

BBVA

4Q25

Investor Relations

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**BBVA MEXICO**

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# We are part of a solid international financial group



## GLOBAL PRESENCE BBVA (DECEMBER)



Countries	Branches	Employees
>25	5,642	127,174



## DIGITAL CAPABILITIES (DECEMBER)

Digital Sales	Mobile Clients
78.8%	62.6 millions



## FINANCIAL MAGNITUDES (DECEMBER)

Net Income	Total Assets
10,511 million euros	859,576 million euros
Performing Loans	Deposits
472,697 million euros	502,501 million euros



## ESG DEVELOPMENT

New Sustainable Business Pipeline Target Set for 2025-2029	700 million euros between 2025 and 2029
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# 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

(December 25)



# #1

## Consolidating our leadership position



### INFRASTRUCTURE



14,381

ATMs



1,635

Branches

### SOCIAL IMPACT



33.8 M

Customers



44,718

Employees

### INNOVATION



26.8 M

Mobile Clients



73%

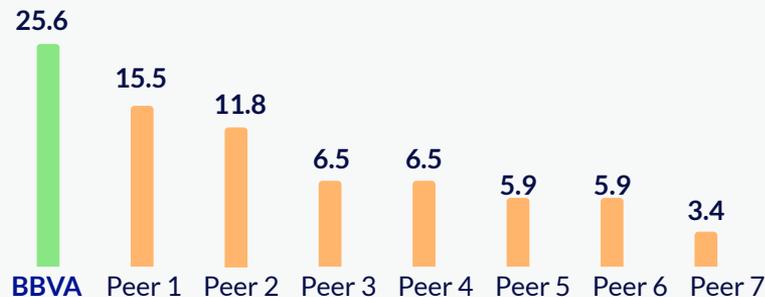
Digital Transactions

BBVA



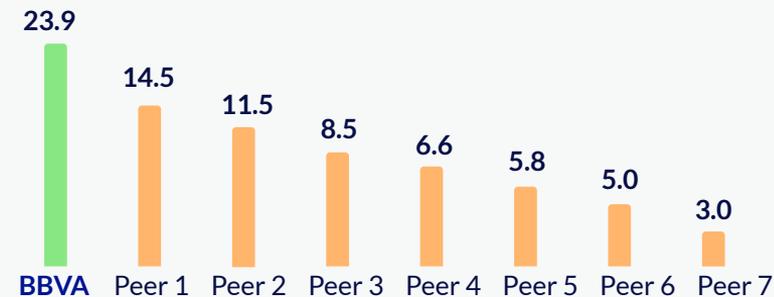
## Performing Loans Market Share

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



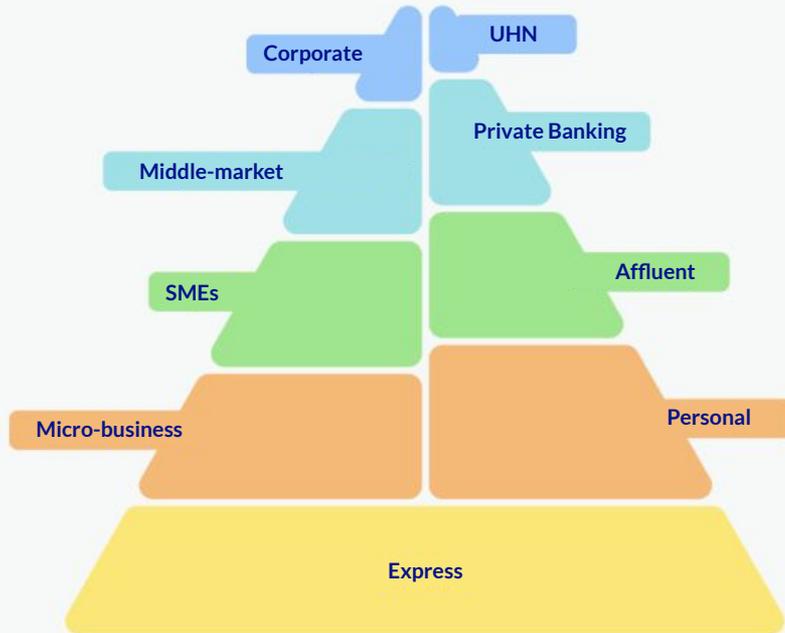
## Deposits Market Share

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



# Differentiated business model

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

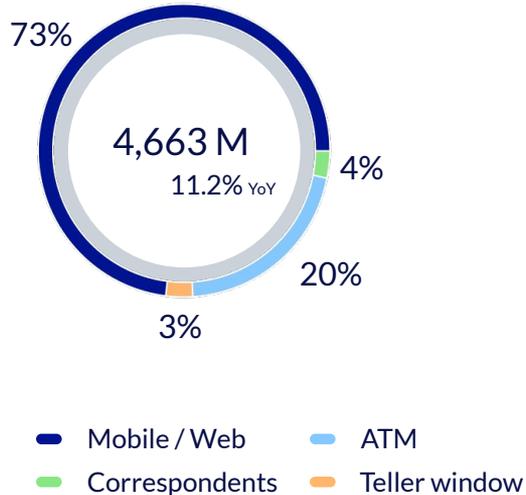


Investment as a pillar and key driver to continue transformation and innovation  
*(create new technology, digital channels, products and services)*

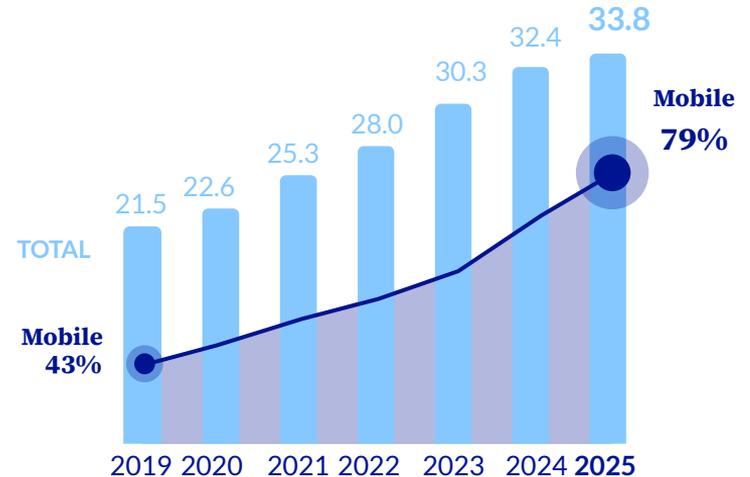
Specialized and personalized attention for each customer segment  
*(provide a higher quality service)*

# We promote financial inclusion through digital innovation

## TOTAL FINANCIAL TRANSACTIONS (12M25 | MILLIONS | EX POS TERMINALS)



## CLIENTS EVOLUTION (MILLION)



# Making significant progress in sustainable project financing



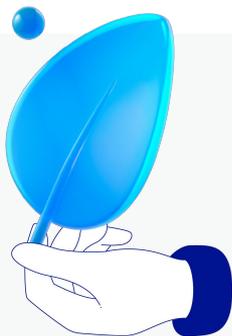
## ESG CHANNELING

(12M25 | MXN MN)

Total  
**470,411**

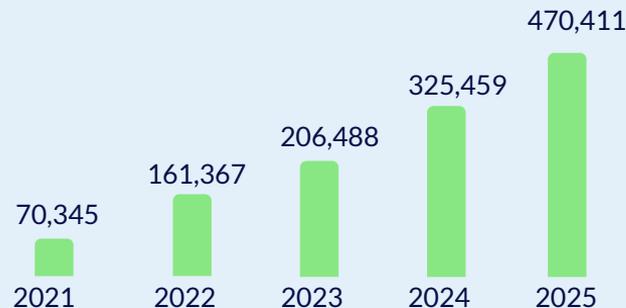
Inclusive growth  
**116,809**

Environment  
**353,602**



## EVOLUTION

(MXN MN)



- BBVA Mexico supported the Ministry of Finance in the second joint issuance of BONDESG and MS Bonds of the year, promoting sustainable projects totaling 26,200 million pesos.
- Along with SECTUR, BBVA Mx is strengthening Mexico's economic and tourism by mobilizing 5.4 billion pesos in financing for micro-businesses and promoting the country internationally in the context of major global events such as the FIFA World Cup 2026.

# **Financial Performance**

## **12M 2025**

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



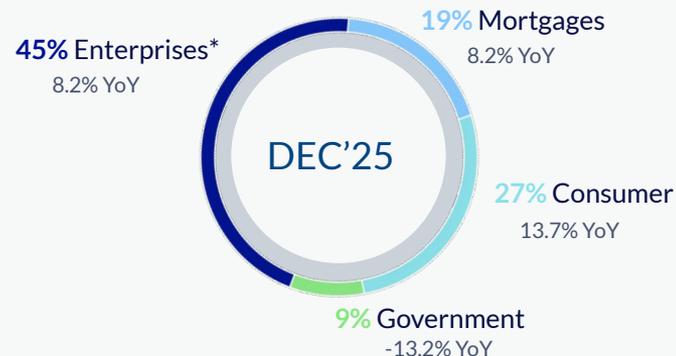
## PERFORMING LOANS (MXN MN)



## DEPOSITS (MXN MN)



## Loan Mix



## Deposits Mix



# Profit & Loss 2025

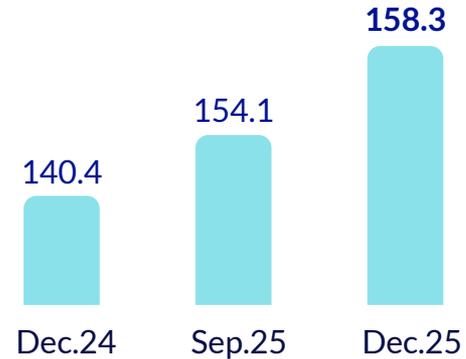
BBVA Mexico (mp)	4Q24	3Q25	4Q25	Q-o-Q(%)	12M24	12M25	Y-o-Y(%)
Net Interest Income	55,075	59,054	60,390	2.3	217,270	233,514	7.5
Provisions for loan losses	-14,615	-15,529	-17,068	9.9	-54,672	-60,956	11.5
<b>Net Interest Income after provisions</b>	<b>40,460</b>	<b>43,525</b>	<b>43,322</b>	<b>-0.5</b>	<b>162,598</b>	<b>172,558</b>	<b>6.1</b>
Fees & Commissions	12,431	12,289	12,888	4.9	47,407	49,465	4.3
Trading Income	4,791	4,530	5,346	18.0	15,268	19,232	26.0
Other Income	-1,610	-2,211	-1,344	-39.2	-7,172	-7,557	5.4
<b>Gross Income</b>	<b>56,072</b>	<b>58,133</b>	<b>60,212</b>	<b>3.6</b>	<b>218,101</b>	<b>233,698</b>	<b>7.2</b>
Non-Interest Expenses	-24,270	-23,548	-25,497	8.3	-89,859	-96,343	7.2
Net Operating Income	50	48	84	75.0	406	459	13.1
<b>Income Before Tax</b>	<b>31,852</b>	<b>34,633</b>	<b>34,799</b>	<b>0.5</b>	<b>128,648</b>	<b>137,814</b>	<b>7.1</b>
Taxes	-9,225	-9,862	-10,066	2.1	-35,502	-38,868	9.5
<b>Net Attributable Profit</b>	<b>22,627</b>	<b>24,771</b>	<b>24,733</b>	<b>-0.2</b>	<b>93,146</b>	<b>98,946</b>	<b>6.2</b>

# Ample capital levels and comfortable liquidity position

## TOTAL CAPITAL RATIO (%)



## LOCAL LIQUIDITY COVERAGE RATIO (%)



Shielded by solid liquidity and capital ratios well above minimum required



# BBVA Mexico Investor Relations

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