

BBVA Mexico

Quarterly Financial Report 3Q25

Good performance in total operating income

Total operating income

217,374 mp

+7.6% vs Sep.24

NII before provisions + total fees + trading income + other income

Operational excellence

Efficiency ratio

32.6%

Calculated as operating expenses / income.
Accumulated figures

Adequate asset quality

Coverage Ratio

182.5%

NPL Ratio

1.7%

High capital & comfortable liquidity levels

Capitalization Ratio

20.0%

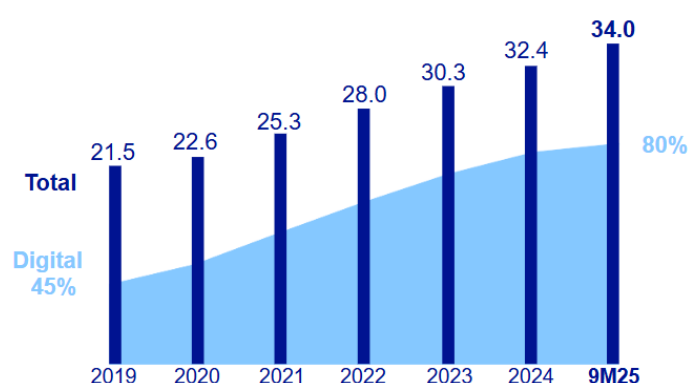
LCR (local)

154.1%

LCR = Liquidity Coverage Ratio (short-term ratio with local standards).

TRANSFORMATION

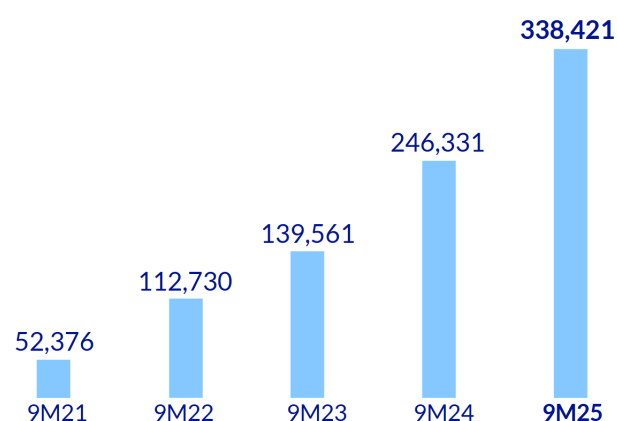
Client Evolution (millions)



Customer growth leveraged by digitalization

SUSTAINABILITY

Sustainable Financing* (mp)



Strong growth in sustainable channeling during 3Q25

*Preliminary updated sustainable financing information for Individuals, Enterprises, as well as Green and Social Bonds as of 3Q25.

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Relevant Information

Information as of September 2025

MAIN MAGNITUDES (MILLION PESOS)

Results	3Q24	2Q25	3Q25	QoQ (%)	9M24	9M25	YoY (%)
Net Interest Income	56,618	57,079	59,054	3.5	162,195	173,124	6.7
Total Operating Income	70,578	71,966	73,662	2.4	202,086	217,374	7.6
Provisions for loans losses	(14,295)	(14,614)	(15,529)	6.3	(40,057)	(43,888)	9.6
Expenses	(22,725)	(23,600)	(23,548)	-0.2	(65,589)	(70,846)	8.0
Income Before Tax	33,601	34,029	34,633	1.8	96,796	103,015	6.4
Net Income	24,618	24,727	24,771	0.2	70,519	74,213	5.2

Profitability	3Q24	2Q25	3Q25	QoQ (bps)	9M24	9M25	YoY (bps)
ROE**	29.1	27.2	26.5	(72)	27.8	26.4	(138)
Efficiency	32.2	32.8	32.0	(82)	32.5	32.6	13

Financial Statement	Sep.24	Jun.25	Sep.25	QoQ (%)	YoY (%)
Assets	3,112,262	3,321,616	3,370,700	1.5	8.3
Credit Portfolio Stage 1	1,759,547	1,909,860	1,934,508	1.3	9.9
Credit Portfolio Stage 2	42,379	41,012	38,376	(6.4)	(9.4)
Portfolio Valued at Reasonable Value	6,342	9,133	9,296	1.8	46.6
Credit Portfolio Stage 1, Stage 2 and Portfolio at Fair Value	1,808,268	1,960,005	1,982,180	1.1	9.6
Liabilities	2,756,334	2,938,673	2,975,601	1.3	8.0
Bank Deposits*	1,738,668	1,912,632	1,913,757	0.1	10.1
Equity	355,928	382,943	395,099	3.2	11.0

Asset Quality	Sep.24	Jun.25	Sep.25	QoQ (bps)	YoY (bps)
Credit Portfolio Coverage Ratio Stage 3	191.7	186.0	182.5	-350	(920)
Non-Performing Loans Ratio	1.7	1.7	1.7	6	5

Infrastructure	Sep.24	Jun.25	Sep.25	QoQ (#)	YoY (#)
Employees	45,733	44,500	44,693	193	(1,040)
Branches	1,695	1,627	1,632	5	(63)
ATMs	14,619	14,277	14,330	53	(289)

Solvency and Liquidity	Sep.24	Jun.25	Sep.25
Total Capital Ratio	19.2	20.1	20.0
Core Equity Ratio	15.6	16.2	16.3
Local LCR	140.8	149.9	154.1
Local NSFR	125.2	128.4	127.7
Leverage Ratio	10.6	10.7	10.8

* Bank Deposits include demand deposits and time deposits.

** Calculation adjustment according to CNBV guidelines.

Highlights

Results and Activity - September 2025

BBVA México, S.A., Multiple Banking Institution, BBVA México Financial Group (hereinafter, BBVA Mexico) closed the third quarter of 2025 with positive results, strengthening its market position through the sound granting of credit that boosts Mexican families and businesses, contributing to the economic development of the country.

During the first 9 months of the year, BBVA Mexico continues to maintain a highly efficient operation with solid risk management, allowing it to be the leading institution in profitability and efficiency within the Mexican financial system.

As of the end of September 2025, the total loan portfolio reached 1,982,180 million pesos, with a year-on-year growth of 9.6%, driven mainly by the dynamism of loans directed to families and individuals, as well as the business portfolio.

In the families and individuals segment, BBVA Mexico recorded a balance of 912,184 million pesos, equivalent to a year-on-year growth of 11.6%. Advances in payroll and personal loans (+13.1%), credit cards (+14.1%), and auto loans (+18.6%) stood out, segments in which the institution maintains leadership in market share. In mortgage loans, BBVA Mexico reaffirms its position as the main originator within multiple banking, granting one out of every four mortgages in the country.

Within the commercial portfolio, business loans grew 9.5% year-on-year, driven mainly by medium-sized companies. In contrast, government loans closed with a balance of 184,341 million pesos.

Consistent with “Plan México” and in coordination with the Federal Government, BBVA Mexico maintains support for Small and Medium-sized Enterprises (SMEs) as a strategic pillar. At the end of September, this portfolio reached a balance of 153,876 million pesos, with an annual growth of 16.9%. Thus, the bank continues to expand access to credit for the SME segment in Mexico.

Regarding deposits, BBVA Mexico continues to promote savings and investment in the country. At the end of September 2025, total bank deposits amounted to 1,913,757 million pesos, with an annual growth of 10.1%. The strength of deposits allows the bank to maintain a solid and efficient funding structure, essential to continue boosting credit. The liquidity ratio (credit to deposits) stood at 103.1%.

During the first nine months of 2025, BBVA Mexico achieved a total income of 74,213 million pesos, representing an annual increase of 5.2%. This performance was driven by growth in net interest margin, higher commissions, and an outstanding intermediation result.

The bank recorded a return on equity (ROE) of 26.4% and an efficiency ratio of 32.6% accumulated as of September 2025.

Regarding asset quality, indicators remain adequate and stable: the non-performing loan ratio stood at 1.7% and the coverage ratio at 182.5%, reflecting disciplined risk management. At the end of September 2025, BBVA Mexico reported a solid capitalization level of 20.0%, above the regulatory minimum.

Fitch Rating Action

On October 16, 2025, Fitch Ratings upgraded BBVA Mexico's global rating from 'BBB' to 'BBB+' with a 'Stable' outlook.

These rating actions follow similar actions by Fitch on the banks' parent company, Banco Bilbao Vizcaya Argentaria, S.A. (BBVA) from 'BBB+' to 'A-'.

Additionally, Fitch recognizes the strategic importance of BBVA Mexico for the BBVA Group as one of its most important subsidiaries.

With this rating action, BBVA Mexico's subordinated debt and senior debt are also benefited.

Digital Strategy

One of BBVA Mexico's main strategic strengths, as a prominent subsidiary of the BBVA Mexico Financial Group, is its strong commitment to digitalization. The institution continues to expand access to products and services through its digital platforms, consolidating itself as a benchmark in technological innovation by offering agile, secure, and efficient experiences through its mobile applications.

This approach has driven sustained growth in the use of digital channels, reaching 27 million digital customers by the end of September 2025, representing an annual increase of 8.2%. As a result, 80% of the total customer base now operates through digital means, reflecting an increasing preference for remote channels.

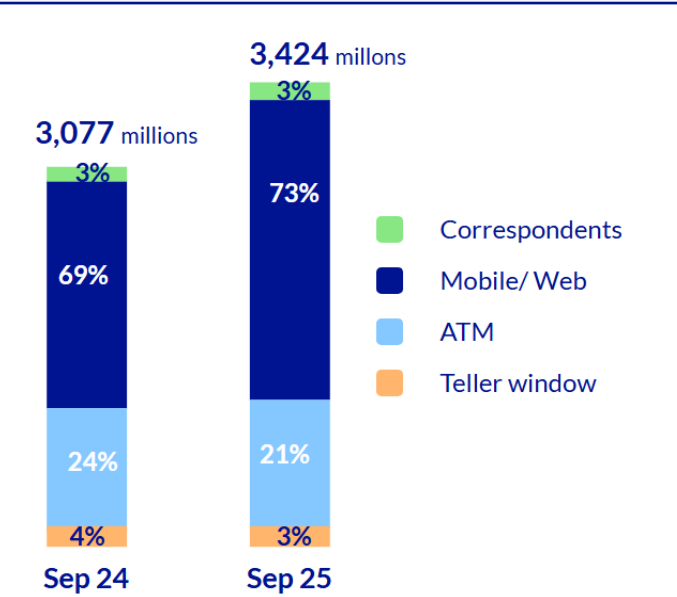
Digitalization has also transformed the way customers interact with the bank. During the first nine months of 2025, BBVA Mexico managed 3,424 million financial transactions, an increase of 11.3% compared to the same period of the previous year.

Of that total, 73% were carried out through the app and the website, significantly exceeding the 69% registered in September 2024.

The bank strengthens its digital leadership by promoting solutions such as Zona de Cobro BBVA, which integrates secure and accessible payment collection tools for microbusinesses and entrepreneurs. Through options such as Cobro al Toque, the Openpay Mini card reader, and the Payment Link, BBVA Mexico facilitates the adoption of digital payments and enhances financial inclusion. These solutions enable the acceptance of debit and credit cards, payments with BBVA points, and interest-free installment plans, with a competitive commission and an estimated potential reach of 11 million users in the small business segment.

BBVA Mexico's digital transformation aims to anticipate customers' needs by combining innovation, functionality, and efficiency.

FINANCIAL TRANSACTIONS



Cumulative figures from January to September 2025, composition over the total of financial transactions, excluding point-of-sale terminals.

ZONA DE COBRO



New BBVA MX APP 2025

During the third quarter of 2025, BBVA introduced its new mobile application, BBVA Futura App 2025, marking a milestone in its digital transformation and technological modernization strategy.

The application was completely redesigned, both in its visual interface and internal architecture, achieving speeds up to six times faster than the previous version. Among its main innovations is the integration of artificial intelligence through the virtual assistant “Blue”, capable of interpreting natural language and providing personalized assistance for banking operations. It also features a new financial coach that analyzes customers’ income, spending, and saving habits to offer tailored recommendations. Additionally, the app introduces a higher level of personalization, adapting its behavior according to each user’s preferences and frequent operations.

In terms of security, the app includes a discreet mode that uses the camera and AI algorithms to detect if more than one person is viewing the screen, automatically hiding sensitive information such as balances or transactions. Biometric authentication mechanisms and privacy protection have also been reinforced.

The official presentation of the application took place in May 2025, during the internal event “Futura 2025”, and its rollout is being carried out gradually: while it is already available in Spain, its launch in Mexico is scheduled for the fourth quarter of 2025, with plans to expand to other Latin American countries in 2026.

Through this initiative, BBVA Mexico reaffirms its commitment to innovation, digital security, and continuous improvement of the customer experience, consolidating its leadership in the mobile banking ecosystem.

BBVA Mexico enables mobile phones as payment terminals and by the end of the year 2025 will have 25,000 SMEs using this service

For the financial institution, the SME’s banking and digitalization is fundamental to the national economic development. The digitalization of the SME segment in BBVA Mexico is advancing steadily. The expectation is that by the end of the year, 87% of clients will use at least one digital channel. In addition, seven out of ten SMEs clients access online business services: 98% use the BBVA Business web platform and 72% operate through the bank's mobile application.

In this context, the bank presented three solutions to accelerate financial inclusion and facilitate the daily operations of SMEs:

‘Cobro al Toque’: Converts any Android cell phone (version 11 or higher) into a point-of-sale terminal that accepts contactless payments using NFC technology. To make a payment, the customer simply brings their physical card with NFC or their digital wallet, such as Apple Pay, close to the BBVA application, and the transaction is completed in seconds.

SMEs Digital Account: Allow SMEs to open business accounts in less than 20 minutes through the BBVA Business app.

Instalment Payments: Grant businesses to offer deferred payments from 3 to 18 months on purchases over \$500 pesos.

The growth of BBVA Mexico's SME banking is supported by three pillars: a close relationship model, the digitalization of processes, and customer-centric attention. These foundations have allowed progress in financial inclusion and the adoption of digital services among small and medium-sized businesses.

BBVA Mexico eliminates IVR and replaces it with Generative AI

BBVA Mexico has eliminated touch-tone dialing (IVR) in its telephone service, replacing it with Blue, a virtual assistant based on generative artificial intelligence.

Innovation is one of BBVA Mexico's main goals, which is why the adoption of disruptive technologies is part of its DNA. In this context, the institution announced the elimination of touch-tone dialing (IVR) in its telephone service, replacing it with a virtual assistant called Blue, based on generative artificial intelligence (Generative AI). Thanks to this implementation, customers can resolve their queries using voice commands, reducing waiting times from four minutes to less than one.

This action represents a significant advance in the bank's innovation strategy, aimed at transforming processes, eliminating friction, and improving the service experience. With Blue, interaction is simplified to a single question asked in natural language, allowing the customer to be directed to the indicated option in less than a minute.

Sustainability

Strategy¹

Promoting sustainability as a driver of growth is a strategic priority of the **BBVA Group** of which we are a part. The roadmap to achieve this goal has two main objectives:

BBVA Group Objectives	
Promoting new businesses through sustainability	BBVA transition plan
Channeling	Emissions Scope 1 and 2: Emissions reduction
New goal of sustainable channeling from 2025 to 2029: 700 billion euros	Scope 3: Objectives of intermediate decarbonization by 2030 for high-emission sectors
Opportunities in the areas of climate, natural capital and social	Oil and gas, electricity generation, automobiles, cement, steel, coal, aviation, shipping, real estate (residential and commercial), and aluminum manufacturing.

BBVA Mexico's Sustainable Canalization Advances

BBVA Mexico has channeled 338,421 million pesos, including the environmental and inclusive growth axis, accumulated as of the end of September 2025.

Sustainable canalization (January-September 2025)

Environment \$244,918 mp	Inclusive growth \$93,503 mp	Total \$338,421 mp
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**Preliminary information on sustainable financing for individuals, companies, as well as green and social bonds updated as of 3Q25.*

Includes primarily products whose funds are used for activities considered sustainable (according to both internal and market standards, existing regulations and best practices), as well as products linked to sustainability (according to both internal and market standards and best practices), such as those linked to environmental and/or social indicators.

¹Information updated as of 2025 according to BBVA Group Sustainability Strategy.

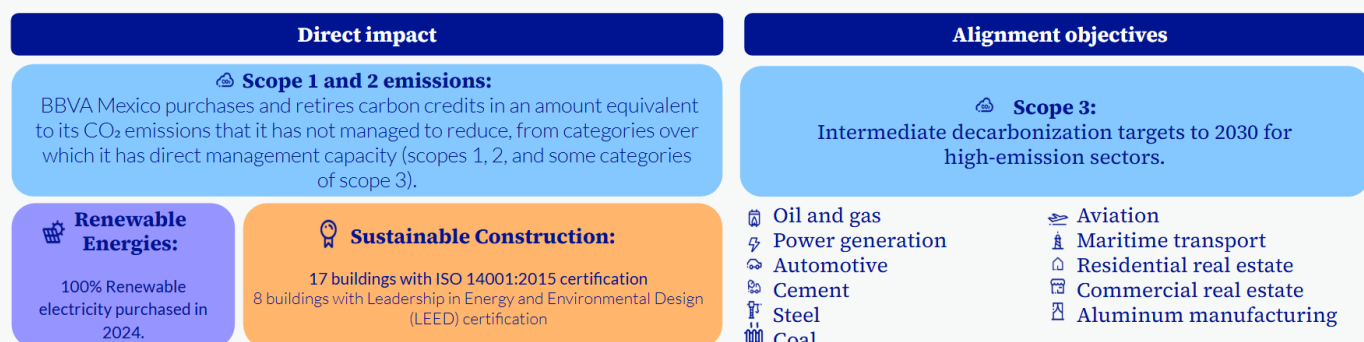
Environmental Channeling

It primarily includes activities with the potential to contribute to climate change mitigation and/or adaptation, with the purpose of driving the transition towards a low-carbon economy and strengthening the resilience of productive and urban systems against climate challenges. Biodiversity protection is also considered, which includes the sustainable use of water resources, pollution prevention and control, and circular economy activities. Its purpose is to drive the transition towards a low-carbon economy and strengthen the resilience of productive and urban systems against climate challenges.

Social Channeling

It seeks to stimulate economic growth that leaves no one behind and creates opportunities for all. By fostering inclusive growth, we actively contribute to the social development of the societies in which we operate. This approach not only benefits individuals but also strengthens the social fabric, creating a more cohesive, equitable, and resilient society where everyone has the potential to thrive. It mainly includes financing inclusive infrastructure, strengthening companies, SMEs, entrepreneurs and micro-enterprises, and designing products for vulnerable customers.

BBVA Transition Plan



Government model

To implement its sustainability strategy, BBVA Group has a global governance model with a cross-cutting approach that permeates the organization from the Board of Directors onward. In Mexico, there is a Local Sustainability Area composed of a Local Sustainability Office and 18 workstreams made up of various specialized areas of the bank.

Commitment to sustainability

The BBVA Group is a member and signatory of the following UNEP-FI (United Nations Environment Programme Finance Initiative) initiatives:

- [Principles for Responsible Banking \(PRB\)](#)- BBVA Group and BBVA Mexico
- [Principles for Responsible Investment \(PRI\)](#)- BBVA Group and BBVA Mexico

BBVA Mexico is also a member of the United Nations Global Compact and contributes to the Sustainable Development Goals of the 2030 Agenda.

Financial Education

The Financial Education Program has impacted 7.4 million² people through the portal, workshops, alliances, and communication with a formative approach that improves the financial health of society.

Employees

At BBVA Mexico, we have a General Policy on Diversity, Equity, and Inclusion that establishes the fundamental principles guiding our actions to ensure equal opportunities, respect for differences, and the well-being of the people who collaborate with us. Currently, 51% of our workforce is made up of women.

Launch of TO2

Starting in August, BBVA's digital customers cannot only calculate their CO2 emissions, but if they exceed 1 ton, they can also contribute to certified forestry projects through the TO2 functionality of the BBVA app. This is possible thanks to a project developed in alliance with MEXICO2, the Mexican Carbon Platform of the BMV Group.

²Information as of 2Q 2025.

BBVA Mexico at the forefront of customer service for people with disabilities

BBVA Mexico positions itself as the first bank in Mexico to have a specialized unit to serve customers with disabilities (PcD) through its Customer Care Center (CCC). With this initiative, BBVA Mexico promotes financial inclusion, improves accessibility, and fosters the autonomy of its customers in managing their personal finances.

Services and Results

From January to August 2025:

- **Hearing Impairment:** Offering specialized assistance through video calls in Mexican Sign Language (LSM), BBVA Mexico has conducted over 800 video calls.
- **Visual Impairment:** Providing telephone assistance via the BBVA Line and through its application, it has benefited more than 2,000 people.
- **Seniors:** With telephone assistance via the BBVA Line, this service has registered 65,800 calls.

Awards and recognitions

The commitment and work through its suppliers (Muñoz and Atento) have made BBVA Mexico the recipient of:

- The **National Customer Experience & Employee Experience Award 2025**, granted by the IMT, for the best contribution in Social Responsibility, Inclusion Cell – Visual Diversity.
- The **recognition by the Government of the State of Mexico to Atento Site Tollocan** for its valuable work and commitment to the labor inclusion of vulnerable groups in the State of Mexico, by incorporating 16 employees with disabilities and 267 elderly people.

BBVA Mexico continues to demonstrate that banking can be for everyone.

BBVA Boosts its CIB, Wealth Management, and Support for Mexican Clients Businesses in the United States from its New Houston Office

The new headquarters houses a cleantech and energy 'hub,' which offers specialized advisory services to help clients advance their decarbonization strategies. In addition, it serves as a platform to accelerate the expansion in the United States of corporate and investment banking (CIB); wealth management; and to strengthen support for BBVA Mexico clients from its established agency in Houston.

BBVA has taken a decisive step in its growth trajectory in the United States with the opening of a state-of-the-art office, located at 1980 Post Oak Boulevard in Houston. The new headquarters currently hosts about 90 professionals and brings together multiple business lines in a single location, strengthening the bank's presence in one of the country's most dynamic markets.

Houston, known as the world capital of energy transition, is home to nearly 5,000 companies in the sector and is a key location for BBVA's sustainability and low-carbon advisory team. From there, BBVA also develops an experience center focused on new clean technologies, leveraging Texas's leadership in renewable energy and innovative 'cleantech' initiatives. BBVA brings its expertise to Houston to advise and finance energy projects throughout their entire lifecycle, from initial structuring to access to capital and the monetization of tax credits, helping to define a clear path to make novel technologies attractive to banking.

BBVA Mexico Foundation and Fundación Televisa send 36 tons of humanitarian aid to Poza Rica, Veracruz, after rains and floods.

BBVA Mexico, through its Foundation, in collaboration with Fundación Televisa and with the support of the Secretariat of National Defense (SEDENA) through the DN-III-E Plan, sent 6,000 pantries, equivalent to 36 tons of food and essential products, to families affected by the intense rains and floods recorded in early October in Poza Rica, Veracruz.

Since 2008, it has collaborated with the Mexican Government in humanitarian aid actions, and since 2015, it has maintained a strategic alliance with SEDENA and Fundación Televisa, which allows for an inventory of pantries with high nutritional value ready for immediate distribution in areas where the DN-III-E Plan is activated. Each pantry covers the basic food needs of a family of four for seven days.

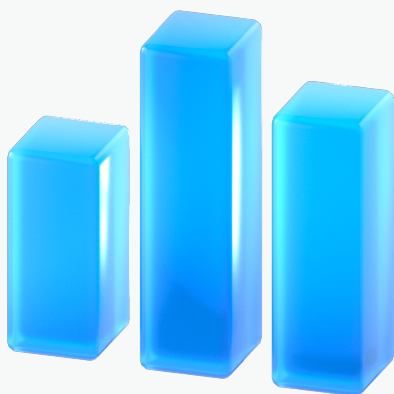
With this delivery, BBVA Mexico and its Foundation reaffirm their commitment to communities facing emergencies derived from natural phenomena, strengthening the institutional response and coordination with authorities to provide timely support to the most vulnerable families.

Macro Environment

Economic activity accelerated during the first half of 2025, supported by external demand. The resilience of exports and the intense reduction of imports, in an environment of weak domestic demand, explain the greater-than-expected advance of GDP until June. Going forward, uncertainty about internal reforms, the impact of US trade policy, and low real wage growth are expected to continue limiting the increase in private spending and aggregate activity.

Even so, BBVA Research has revised upwards the forecast growth for 2025 from -0.4% to 0.7% and anticipates it will remain around 1.0% for 2026. This growth context, together with the moderation of inflation, which reached 3.6% in September and could close 2025 at 3.9%, gives continuity to the path of interest rate cuts.

Regarding the banking system, with data from the National Banking and Securities Commission at the end of August 2025, the volume of loans to the financial sector increased by 6.7% year-on-year, with growth in all main portfolios: consumer loans (+13.7%), housing (+5.7%) and business portfolio (+7.1%). The growth of bank deposits (total demand and time deposits) remained above credit growth (+7.7% year-on-year to August 2025), with similar growth in time deposits (+8.1) and demand deposits (+7.5%). Meanwhile, the system's delinquency rate slightly worsened to 2.16% in August 2025, and capital indicators are ample.



Management Discussion & Analysis (MD&A)

Commercial Activity

Loan portfolio at Stage 1 and Stage 2

As of September 2025, BBVA Mexico maintained a solid performance in its loan portfolio, in a very challenging global macroeconomic environment and local aspects characterized by lower interest rates. In this context, the bank continued to strengthen its leadership in the financial system, promoting financing for families and businesses through prudent risk management and a commercial strategy focused on digitalization and customer support.

As of September 2025, the current loan portfolio stages 1 and 2 reached 1,982,180 million pesos, representing a year-on-year growth of 9.6%. This performance was explained by solid growth led by loans aimed at families and individuals and, to a lesser extent, by the commercial portfolio.

In the first nine months of 2025, the portfolio for families and individuals registered a balance of 912,184 million pesos, equivalent to a year-on-year growth of 11.6%.

In particular, credit cards continued to show outstanding performance, with a balance of 212,779 million pesos and an annual growth of 14.1%. This advance was driven by the constant generation of promotional campaigns, digital expansion, and increased banking access (420 thousand credit cards have been granted to people without banking references). So far this year, BBVA Mexico has issued more than 2 million new cards, strengthening its leadership position in the market.

Personal and payroll loans also registered sustained annual growth of 13.1%, reaching a balance of 243,471 million pesos. The dynamism in this segment has benefited from the lower interest rate environment, managing to place more than 2.2 million new loans during the year.

In the auto loans segment, BBVA Mexico totaled a balance of 75,249 million pesos, representing a year-on-year growth of 18.6%, placing it among the most dynamic items in the portfolio. This result has been driven mainly by the entry of new brands into the Mexican market such as BYD, Neta Auto, and Great Wall Motor, as well as by the growing interest in electric and hybrid vehicles with competitive prices.

Regarding mortgage loans, at the end of September 2025, the balance amounted to 380,685 million pesos, with an annual growth of 8.1%. The gradual reduction in interest rates has favored housing demand, especially in the residential segment.

BBVA Mexico continues to strengthen its leadership with a market share exceeding 25%, granting one out of every four mortgages in the country. Its digital and innovative mortgage offerings, along with products oriented towards sustainable housing, directly contribute to the asset development of Mexican families and the dynamism of the national real estate sector.

The commercial portfolio, which includes the corporate, government, and financial entities segments, reached a balance of 1,060,700 million pesos, representing an annual growth of 7.7%. This performance reflects the strength of BBVA Mexico's business portfolio, driven by providing financing that allows

companies to maintain the continuity of their operations. In this sense, the portfolio showed an annual growth of 9.5%, with a balance of 823,921 million pesos.

As for the government portfolio, it registered balances of 184,341 million pesos, reflecting prudent and disciplined management in the credit relationship with government entities.

BBVA Mexico, for its part, reaffirmed its leadership in financing small and medium-sized enterprises (SMEs), a strategic segment for the country's economic development. At the end of September 2025, the portfolio directed to SMEs reached 153,876 million pesos, with an annual growth of 16.9%, consolidating itself as one of the main drivers of commercial portfolio expansion. This performance has been boosted by the bank's active participation in the Federal Government's "Plan México", an initiative aimed at strengthening the productivity and competitiveness of national companies.

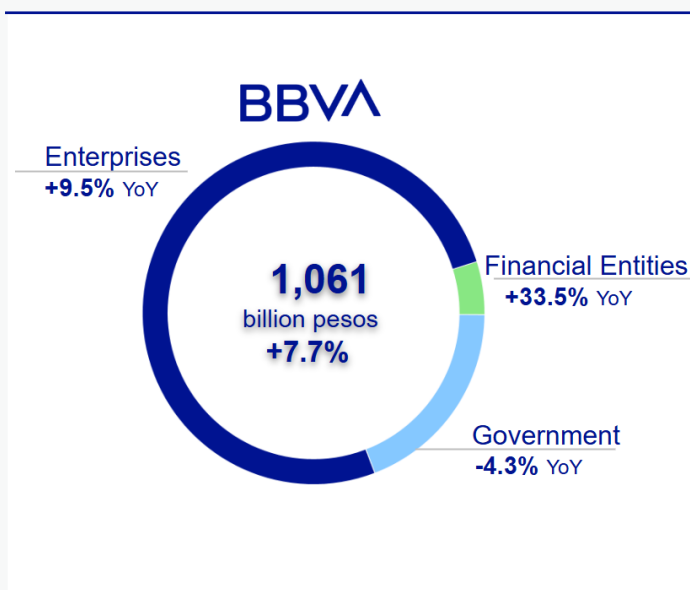
Through the "Banco de Barrio" program, the bank has banked close to 500 thousand micro-enterprises, deployed more than 353 thousand POS terminals, and consolidated a specialized support network, facilitating financial inclusion and the growth of local businesses that participate in strategic value chains.

With these results, BBVA Mexico consolidates its leadership position in the national banking system, with a market share exceeding 25%, according to figures from the National Banking and Securities Commission (CNBV) at the close of August 2025, reaffirming its commitment to the country's productive development and the strengthening of the Mexican business fabric.

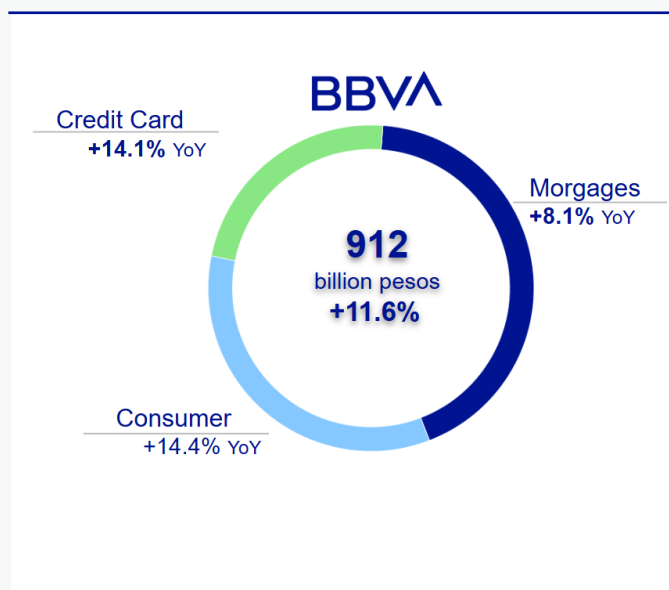
Breakdown of Stage 1 and Stage 2 credit

CREDIT PORTFOLIO STAGE 1 AND 2 (MILLION PESOS)				Variation (%)	
BBVA Mexico	September 2024	June 2025	September 2025	vs Jun. 2025	vs Sep. 2024
Credit Portfolio Stage 1	1,759,547	1,909,860	1,934,508	1.3	9.9
Enterprises	737,303	800,636	813,984	1.7	10.4
Financial Entities	38,716	54,937	52,435	(4.6)	35.4
Government	146,593	146,727	149,973	2.2	2.3
State-owned Entities	46,030	48,871	34,368	(29.7)	(25.3)
Government Entities	192,623	195,598	184,341	(5.8)	(4.3)
Commercial Loans	968,642	1,051,171	1,050,760	(0.0)	8.5
Consumer	452,132	498,910	517,470	3.7	14.5
Mortgage	338,773	359,779	366,278	1.8	8.1
Credit Portfolio Stage 2	42,379	41,012	38,376	(6.4)	(9.4)
Enterprises	15,320	14,215	9,937	(30.1)	(35.1)
Financial Entities	570	0	3	n.a.	n.a.
Commercial Loans	15,890	14,215	9,940	(30.1)	(37.4)
Consumer	13,107	12,863	14,029	9.1	7.0
Mortgage	13,382	13,934	14,407	3.4	7.7
Credit Portfolio Stage 1 and 2	1,801,926	1,950,872	1,972,884	1.1	9.5
Portfolio Valued at Fair Value	6,342	9,133	9,296	1.8	46.6
Total Credit Portfolio	1,808,268	1,960,005	1,982,180	1.1	9.6

Commercial Portfolio



Individuals and Families Portfolio



Performing Loans by Type Portfolio and Currency

As of September 30 (Million pesos)				
BBVA Mexico	Importe valorizado			
	Pesos	Foreign Currency	UDIS	Total
Credit Portfolio Stage 1				
Enterprises	568,679	245,304	1	813,984
Financial Entities	51,519	916	0	52,435
Government Entities	174,179	10,162	0	184,341
Commercial Loans	794,377	256,382	1	1,050,760
Consumer Loans	517,470	0	0	517,470
Mortgages Loans	365,089	1	1,188	366,278
Total Credit Portfolio Stage 1	1,676,936	256,383	1,189	1,934,508
Credit Portfolio Stage 2				
Enterprises	6,892	3,045	0	9,937
Financial Entities	3	0	0	3
Commercial Loans	6,895	3,045	0	9,940
Consumer Loans	14,029	0	0	14,029
Mortgages Loans	14,236	0	171	14,407
Total Credit Portfolio Stage 2	35,160	3,045	171	38,376
Credit Portfolio Stage 3				
Enterprises	9,220	755	3	9,978
Financial Entities	16	0	0	16
Commercial Loans	9,236	755	3	9,994
Consumer Loans	15,220	0	0	15,220
Mortgages Loans	9,334	0	61	9,395
Total Credit Portfolio Stage 3	33,790	755	64	34,609
Portfolio Valued at Fair Value	6,059	3,237	0	9,296
Total Performing Loans	1,751,945	263,420	1,424	2,016,789

Asset Quality

Non-performing loans Stage 3

As of September 2025, the credit risk portfolio in Stage 3 reached a balance of 34,609 million pesos, representing a year-on-year growth of 12.5%. The non-performing loan ratio stood at 1.7% at the end of September 2025, a level that compares favorably with the average of the Mexican financial system.

BBVA Mexico maintains a prudent approach to credit risk management, recognizing that certain segments, such as consumer and housing, could show lags derived from structural or seasonal factors.

Meanwhile, the coverage ratio of the credit risk portfolio in Stage 3 remained at a solid level of 182.5%.

CREDIT PORTFOLIO STAGE 3 (MILLION PESOS)					
BBVA Mexico				Variation (%)	
	Sep. 2024	Jun. 2025	Sep. 2025	vs Jun. 2025	vs Sep. 2024
Enterprises	9,410	9,435	9,978	5.8	6.0
Financial Entities	16	21	16	(23.8)	0.0
Commercial Loans	9,426	9,456	9,994	5.7	6.0
Consumer	13,500	14,297	15,220	6.5	12.7
Mortgage	7,837	9,232	9,395	1.8	19.9
Credit Portfolio Stage 3	30,763	32,985	34,609	4.9	12.5

NPL ratio (%)

1.7 %

September 2025

Coverage ratio (%)

182.5 %

September 2025

Non-Performing Loans Stage 3 Movements

NON-PERFORMING LOANS MOVEMENTS STAGE 3 AS OF SEPTEMBER 2025 (MILLION PESOS)					
BBVA Mexico	Enterprises and Financial Entities	Credit Card	Consumer	Mortgages	Total
Final Balance (December 2024)	8,923	6,291	8,070	7,966	31,250
Inputs:	7,024	20,889	21,298	9,611	58,822
Transfer of current loan (Stage 1 and 2)	6,077	19,606	20,221	8,495	54,399
Restructured	947	1,283	1,077	1,116	4,423
Outputs:	(5,953)	(20,950)	(20,378)	(8,182)	(55,463)
Transfer of current loan (Stage 1 and 2)	(1,411)	(2,242)	(1,144)	(5,772)	(10,569)
Cash Settlements	(754)	(23)	(449)	(279)	(1,505)
Restructured	(94)	-	(5)	(26)	(125)
Financial Penalties	(883)	(1,805)	(1,444)	(954)	(5,086)
Write-offs	(2,811)	(16,880)	(17,336)	(1,151)	(38,178)
Final Balance (September 2025)	9,994	6,230	8,990	9,395	34,609

Loan Portfolio Credit Quality Classification

Around 80% of the portfolio has a minimum risk level in terms of its reserves, which shows adequate asset quality.

PERFORMING LOANS RATING (MILLION PESOS)										
BBVA Mexico	Commercial		Mortgage		Consumer		Credit Card		TOTAL	
September 2025	Balance	Provision	Balance	Provision	Balance	Provision	Balance	Provision	Balance	Provision
Risk Level										
A1	943,495	2,560	358,642	213	99,552	877	116,809	2,697	1,518,498	6,347
A2	60,816	730	3,486	21	20,735	519	22,023	1,381	107,060	2,651
B1	13,893	255	1,002	9	82,191	2,734	16,456	1,213	113,542	4,211
B2	4,494	104	2,079	27	32,995	1,501	12,012	1,039	51,580	2,671
B3	25,359	947	2,035	36	27,291	1,486	8,878	958	63,563	3,427
C1	8,539	593	9,221	305	25,544	1,731	14,307	2,019	57,611	4,648
C2	2,166	287	4,116	300	19,720	2,103	15,754	3,668	41,756	6,358
D	6,534	1,665	1,955	306	7,870	1,678	6,785	3,882	23,144	7,531
E	5,780	4,437	7,542	4,840	14,812	9,669	5,984	5,235	34,118	24,181
Additional										1,153
Total required	1,071,076	11,578	390,078	6,057	330,710	22,298	219,008	22,092	2,010,872	63,178

Commercial includes Business Credit Cards and letters of credit.

Deposits

BBVA Mexico maintains its leadership in bank deposits, reaching a total balance of 1,913,757 million pesos at the end of September 2025, which represents an annual growth of 10.1%. This performance reaffirms the confidence of savers and the institutional strength of the bank, which maintains a market share of 23.4%, consolidating its position as a leader in the Mexican financial system.

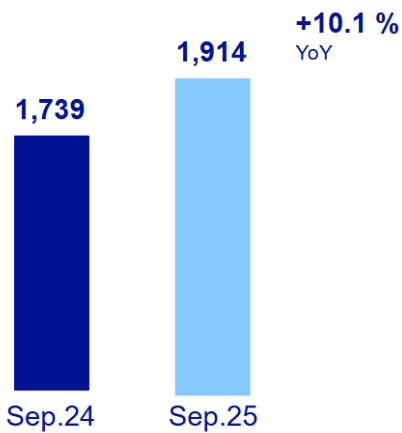
Demand deposits remained the main source of funding, with a balance of 1,584,469 million pesos, representing an annual growth of 8.7%. These deposits account for 83% of bank deposits.

For their part, time deposits registered a significant increase of 17.0%, reaching 329,288 million pesos, driven by the commercial strategy that seeks to attract new clients at preferential rates and encourage savings in longer-term instruments.

DEPOSITS (MILLION PESOS)			Variation (%)		
BBVA Mexico	Sep.	Jun.	Sep.	vs Jun.	vs Sep.
	2024	2025	2025	2025	2024
Demand deposits	1,457,333	1,600,619	1,584,469	(1.0)	8.7
Time deposits	281,335	312,013	329,288	5.5	17.0
Customer Deposits	259,942	282,023	302,629	7.3	16.4
Money Market	21,393	29,990	26,659	(11.1)	24.6
Bonds	118,812	148,330	158,003	6.5	33.0
Deposits global account without movements	6,876	7,218	7,601	5.3	10.5
Total deposits	1,864,356	2,068,180	2,079,361	0.5	11.5

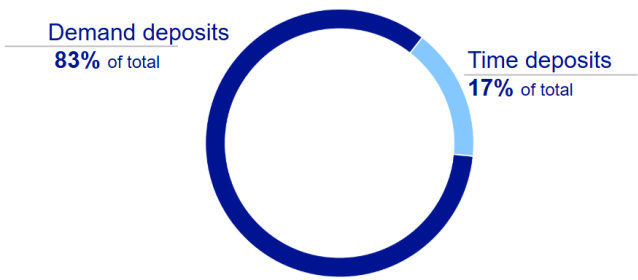
DEPOSITS

End of period balances in bp



DEPOSITS MIX

(Demand deposits + Time deposits, %, September 2025)



Bank Deposits include demand deposits and time deposits.

Results

BBVA Mexico recorded solid financial results for the first nine months of 2025, with a net income of 74,213 million pesos, representing a year-on-year growth of 5.2%. This performance was supported by sustained growth in the net interest income, driven by increased credit placement during the year and efficient funding management. Likewise, the increase in commission income stands out, reflecting greater customer activity and intensive use of digital channels.

Additionally, a favorable evolution was observed in trading income, benefited by exchange rate movements and interest rates on derivative financial instruments.

INCOME STATEMENT (MILLION PESOS) BBVA Mexico				Variation (%)			Variation (%)
	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2024	2025	2025	2025	2024	2025	2024
Net Interest Income	56,618	57,079	59,054	3.5	162,195	173,124	6.7
Provisions for loans losses	(14,295)	(14,614)	(15,529)	6.3	(40,057)	(43,888)	9.6
Net Interest Income after provisions for loans losses	42,323	42,465	43,525	2.5	122,138	129,236	5.8
Total 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 operating income	(1,528)	(2,023)	(2,211)	9.3	(5,562)	(6,213)	11.7
Total operating income	56,283	57,352	58,133	1.4	162,029	173,486	7.1
Non-interest expense	(22,725)	(23,600)	(23,548)	(0.2)	(65,589)	(70,846)	8.0
Net operating income	33,558	33,752	34,585	2.5	96,440	102,640	6.4
Share in net income of unconsolidated subsidiaries	43	277	48	(82.7)	356	375	5.3
Income before income tax and profit sharing	33,601	34,029	34,633	1.8	96,796	103,015	6.4
Net Taxes	(8,983)	(9,302)	(9,862)	6.0	(26,277)	(28,802)	9.6
Net Income	24,618	24,727	24,771	0.2	70,519	74,213	5.2

MIN Total Assets (%)

7.0%

September 2025

ROE (%)

26.4%

September 2025

Net Interest Income

During the first nine months of 2025, BBVA Mexico recorded a 6.7% increase in its net interest income compared to the same period last year, reaching 173,124 million pesos. This performance reflects efficient management of funding costs, along with a growth in the credit portfolio in the most profitable segments.

Compared to the previous quarter, net interest income showed a growth of 3.5%, driven mainly by lower interest expenses, as well as an increase in interest income from the loan portfolio.

The net interest income after provisions amounted to 129,236 million pesos, representing an annual increase of 5.8%. The net interest margin indicator stood at 7.0%, being one of the most competitive in the system.

Provisions for loan losses stood at 43,888 million pesos, a year-on-year increase of 9.6%, in line with the natural growth of the portfolio.

For its part, the cost of risks indicator remained stable at 3.0% at the close of September 2025.

NET INTEREST INCOME (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2024	2025	2025	2025	2024	2025	2024
Interest income	85,646	83,858	84,537	0.8	250,717	253,360	1.1
Interest expenses	(29,994)	(27,578)	(26,204)	(5.0)	(91,079)	(82,624)	(9.3)
Margin fees	966	799	721	(9.8)	2,557	2,388	(6.6)
Net Interest Income	56,618	57,079	59,054	3.5	162,195	173,124	6.7
Provisions for loans 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

Commissions and fees

During the first nine months of 2025, BBVA Mexico's net commissions and fees totaled 36,577 million pesos, representing a growth of 4.6% compared to the same period in 2024. This performance is explained by increased transactional activity and an increase in credit and debit card operations, as well as investment fund commissions.

Sequentially, net commissions showed an advance of 2.8% compared to the previous quarter, driven by the same factors: greater use of payment methods and sustained growth of investment funds.

These results confirm the strength of the business model based on customer relationships and the bank's ability to generate recurring income from financial services, supported by an increasingly broad and active user base.

FEES & COMMISSIONS (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q 2025	9M	9M	vs 9M 2024
	2024	2025	2025		2024	2025	
Bank fees	1,947	2,091	2,160	3.3	5,836	6,322	8.3
Credit and debit card	7,360	7,262	7,482	3.0	21,493	22,382	4.1
Investment funds	1,872	2,146	2,249	4.8	5,194	6,425	23.7
Others	827	460	398	(13.5)	2,453	1,448	(41.0)
Commissions and fee income	12,006	11,959	12,289	2.8	34,976	36,577	4.6

Trading income

During the first nine months of 2025, BBVA Mexico recorded trading income of 13,886 million pesos, representing an annual growth of 32.5% compared to the same period in 2024. This performance is mainly explained by higher results in the trading of derivative financial instruments, benefited by movements in interest rates and exchange rates, which generated favorable opportunities in financial markets.

Compared to the previous quarter, trading income showed an adjustment of 8.5%, derived from lower gains in the trading of investments in financial instruments, after a particularly dynamic second quarter.

TRADING INCOME (MILLION PESOS)				Variation (%)		Variation (%)	
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2024	2025	2025	2025	2024	2025	2024
Investment in financial instruments	1,888	216	870	n.a.	856	4,475	n.a.
Foreign exchange	4,980	374	2,670	n.a.	6,033	4,207	(30.3)
Derivatives	(1,644)	(6,094)	(2,564)	(57.9)	(2,482)	(14,038)	n.a.
Results from valuation	5,224	(5,504)	976	n.a.	4,407	(5,356)	n.a.
Investment in financial instruments	(229)	2,592	(11,981)	n.a.	603	(10,198)	n.a.
Foreign exchange	2,813	3,332	2,874	(13.7)	8,302	8,202	(1.2)
Derivatives	(4,325)	4,531	12,661	179.4	(2,835)	21,238	n.a.
Results from trading	(1,741)	10,455	3,554	(66.0)	6,070	19,242	n.a.
Trading Income	3,483	4,951	4,530	(8.5)	10,477	13,886	32.5

Other income (expenses) of the operation

During the first nine months of 2025, other operating income (expenses) registered a negative result of 6,213 million pesos, representing an 11.7% year-on-year deterioration. This performance is mainly explained by a higher contribution to IPAB, due to the growth in the bank's deposits.

Compared to the previous quarter, the result for other income (expenses) showed an adjustment of 9.3%, mainly attributable to an increase in write-offs recorded during the third quarter.

OTHER INCOME (EXPENSES) (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2024	2025	2025	2025	2024	2025	2024
Interest of loans to employees	328	334	348	4.2	943	1,036	9.9
Result of operations of foreclosed assets	163	210	152	(27.6)	762	515	(32.4)
Correspondants Banks	58	68	69	1.5	189	201	6.3
Sale of real estate and furniture	100	15	(10)	n.a.	170	96	(43.5)
Result of portfolio recovery	114	62	210	n.a.	(116)	347	n.a.
Write-offs	(76)	(91)	(365)	n.a.	(409)	(576)	40.8
Legal and labor contingencies	74	(235)	(183)	(22.1)	(275)	(631)	129.5
Donations	(341)	(223)	(222)	(0.4)	(1,101)	(661)	(40.0)
Payments of IPAB fees	(1,978)	(2,203)	(2,220)	0.8	(5,780)	(6,604)	14.3
Others	30	40	10	(75.0)	55	64	16.4
Other operating income	(1,528)	(2,023)	(2,211)	9.3	(5,562)	(6,213)	11.7

Non-Interest Expenses

During the first nine months of 2025, non-interest expenses amounted to 70,846 million pesos, representing an annual increase of 8.0%. This result reflects higher expenses associated with personnel, business growth, and infrastructure.

Compared to the previous quarter, non-interest expenses remained at similar levels, which confirms the bank's sustained effort to maintain efficient management of operating expenses. As of September 2025, BBVA Mexico reported an efficiency ratio of 32.6%, an indicator that remains competitive within the banking system.

The institution continues to strengthen its physical and digital infrastructure network, with 1,632 branches, 14,330 ATMs, and a workforce of 44,693 employees. This physical infrastructure complements a robust range of digital applications and services designed to meet the current and future needs of a growing customer base that now exceeds 34 million, of which 80% are digital customers.

BBVA Mexico's strategy maintains its focus on profitable and sustainable growth, prioritizing investment in technology, digitalization, and automation, while maintaining strict control over operating expenses and institutional efficiency.

NON-INTEREST EXPENSES (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2024	2025	2025	2025	2024	2025	2024
Administrative and operating expenses	17,522	17,728	17,608	(0.7)	49,957	53,185	6.5
Rents	1,730	2,165	2,178	0.6	5,274	6,522	23.7
Depreciation and amortization	2,334	2,331	2,379	2.1	6,936	7,003	1.0
Taxes	1,139	1,376	1,383	0.5	3,422	4,136	20.9
Administrative and operating expenses	22,725	23,600	23,548	(0.2)	65,589	70,846	8.0

Efficiency ratio (%)

32.6%

September 2025

Capital and liquidity

Capital

The strength of the business is evidenced in BBVA Mexico's key ratios and indicators, which remain consistently solid. BBVA Mexico's estimated capitalization index stood at 20.0% at the end of September 2025, composed of 16.3% basic capital and 3.7% supplementary capital.

BBVA Mexico maintains a robust capital position, the result of a strong capacity for organic capital generation, prudent risk management, consistent strategic focus over time, and a solid reputational standing. This combination of factors has allowed the bank's capital indicators to be well above the minimum levels required by regulation. In recognition of its systemic relevance, BBVA Mexico has been ratified by the local regulator as a multiple banking institution of local systemic importance, classified in Grade IV, being the only bank to achieve this category.

In June 2021, the regulation related to Total Loss Absorbing Capacity (TLAC) came into force. Consequently, the regulator modified the General Provisions Applicable to Credit Institutions with the purpose of incorporating this international standard, which implied the inclusion of a supplement to net capital applicable to institutions categorized as locally systemically important.

This supplement will progressively increase year by year, starting in December 2022 and reaching its target level in December 2025. In the case of BBVA Mexico, this supplement currently amounts to 4.875%, a figure that is added to the minimum capital requirement of 12%.

BBVA Mexico declared dividends of 15,000 million pesos on September 17, 2025, and they were paid on September 26, 2025.

Estimated capital ratio of BBVA Mexico

CAPITALIZATION (MILLION PESOS)						
BBVA Mexico	Sep		Jun		Sep	
	2024		2025		2025	
Tier 1 capital	335,870		363,350		373,854	
Tier 2 capital	76,298		87,749		85,600	
Net capital	412,168		451,099		459,454	
	Credit	Market operational	Credit	Market operational	Credit	Market operational
	Risk	& Credit Risk	Risk	& Credit Risk	Risk	& Credit Risk
Risk-weighted assets	1,428,950	2,147,178	1,492,143	2,247,771	1,531,245	2,297,045
Tier 1 as % of risk-weighted assets	23.5%	15.6%	24.4%	16.2%	24.4%	16.3%
Tier 2 as % of risk-weighted assets	5.3%	3.6%	5.9%	3.9%	5.6%	3.7%
Net capital ratio	28.8%	19.2%	30.2%	20.1%	30.0%	20.0%

*Previous information. Figures are under review by the authorities.

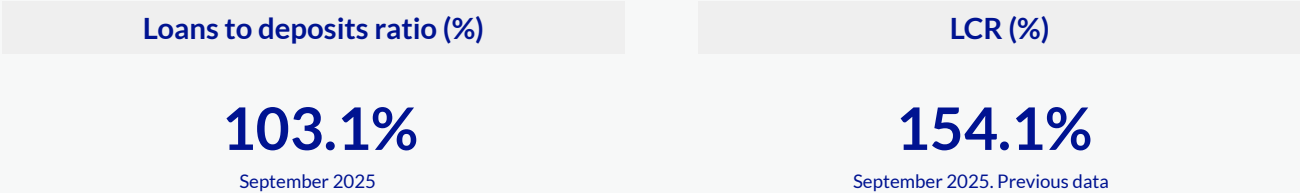
Liquidity

BBVA Mexico continues to maintain ample liquidity levels despite high portfolio growth. The loans to deposits ratio, defined as loan portfolio stage 1 and 2, between demand and time deposits, stood at 103.1% at the end of September 2025. The short-term indicator, defined as Liquidity Coverage Ratio ("LCR"), was 154.1%, compared to the minimum regulatory requirement of 100%.

It is important to mention that, derived from information disclosure requirements and with the aim of promoting a stable financing profile in relation to the composition of assets and off-balance sheet activities, the Net Stable Funding Ratio (NSFR) is disclosed, which at the third quarter of the year stands at 127.7%.

BBVA Mexico successfully issued Certificados Bursátiles for a total amount valued at \$17,354 million pesos in three tranches, including one denominated in dollars. The first tranche, with ticker symbol BBVAMX 25-3, reached \$9,711 million pesos at a variable rate of TIE for one-day funding plus 32 bps with a term of 3.5 years. The second, BBVAMX 25-4, for an amount of \$4,723 million pesos was carried out at a fixed rate of 8.72% with a term of seven years. The third tranche, with ticker symbol BBVAMX 25D, for an amount reached \$158 million dollars at a fixed rate of 4.35% with a term of three years. The use of the resources will be focused on general corporate uses within the ordinary course of its business, including capital investments, working capital and operating expenses.

In addition, it received local scale credit ratings of AAA(mex) and mxAAA granted by Fitch Ratings and S&P, respectively.



Financial Indicators

FINANCIAL INDICATORS							
BBVA Mexico	3Q24	2Q25	3Q25	QoQ (bps)	9M24	9M25	YoY (bps)
Profitability Indicators (%)							
a) NIM Adjusted (Produced Assets)	6.0	5.7	5.8	4	5.8	5.7	(8)
b) NIM (Total Assets)	7.5	7.1	7.2	8	7.2	7.0	(20)
c) Operating Efficiency	3.0	2.8	2.8	(3)	3.0	2.8	(15)
d) Efficiency Ratio	32.2	32.8	32.0	(82)	32.5	32.6	13
e) Productivity Ratio	52.8	50.7	52.2	152	53.3	51.6	(170)
f) Return on Equity (ROE)	29.1	27.2	26.5	(72)	27.8	26.4	(138)
g) Return on Assets (ROA)	3.3	3.1	3.0	(6)	3.1	3.0	(13)
Asset Quality Indicators (%)		Sep.24	Jun.25	Sep.25	QoQ (bps)	YoY (bps)	
h) Non - Performing Loans Ratio		1.7	1.7	1.7	6.0	5.0	
i) Portfolio Coverage Ratio Stage 3		191.7	186.0	182.5	(350)	(920)	
Infrastructure Indicators (#)		Sep.24	Jun.25	Sep.25	QoQ (bps)	YoY (#)	
Branches		1,693	1,627	1,632	5	(61)	
ATMs		14,619	14,277	14,330	53	(289)	
Employees		45,733	44,500	44,693	193	(1,040)	
Solvency Indicators (%)		Sep.24	Jun.25	Sep.25			
j) Core Equity Tier 1 Ratio		15.6	16.2	16.3			
k) Tier Ratio		15.6	16.2	16.3			
l) Total Capital Ratio		19.2	20.1	20.0			
m) Leverage Ratio		10.6	10.7	10.8			
Liquidity Indicators (%)		Sep.24	Jun.25	Sep.25			
n) Liquidity Ratio (CNBV Requirement)		54.0	45.7	45.7			
o) Liquidity (Performing Loans / Deposits)		103.6	102.0	103.1			
p) Liquidity Coverage Ratio (LCR)		140.8	149.9	154.1			
q) Net Stable Funding Coefficient		125.2	128.4	127.7			

PROFITABILITY

- a) Adjusted Net Interest Margin (NIM): Financial margin adjusted for credit risks (annualized) / Average productive assets.

Average Earning Assets = Cash and Cash Equivalents + Investments in Financial Instruments + Repurchase Agreement Debtors + Securities Loans + Derivative Financial Instruments + Valuation Adjustment for Financial Asset Hedging + Credit Portfolio with Credit Risk Stages 1 and 2 + Benefits to be Received in Securitization Operations.

Since 2Q24 and 6M24, the calculation is based on the CNBV methodology:

Adjusted Net Interest Margin (NIM): Financial margin adjusted for credit risks (annualized) / Average productive assets of 5 quarters (12 months).

- b) Net interest margin (NIM): Financial margin (unadjusted for credit risks, annualized) / Average total assets.

Since 2Q24 and 6M24 under the CNBV methodology:

Net interest income (unadjusted for credit risk, annualized) / 5-quarter (12-month) average total assets.

- c) Operating efficiency: Expenses (annualized) / Average total assets.
d) Efficiency index: Administration and promotion expenses / Financial margin + commissions and fees, net + brokerage result + other income (expenses) from the operation.
e) Productivity Index: Commissions and fees, net / Administration and promotion expenses.
f) Return on Equity (ROE): Net Income (annualized) / Average Shareholders' Equity.

Since 2Q24 and 6M24 under CNBV methodology:

Return on Equity (ROE): Net Income (annualized) / Average Shareholders' Equity 5 quarters (12 months).

- g) Return on Assets (ROA): Net Income (annualized) / Average Total Assets.

Since 2Q24 and 6M24 under CNBV methodology:

Return on Assets (ROA): Net Income (annualized) / Average Total Assets 5 quarters (12 months)

ASSET QUALITY

- h) Delinquency ratio: Balance of the Credit Portfolio with stage 3 credit risk at the end of the quarter / Balance of the total Credit Portfolio at the end of the quarter.
- i) Coverage ratio: Balance of the preventive allowance for credit risks at the end of the quarter / Balance of the Credit Portfolio with stage 3 credit risk at the end of the quarter.

INFRASTRUCTURE

ATMs: Those that were in operation during the quarter.

SOLVENCY (Information from BBVA Mexico)

- j) Core Capital Index: Core Capital / Assets subject to credit, market and operational risk (applied in Mexico as of January 2013).
- k) Total core capital ratio: Total core capital / Assets subject to credit, market and operational risk.
- l) Total capital ratio: Net capital / Assets subject to credit, market and operational risk.
- m) Leverage Ratio: Measure of capital / Measure of exposure.

LIQUIDITY

- n) Liquidity ratio: Liquid assets / Liquid liabilities.

Liquid assets: Cash and cash equivalents + Unrestricted negotiable financial instruments + Unrestricted financial instruments for collection or sale.

Liquid liabilities: Demand deposits + Demand interbank and other institution loans + Short-term interbank and other institution loans.

- o) Liquidity: Portfolio with credit risk stage 1 and stage 2 + credit portfolio valued at fair value / Bank deposits (demandable deposits + total term).
- p) Liquidity Coverage Ratio (LCR): 30-day Net Stressed Assets / Net Outflows (BBVA Mexico data). Quarterly average. Previous information.
- q) Total Amount of Stable Funding Available / Total Amount of Stable Funding Required

Notes:

Average balances = 12-month average balance of (5 quarters)

Annualized Data = (Flow of the quarter under study * 4).

In accordance with the "Resolution amending the General Provisions applicable to credit institutions," published in the Official Gazette of the Federation on April 16, 2024, this results report, starting in 2Q24 and 6M24, publishes financial indicators that are consistent with those contained in the financial indicators published by the CNBV.

Ratings

BBVA Mexico's Ratings

	Long Term	Short Term	Outlook
Standard and Poor's			
Issuer Credit Rating - Foreign Currency	BBB	A-2	Stable
Issuer Credit Rating - Local Currency	BBB	A-2	Stable
National Scale	mxAAA	mxA-1+	Stable
Stand Alone Credit Profile (SACP)	bbb+		

Moody's

Bank Deposits - Foreign Currency	A3	P-2	Negative
Bank Deposits - Domestic Currency	A3	P-2	Negative
National Scale Rating Bank Deposits	AAA.mx	ML A-1.mx	Stable
Baseline Credit Assessment (BCA/ABCA)	baa2/baa1		

Fitch

Issuer Default Rating - Foreign Currency	BBB+	F2	Stable
Issuer Default Rating - Local Currency	BBB+	F2	Stable
National Scale Rating	AAA(mex)	F1+(mex)	Stable
Viability Rating (VR)	bbb		

Issuances

BBVA Mexico

Issuances

Instruments	Amount	Original Currency	Issue Date	Due Date	Call Date	Term (years)	Rate	Ratings		
Senior Debt								S&P	Moody's	Fitch
BACOMER 07U	2,240	UDIS	30-ene-07	09-jul-26		19.4	4.36%		Aaa.mx	AAA(mex)
BACOMER 19-2	5,000	MXN	21-jun-19	11-jun-27		8.0	8.49%		Aaa.mx	AAA(mex)
BBVAMX 22X	10,000	MXN	23-jun-22	18-jun-26		4.0	TIE ON + 28	mxAAA	Baa1/Aaa.mx	AAA(mex)
BBVAMX 23V	8,689	MXN	20-feb-23	15-feb-27		4.0	TIE ON+ 32	mxAAA		AAA(mex)
BBVAMX 23	6,131	MXN	20-feb-23	11-feb-30		7.0	9.54%	mxAAA		AAA(mex)
BBVAMX 23-2	9,900	MXN	9-nov-23	15-abr-27		3.5	TIE ON + 32	mxAAA		AAA(mex)
BBVAMX 23-3	3,600	MXN	9-nov-23	31-oct-30		7.0	10.24%	mxAAA		AAA(mex)
BBVAMX 24	8,439	MXN	12-abr-24	24-sep-27		3.5	TIE ON + 32	mxAAA		AAA(mex)
BBVAMX 24-2 (Re)	12,886	MXN	12-abr-24	4-abr-31		7.0	10.35%	mxAAA		AAA(mex)
US07336UAC71 (ISIN 144A)	600	USD	10-sep-24	10-sep-29		5.0	5.25%		A3	BBB
BBVAMX 24-3	5,675	MXN	25-oct-24	7-abr-28		3.5	TIE ON + 32	mxAAA		AAA(mex)
BBVAMX 24D	200	USD	25-oct-24	22-oct-27		3.0	4.77%	mxAAA		AAA(mex)
BBVAMX 25	9,000	MXN	18-mar-25	29-ago-28		3.5	TIE ON + 32	mxAAA		AAA(mex)
BBVAMX 25-2	6,000	MXN	18-mar-25	9-mar-32		7.0	9.67%	mxAAA		AAA(mex)
BBVAMX 25S	900	MXN	7-abr-25	1-abr-30		5.0	TIE ON + 37	mxAAA		AAA(mex)
BBVAMX 25-2S	900	MXN	7-abr-25	28-mar-33		8.0	9.30%	mxAAA		AAA(mex)
BBVAMX 25-3	9,711	MXN	29-sep-25	9-mar-29		3.5	TIE ON + 32	mxAAA		AAA(mex)
BBVAMX 25-4	4,723	MXN	29-sep-25	17-sep-32		7.0	8.72%	mxAAA		AAA(mex)
BBVAMX 25D	158	USD	29-sep-25	22-sep-28		3.0	4.35%	mxAAA		AAA(mex)
Subordinated Debt										
US05533UAF57 (ISIN 144A)	1,000	USD	17-ene-18	18-ene-33	18-ene-28	15NC10	5.125%	BB		BB
US05533UAG31 (ISIN 144A)	750	USD	05-sep-19	13-sep-34	19-sep-29	15NC10	5.875%		Baa2	BB
US07336UAA16 (ISIN 144A)	1,000	USD	22-jun-23	29-jun-38	29-jun-33	15NC10	8.450%		Baa2	BB
US07336UAB98 (ISIN 144A)	900	USD	08-ene-24	08-ene-39	08-ene-34	15NC10	8.125%		Baa2	BB
US072912AA61 (ISIN 144A)	1,000	USD	11-feb-25	11-feb-35	11-feb-30	10NC5	7.625%		Baa2	BB

FinCEN Orders

In this regard, on June 25, 2025, the Financial Crimes Enforcement Network ("FinCEN"), an agency of the United States Department of the Treasury (the "United States"), issued a series of orders designating three Mexican financial entities as subjects of special concern in matters of money laundering, in relation to illicit opioid trafficking. As a result of these orders, FinCEN has prohibited all financial institutions in the United States from making any transfers of funds to or from these institutions. Likewise, on June 26, 2025, the National Banking and Securities Commission mandated the management intervention of these institutions, with the purpose of protecting the interests of savers, investors and the general public, through the appointment of a receiver or precautionary administrator, as appropriate, during the corresponding intervention period.

Financial Statements

Balance Sheet

(figures in million pesos)

Assets

ASSETS (MILLION PESOS)					
BBVA Mexico					
	2024		2025		
	Sep.	Dec.	Mar.	Jun.	Sep.
CASH AND CASH EQUIVALENTS	225,000	270,189	290,092	236,881	264,602
Margin call accounts	12,220	13,379	12,171	14,578	14,715
INVESTMENTS IN FINANCIAL INSTRUMENTS	659,426	657,895	585,921	610,317	578,614
Negotiable financial instruments	314,074	287,968	216,862	244,234	208,464
Financial instruments to collect or sell	250,960	273,722	280,374	253,574	255,403
Financial instruments to collect principal and interest (securities)(net)	94,392	96,205	88,685	112,509	114,747
Debtors from repurchase agreement	9,445	37,753	47,739	71,906	75,261
Securities lending	0	0	0	1	0
Derivatives	165,647	191,615	148,368	183,365	190,181
Trading	162,195	188,914	144,659	179,011	184,711
Hedging Transactions	3,452	2,701	3,709	4,354	5,470
Valuation adjustments derived from hedges of financial assets	(743)	(1,557)	(568)	(187)	753
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 1	1,759,547	1,865,886	1,896,906	1,909,860	1,934,508
Commercial loans	968,642	1,046,231	1,064,065	1,051,171	1,050,760
Business or commercial activity	737,303	795,883	801,597	800,636	813,984
Financial entities	38,716	46,472	54,991	54,937	52,435
Government entities	192,623	203,876	207,477	195,598	184,341
Consumer	452,132	471,531	479,772	498,910	517,470
Mortgage	338,773	348,124	353,069	359,779	366,278
Middle and Residential	335,816	345,332	350,384	357,274	363,959
Low income	2,957	2,792	2,685	2,505	2,319
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 2	42,379	38,934	41,296	41,012	38,376
Commercial loans	15,890	13,681	13,325	14,215	9,940
Business or commercial activity	15,320	13,676	13,325	14,215	9,937
Financial entities	570	5	0	0	3
Consumer	13,107	12,432	13,770	12,863	14,029
Mortgage	13,382	12,821	14,201	13,934	14,407
Middle and Residential	12,919	12,411	13,765	13,523	14,005
Low income	463	410	436	411	402
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 3	30,763	31,250	29,444	32,985	34,609
Commercial loans	9,426	8,923	9,016	9,456	9,994
Business or commercial activity	9,410	8,907	8,995	9,435	9,978
Financial entities	16	16	21	21	16
Consumer	13,500	14,361	11,798	14,297	15,220
Mortgage	7,837	7,966	8,630	9,232	9,395
Middle and Residential	7,669	7,810	8,470	9,076	9,234
Low income	168	156	160	156	161
LOAN PORTFOLIO VALUED AT FAIR VALUE	6,342	7,681	8,323	9,133	9,296
CREDIT PORTFOLIO	1,839,031	1,943,751	1,975,969	1,992,990	2,016,789
Deferred accounts	(652)	(419)	(78)	(517)	(664)
Allowance for loan losses	(58,976)	(60,331)	(58,426)	(61,336)	(63,178)
TOTAL LOANS, NET	1,779,403	1,883,001	1,917,465	1,931,137	1,952,947
Acquired collection rights (net)	1	1	1	1	0
TOTAL LOAN PORTFOLIO (NET)	1,779,404	1,883,002	1,917,466	1,931,138	1,952,947
Other accounts receivable, net	172,522	236,114	227,238	181,443	199,153
Reposessed assets, net	1,510	1,560	1,681	1,786	1,838
Prepayments and other assets (net)	2,992	1,943	3,190	3,031	3,585
Property, furniture and equipment, net	39,063	39,008	38,374	38,158	38,055
Assets for rights of use of property, furniture and equipment (net)	5,135	5,047	5,050	5,131	4,927
Equity investments	1,370	1,407	1,454	1,520	1,593
Deferred taxes, net	33,765	40,157	34,651	35,683	37,248
Intangible assets (net)	5,506	6,040	6,133	6,651	7,037
Right-of-use assets for intangible assets (net)	0	0	0	214	191
TOTAL ASSETS	3,112,262	3,383,552	3,318,960	3,321,616	3,370,700

Liabilities & Stockholders' Equity

LIABILITIES & STOCKHOLDERS' EQUITY (MILLION PESOS)					
BBVA Mexico					
	2024		2025		
	Sep.	Dec.	Mar.	Jun.	Sep.
TOTAL DEPOSITS	1,864,356	1,972,057	2,061,862	2,068,180	2,079,361
Demand deposits	1,457,333	1,540,914	1,604,011	1,600,619	1,584,469
Time Deposits	281,335	288,692	302,687	312,013	329,288
Customer deposits	259,942	266,837	267,951	282,023	302,629
Money market	21,393	21,855	34,736	29,990	26,659
Bonds	118,812	135,432	148,421	148,330	158,003
Deposits global account without movements	6,876	7,019	6,743	7,218	7,601
INTER BANK LOANS AND LOANS FROM OTHER ENTITIES	23,223	13,649	15,726	15,049	17,412
Payable on demand	0	0	0	0	0
Short- term	5,676	6,373	6,601	6,379	8,129
Long- term	17,547	7,276	9,125	8,670	9,283
Creditors from repurchase agreements	296,068	340,327	234,974	196,919	187,090
Securities creditors	4	3	1	2	4
COLLATERALS SOLD OR DELIVERED IN GUARANTEE	115,021	136,199	87,493	115,254	124,809
Repurchase	26,354	48,236	55,753	58,461	76,009
Securities lending	88,667	87,963	31,740	56,793	48,800
DERIVATIVES	204,413	230,313	198,455	237,164	239,273
Trading	194,077	214,550	186,364	228,699	231,258
Hedge transactions	10,336	15,763	12,091	8,465	8,015
Valuation adjustments derived from hedges of financial liabilities	(1,336)	(5,504)	(2,001)	(234)	776
Lease liability	5,586	5,503	5,523	5,765	5,545
OTHER PAYABLES	154,262	231,928	225,745	184,815	201,340
Transaction settlement creditors	87,511	89,837	105,802	98,816	87,051
Creditors for margin accounts	2	1,707	155	203	227
Creditors from collaterals received in cash	9,244	9,962	8,460	12,622	6,495
contributions payable	3,497	4,055	3,691	4,720	4,222
Accrued liabilities and other	54,008	126,367	107,637	68,454	103,345
FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	76,715	77,535	96,229	88,912	86,049
Subordinated debt	76,715	77,535	96,229	88,912	86,049
Income tax liability	0	0	3,857	3,987	9,419
Liabilities for employee benefits	11,995	13,288	8,035	16,011	17,723
Deferred credits and advanced collections	6,027	6,826	6,788	6,849	6,800
TOTAL LIABILITIES	2,756,334	3,022,124	2,942,687	2,938,673	2,975,601
SUBSCRIBED CAPITAL	40,003	40,003	40,003	40,003	40,003
Paid- in capital	24,143	24,143	24,143	24,143	24,143
Share premium	15,860	15,860	15,860	15,860	15,860
EARNED CAPITAL	315,827	321,314	336,148	342,846	354,991
Capital reserves	6,901	6,901	6,901	6,901	6,901
Results of prior years	320,669	328,296	338,011	347,739	357,509
Other Integral Income	(11,743)	(13,883)	(8,764)	(11,794)	(9,419)
Valuation of financial instruments to collect or sell	(2,778)	(5,543)	(478)	1,432	3,746
Valuation of derivative financial instruments for cash flow hedges	(91)	(3)	0	0	0
Remeasurements of Defined Benefits to Employees	(8,874)	(8,337)	(8,286)	(13,226)	(13,165)
EARNED CAPITAL	355,830	361,317	376,151	382,849	394,994
Non- controlling interest in consolidated subsidiaries	98	111	122	94	105
TOTAL STOCKHOLDERS EQUITY	355,928	361,428	376,273	382,943	395,099
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3,112,262	3,383,552	3,318,960	3,321,616	3,370,700

Memorandum accounts

MEMORANDUM ACCOUNTS (MILLION PESOS)					
BBVA Mexico	2024		2025		
	Sep.	Dec.	Mar.	Jun.	Sep.
Contingent assets and liabilities	159	208	193	215	220
Credit commitments	974,893	975,666	996,243	990,787	1,029,617
In trusts	671,753	645,747	661,552	681,592	779,898
Under mandate	263	280	343	444	577
Assets in trust or under mandate	672,016	646,027	661,895	682,036	780,475
Assets in custody or under administration	342,461	304,571	325,171	418,445	431,105
Collaterals received by the institution	137,641	159,525	122,631	162,444	166,908
Collaterals received and sold or pledged as collateral by the institution	115,000	137,045	90,680	117,974	129,037
Investment banking transactions on behalf of third parties, net	2,938,607	2,872,377	3,107,922	3,237,401	3,398,494
Accrued interest on non- performing loans	2,452	2,517	2,558	3,469	3,674
Other record accounts	4,532,789	4,749,520	4,851,811	4,846,768	4,931,213

"The historical balance of the capital stock as of September 30, 2025 was 4,248 million pesos".

This consolidated balance sheet is prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission, based on the Articles 99, 101 and 102 of the Mexican Credit Institutions Law, of general and compulsory observance, consistently applied, reflecting the operations conducted by the Bank up to the above date, which were realized and valued in accordance with sound banking practices and applicable legal and administrative disposals.

The Board of Directors under the responsibility of the managers who subscribe it approved this consolidated financial statement.

Eduardo Osuna Osuna

Beatriz Muñoz Villa

Adolfo Arcos González

Ana Luisa Miriam Ordorica
Amezcu

CEO

CFO

Head of Internal Audit

Head of Accounting

P&L

INCOME STATEMENT (MILLION PESOS)							
BBVA Mexico	2024		2025			2024	2025
	3Q	4Q	1Q	2Q	3Q	9M	9M
Interest Income	86,612	87,840	85,833	84,657	85,258	253,274	255,748
Interest Expenses	(29,994)	(32,765)	(28,842)	(27,578)	(26,204)	(91,079)	(82,624)
Net interest income	56,618	55,075	56,991	57,079	59,054	162,195	173,124
Provisions for loan losses	(14,295)	(14,615)	(13,745)	(14,614)	(15,529)	(40,057)	(43,888)
Net interest income after provisions for loan losses	42,323	40,460	43,246	42,465	43,525	122,138	129,236
Commissions and fees charged	20,977	22,473	22,156	22,590	23,060	60,632	67,806
Commissions and fees paid	(8,971)	(10,042)	(9,827)	(10,631)	(10,771)	(25,656)	(31,229)
Total Fees & Commissions	12,006	12,431	12,329	11,959	12,289	34,976	36,577
Trading income	3,482	4,791	4,405	4,951	4,530	10,477	13,886
Other operating income	(1,528)	(1,610)	(1,979)	(2,023)	(2,211)	(5,562)	(6,213)
Non-interest expense	(22,725)	(24,270)	(23,698)	(23,600)	(23,548)	(65,589)	(70,846)
Net operating income	33,558	31,802	34,303	33,752	34,585	96,440	102,640
Share in net income of unconsolidated subsidiaries and affiliates	43	50	50	277	48	356	375
Income before income tax and profit sharing	33,601	31,852	34,353	34,029	34,633	96,796	103,015
Net Taxes	(8,983)	(9,225)	(9,638)	(9,302)	(9,862)	(26,277)	(28,802)
Net Income	24,618	22,627	24,715	24,727	24,771	70,519	74,213
Other integral income for the period:							
Valuation of financial instruments to collect or sell	3,944	(2,765)	5,065	1,910	2,314	1,722	9,289
Valuation of derivative financial instruments for cash flow hedges	107	87	3	0	0	454	3
Remeasurement of defined benefits to employees	89	538	51	(4,940)	61	(1,154)	(4,828)
Other comprehensive income for the period	4,140	(2,140)	5,119	(3,030)	2,375	1,022	4,464
Integral result	28,758	20,487	29,834	21,697	27,146	71,541	78,677
Net Income attributable to:							
Controlling Interest	24,628	22,640	24,726	24,738	24,781	70,546	74,245
Non-controlling interest	(10)	(13)	(11)	(10)	(11)	(27)	(32)
	24,618	22,627	24,715	24,728	24,770	70,519	74,213
Net Income attributable to:							
Controlling Interest	28,768	20,500	29,845	21,708	27,156	71,568	78,709
Non-controlling interest	(10)	(13)	(11)	(10)	(11)	(27)	(32)
	28,758	20,487	29,834	21,698	27,145	71,541	78,677
Basic Earnings per Ordinary share (pesos per share)	1.62	1.49	1.63	1.63	1.63	4.65	4.89

This consolidated income statement is prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission, based on the Articles 99, 101 and 102 of the Mexican Credit Institutions Law, of general and compulsory observance, consistently applied, reflecting the operations conducted by the Bank up to the above date, which were realized and valued in accordance with sound banking practices and applicable legal and administrative disposals.

The Board of Directors under the responsibility of the managers who subscribe it approved this consolidated financial statement.

Eduardo Osuna Osuna

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Amezcu

CEO

CFO

Head of Internal Audit

Head of Accounting

Cash Flow Statement

CASH FLOW STATEMENT (MILLION PESOS)

BBVA Mexico

from January 1st to September 30th 2025

Income before taxes		103,015
Adjustments associated with items of investing activities:		
Losses or reversal of losses due to impairment of long-lived assets	285	
Depreciation of property, furniture and fixtures	2,265	
Amortization of installation expenses	1,409	
Amortization of intangible assets	1,392	
Participation in the net result of other entities	(375)	4,976
Operating activities		
Change in margin call accounts		(2,240)
Change in investments in financial instruments (securities) (net)		83,560
Change in debtors from repurchase agreement		(37,508)
Change in derivatives (assets)		4,203
Change in loan portfolio (net)		(105,994)
Change in acquired receivables (net)		1
Change in other accounts receivable (net)		29,528
Change in foreclosed assets (net)		(278)
Change in other operating assets (net)		(1,732)
Change in deposits		142,068
Change in interbank loans and other loans from other entities		4,085
Change in creditors from repurchase agreements		(153,236)
Change in securities loans (liability)		1
Change in collaterals sold or delivered in guarantee		(11,389)
Change in derivative financial instruments (liability)		16,707
Change in other operating liabilities		(6,971)
Change in hedging instruments (of hedge items related to operation activities)		(7,168)
Change in assets/liabilities for employee benefits		(1,410)
Change in other accounts payable		(13,727)
Income tax payments		(13,642)
Net cash flows used in operating activities		32,849
Investment activities		
Proceeds from the disposal of property, furniture and fixtures		187
Payments for the acquisition of property furniture and fixtures		(2,929)
Payments for acquisition of associates, joint ventures and other long-term investments		(20)
Payments for acquisition of intangible assets		(2,653)
Net cash flows used in investment activities		(5,415)
Financing activities		
Cash Dividend Payments		(45,000)
Proceeds associated with financial instruments that qualify as liabilities		(38)
Cash inflows from the issuance of liability-classified financial instruments		18,074
Net cash flows from financing activities		(26,964)
Net increase or decrease in cash and cash equivalents		470
Effects of changes in the value of cash and cash equivalents		(6,057)
Cash and cash equivalents at the beginning of the period		270,189
Cash and cash equivalents at the end of the period		264,602

"This consolidated cash flow statement is prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission, based on the Articles 99, 101 and 102 of the Mexican Credit Institutions Law, of general and compulsory observance, consistently applied, reflecting the operations conducted by the Bank up to the above date, which were realized and valued in accordance with sound banking practices and applicable legal and administrative disposals.

The Board of Directors under the responsibility of the managers who subscribe it approved this consolidated financial statement."

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Head of Accounting

Changes in Stockholders Equity

CHANGES IN STOCKHOLDERS EQUITY (MILLION PESOS)										
BBVA Mexico	Subscribed Capital			Earned Capital						
from January 1 to September 30th, 2025	Paid in Capital	Share Premium	Capital Reserves	Results of prior years	Unrealized Gain on Available for Sale Securities	Result from Valuation of Cash Flow Hedging Instruments	Remeasurement of defined benefits to employees	Total participation of the controlling company	noncontrolling interest	Total Stockholder's Equity
Balances as of December 31st, 2024	24,143	15,860	6,901	328,296	(5,543)	(3)	(8,337)	361,317	111	361,428
OWNER MOVEMENTS										
Dividend Decree				(45,000)				(45,000)		(45,000)
Dividend Payment Adquiria Mexico									(38)	(38)
Total				(45,000)				(45,000)	(38)	(45,038)
INTEGRAL RESULT										
Net result				74,213				74,213	32	74,245
Other comprehensive results										
Valuation of financial instruments to collect or sell					9,289			9,289		9,289
Result from valuation of cash flow hedging instruments						3		3		3
Remeasurement of defined employee benefits							(4,828)	(4,828)		(4,828)
Total				74,213	9,289	3	(4,828)	78,677	32	78,709
Balances as of September 30th, 2025	24,143	15,860	6,901	357,509	3,746		(13,165)	394,994	105	395,099

This consolidated variation in stakeholders' equity statement is prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission, based on the Articles 99, 101 and 102 of the Mexican Credit Institutions Law, of general and compulsory observance, consistently applied, reflecting the operations conducted by the Bank up to the above date, which were realized and valued in accordance with sound banking practices and applicable legal and administrative disposals.

The Board of Directors, under the responsibility of the managers who subscribe to it, approved this consolidated financial statement.

Eduardo Osuna Osuna

Beatriz Muñoz Villa

Adolfo Arcos González

Ana Luisa Miriam Ordorica Amezcua

CEO

CFO

Head of Internal Audit

Head of Accounting

Regulatory accounting pronouncement recently issued

For more detail, please refer to the 3Q25 Financial Report (in Spanish) where you can find the explanations and effects.



BBVA Mexico

Quarterly Financial Report 3Q25

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