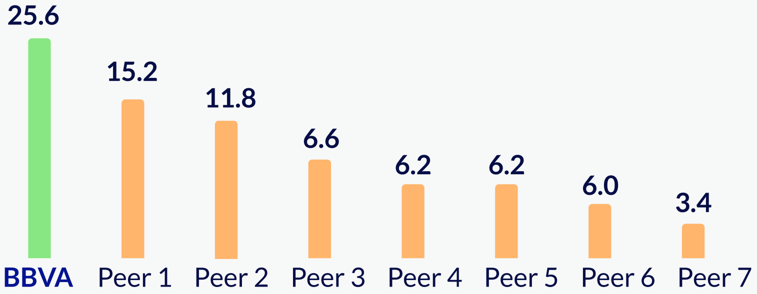
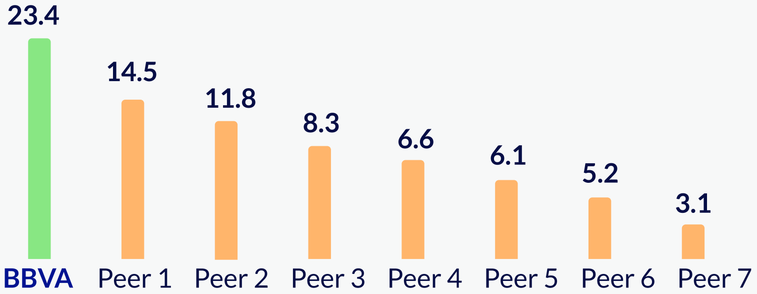
Performing Loans Market Share

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



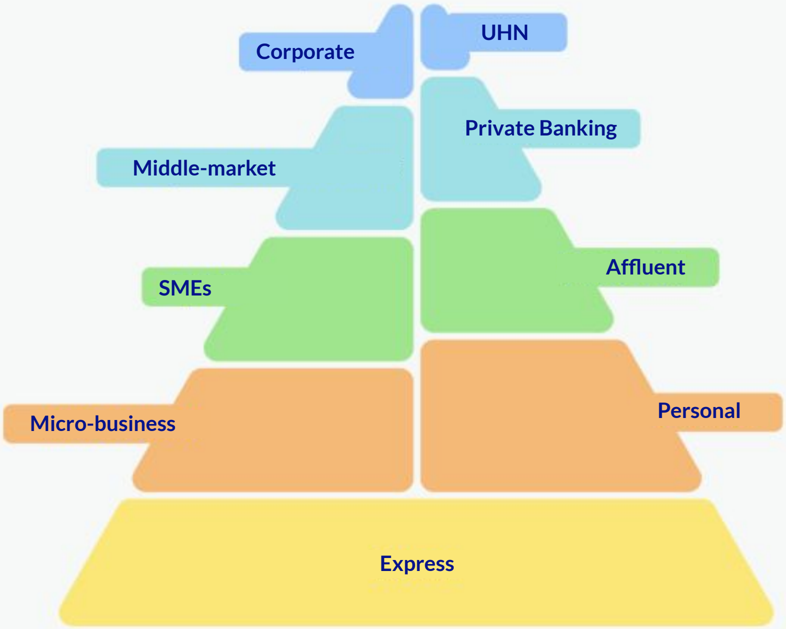
Deposits Market Share

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



Differentiated business model

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



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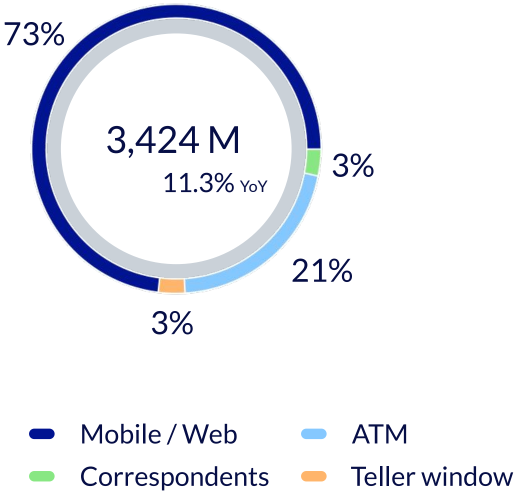
Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

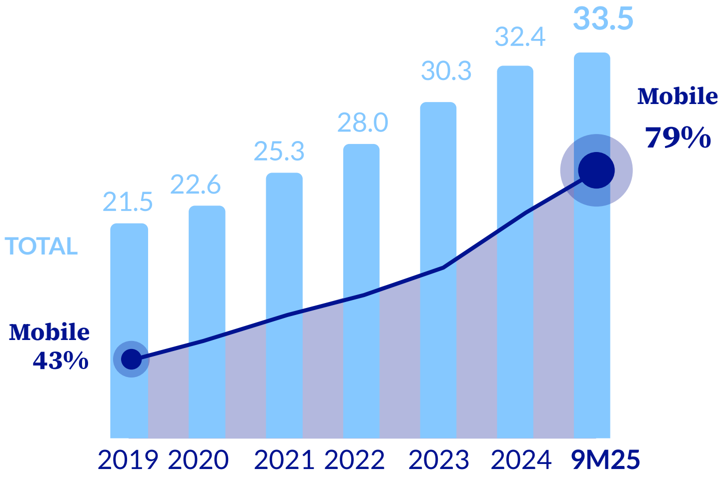
Specialized and personalized attention for each customer segment
(provide a higher quality service)

We promote financial inclusion through digital innovation

TOTAL FINANCIAL TRANSACTIONS
(9M25 | MILLIONS | EX POS TERMINALS)



CLIENTS EVOLUTION
(MILLION)



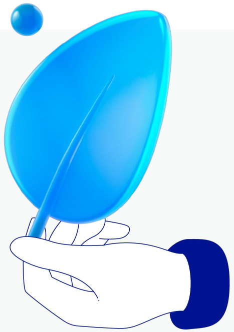
Making significant progress in sustainable project financing

ESG CHANNELING
(9M25 | MXN MN)

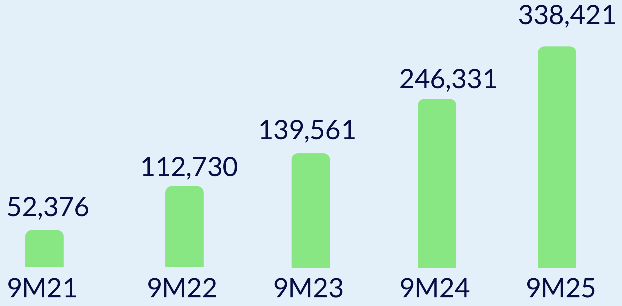
Total
338,421

Inclusive growth
93,503

Environment
244,918



EVOLUTION
(MXN MN)



- BBVA Mexico becomes the first bank in the country to have a specialized unit dedicated to serving customers with disabilities (PwD) through its Customer Care Center (CCC).
- BBVA Mexico Foundation and Televisa Foundation send 36 tons of humanitarian aid to Poza Rica, Veracruz, following heavy rains and flooding.

Financial Performance 9M 2025

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

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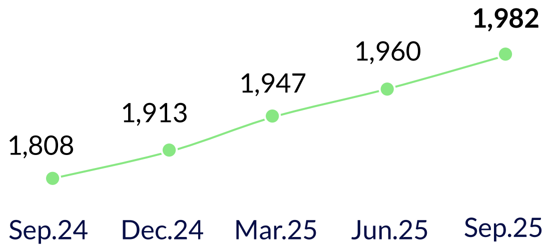
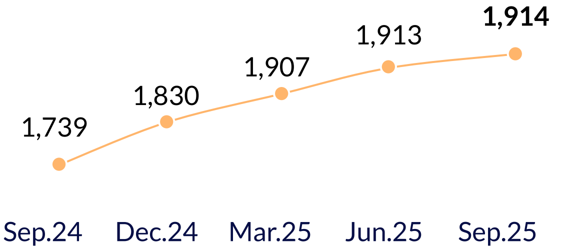
PERFORMING LOANS
(MXN MN)



+1.1% QoQ

+9.6% YoY

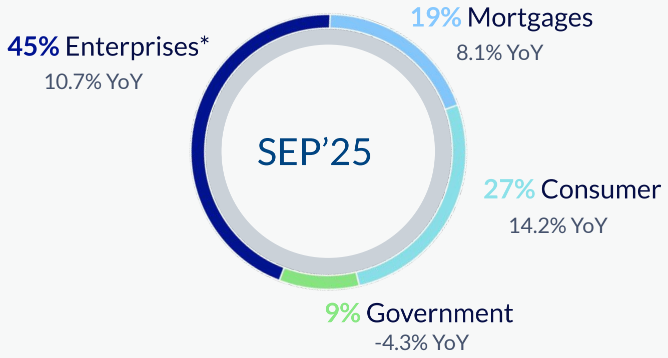
DEPOSITS
(MXN MN)



+0.1% QoQ

+10.1% YoY

Loan Mix



Deposits Mix

* Includes Financial Entities

Profit & Loss 3Q25

BBVA Mexico (mp)	3Q24	2Q25	3Q25	Q-o-Q(%)	9M24	9M25	Y-o-Y(%)
Net Interest Income	56,618	57,079	59,054	3.5	162,195	173,124	6.7
Provisions for loan losses	-14,295	-14,614	-15,529	6.3	-40,057	-43,888	9.6
Net Interest Income after provisions	**42,323**	**42,465**	**43,525**	**2.5**	**122,138**	**129,236**	**5.8**
Fees & Commissions	12,006	11,959	12,289	2.8	34,976	36,577	4.6
Trading Income	3,482	4,951	4,530	-8.5	10,477	13,886	32.5
Other Income	-1,528	-2,023	-2,211	9.3	-5,562	-6,213	11.7
Gross Income	**56,283**	**57,352**	**58,133**	**1.4**	**162,029**	**173,486**	**7.1**
Non-Interest Expenses	-22,725	-23,600	-23,548	-0.2	-65,589	-70,846	8.0
Net Operating Income	43	277	48	-82.7	356	375	5.3
Income Before Tax	**33,601**	**34,029**	**34,633**	**1.8**	**96,796**	**103,015**	**6.4**
Taxes	-8,983	-9,302	-9,862	6.0	-26,277	-28,802	9.6
Net Attributable Profit	**24,618**	**24,727**	**24,771**	**0.2**	**70,519**	**74,213**	**5.2**

Figures under local accounting standards with BBVA Mexico data.

Ample capital levels and comfortable liquidity position

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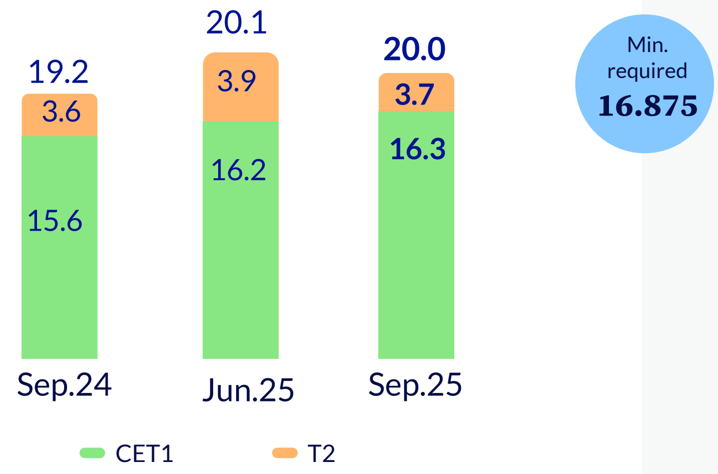
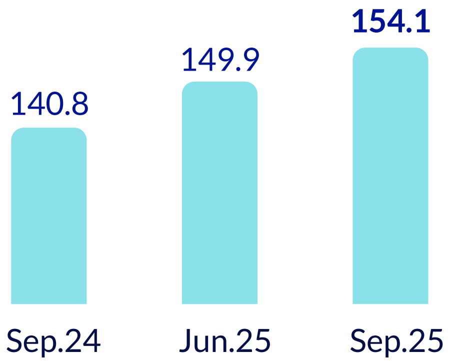
TOTAL CAPITAL RATIO
(%)



LOCAL LIQUIDITY COVERAGE RATIO
(%)



Shielded by solid liquidity and capital ratios well above minimum required

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