

BBVA

BBVA

BBVA Mexico

Quarterly Financial Report 4Q25

Good performance in total operating income

Total operating income

294,654 mp

+8.0% vs Dec.24

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

Operational excellence

Efficiency ratio

32.7%

Calculated as operating expenses / income.
Accumulated figures

Adequate asset quality

Coverage Ratio

185.8%

NPL Ratio

1.6%

High capital & comfortable liquidity levels

Capitalization Ratio

20.2%

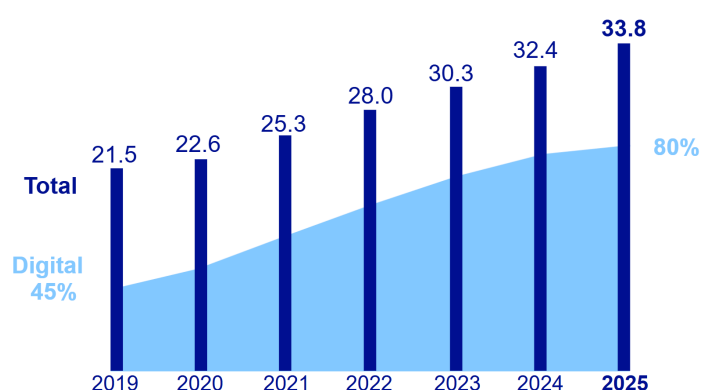
LCR (local)¹

158.3%

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

TRANSFORMATION

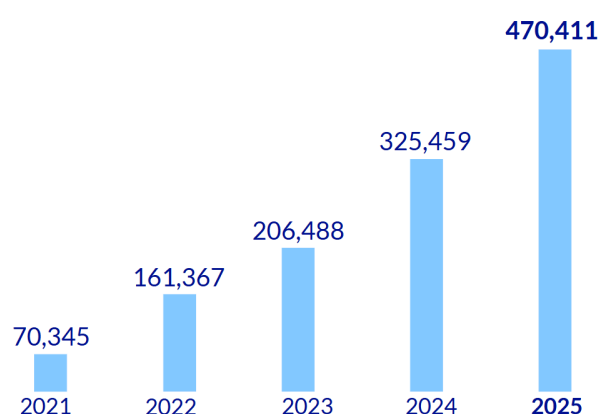
Client Evolution (millions)



Customer growth leveraged by digitalization

SUSTAINABILITY

Sustainable Financing² (mp)



Strong growth in sustainable channeling during 4Q25

¹ Liquidity Coverage Ratio (short-term indicator)

² Preliminary updated sustainable financing information for Individuals, Enterprises, as well as Green and Social Bonds as of 4Q25.

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Relevant Information

Information as of December 2025

MAIN MAGNITUDES

Results (million pesos)	4Q24	3Q25	4Q25	QoQ (%)	12M24	12M25	YoY (%)
Net Interest Income	55,075	59,054	60,390	2.3	217,270	233,514	7.5
Total Operating Income	70,687	73,662	77,280	4.9	272,773	294,654	8.0
Provisions for loans losses	(14,615)	(15,529)	(17,068)	9.9	(54,672)	(60,956)	11.5
Expenses	(24,270)	(23,548)	(25,497)	8.3	(89,859)	(96,343)	7.2
Income Before Tax	31,852	34,633	34,799	0.5	128,648	137,814	7.1
Net Income	22,627	24,771	24,733	(0.2)	93,146	98,946	6.2

Profitability (%)	4Q24	3Q25	4Q25	QoQ (bps)	12M24	12M25	YoY (bps)
ROE ¹	26.2	26.5	25.8	(65)	27.0	25.8	(118)
Efficiency	34.3	32.0	33.0	103	32.9	32.7	(25)

Financial Statement (million pesos)	Dec.24	Sep.25	Dec.25	QoQ (%)	YoY (%)
Assets	3,383,552	3,370,700	3,437,361	2.0	1.6
Credit Portfolio Stage 1	1,865,886	1,934,508	2,005,955	3.7	7.5
Credit Portfolio Stage 2	38,934	38,376	37,871	(1.3)	(2.7)
Portfolio Valued at Reasonable Value	7,681	9,296	11,081	19.2	44.3
Credit Portfolio Stage 1, Stage 2 and Portfolio at Fair Value	1,912,501	1,982,180	2,054,907	3.7	7.4
Liabilities	3,022,124	2,975,601	3,037,227	2.1	0.5
Bank Deposits ²	1,829,606	1,913,757	2,017,327	5.4	10.3
Equity	361,428	395,099	400,134	1.3	10.7

Asset Quality (%)	Dec.24	Sep.25	Dec.25	QoQ (bps)	YoY (bps)
Credit Portfolio Coverage Ratio Stage 3	193.1	182.5	185.8	325	(726)
Non-Performing Loans Ratio	1.6	1.7	1.6	(8)	3

Infrastructure (units)	Dec.24	Sep.25	Dec.25	QoQ (#)	YoY (#)
Employees	45,854	44,693	44,718	25	(1,136)
Branches	1,691	1,632	1,635	3	(56)
ATMs	14,439	14,330	14,381	51	(58)

Solvency and Liquidity (%)	Dec.24	Sep.25	Dec.25
Total Capital Ratio	18.7	20.0	20.2
Core Equity Ratio	15.2	16.3	16.5
Local LCR	140.4	154.1	158.3
Local NSFR	127.3	127.7	128.7
Leverage Ratio	9.9	10.8	10.7

¹ Calculation adjustment according to CNBV guidelines.

² Bank Deposits include demand deposits and time deposits.

Highlights

Results and Activity - December 2025

BBVA México, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México (hereinafter, BBVA Mexico), closed the 2025 financial year by consolidating a robust, profitable, and resilient business model, underpinned by the continuous growth of credit, a solid funding base, and prudent risk management, in an economic environment characterized by volatility and uncertainty in many periods.

Throughout the year, the institution reaffirmed its leadership in the Mexican financial system, combining profitable growth with efficiency, which enabled the creation of value for clients, investors and Mexico.

As of December 2025, the loan portfolio reached 2,054,907 million pesos, representing a year-on-year increase of 7.4%, while maintaining adequate risk profiles across both retail lending to families and individuals and financing to companies.

Retail lending to families and individuals closed the year with a balance of 940,858 million pesos, equivalent to annual growth of 11.4%, driven by payroll and personal loans (+12.7%), credit cards (+13.9%) and auto financing (+16.5%), segments in which BBVA Mexico continues to hold leading market positions. In mortgage lending, the institution strengthened its role as the system's leading originator, granting one out of every four mortgages in Mexico.

In the wholesale segment, enterprise lending grew 7.9% year-on-year, with mainly strong performance in corporate loans, while the government loan portfolio closed with a balance of 176,928 million pesos.

Small and Medium-sized Enterprises (SMEs) are a central component of the growth strategy. As of year-end 2025, this portfolio reached 155,001 million pesos, reflecting annual growth of 14.4% and underscoring the bank's commitment to the companies that drive economic activity and strengthen the country's productive base.

On the funding side, BBVA Mexico reinforced its leadership in deposits, reaching a total balance of 2,017,327 million pesos, with annual growth of 10.3%. This performance consolidated a diversified and efficient funding structure, supporting loan growth with adequate liquidity levels. The loan-to-deposit ratio stood at 101.3%.

In terms of profitability, BBVA Mexico generated a total net income of 98,946 million pesos in 2025, representing annual growth of 6.2%, supported by the performance of the net interest income, growth in commissions and solid trading results. At year-end, the bank reported a ROE of 25.8% and an efficiency ratio of 32.7%, positioning it among the most profitable and efficient institutions in the system. Asset quality remained at solid levels, with a non-performing loan ratio of 1.6% and a coverage ratio of 185.8%, reflecting a disciplined risk policy. In addition, BBVA Mexico closed December 2025 with a capital ratio of 20.2%, comfortably above minimum regulatory requirements.

Digital Strategy

In 2025, BBVA Mexico reaffirmed its digitalization strategy as one of the main enablers of growth, efficiency and customer engagement, driven by the conviction to expand access to financial products and services through robust, secure and highly available digital platforms.

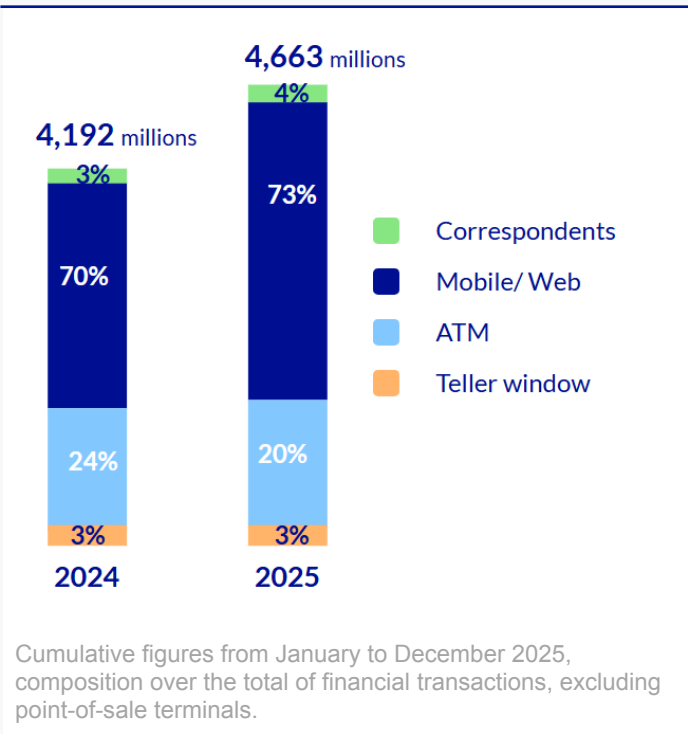
This strategic focus accelerated the adoption of digital channels, reaching 27.1 million digital customers by year-end 2025, representing annual growth of 8.6%. As a result, 80% of the total customer base now interacts regularly through digital channels, reflecting a structural shift in user preferences toward remote and self-service solutions.

Digitalization has also transformed the relationship between customers and the bank, driving higher usage frequency and deeper interactions. During 2025, BBVA Mexico processed 4,663 million financial transactions, representing an increase of 11.2% compared to the previous year.

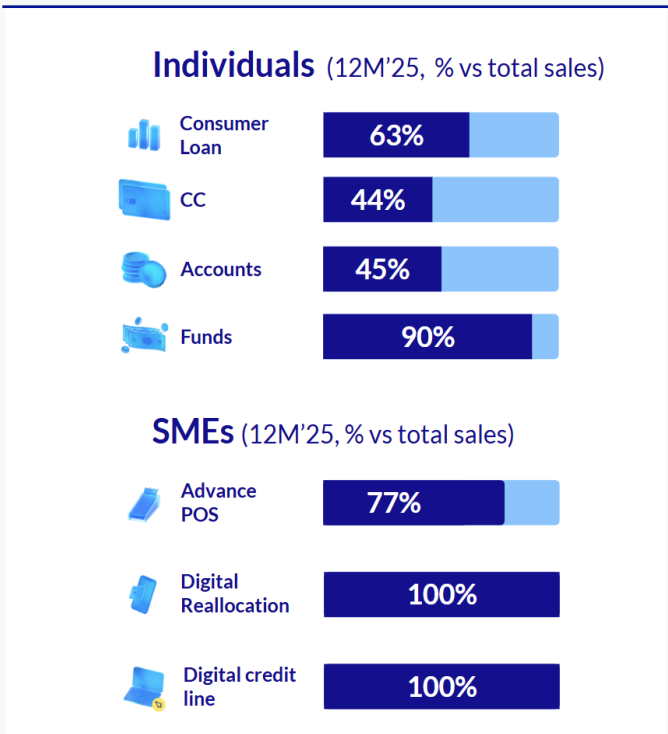
Of this volume, 73% of transactions were carried out through the mobile app and website, exceeding the 70% recorded in 2024 and demonstrating the consolidation of digital channels as the primary point of contact with customers.

BBVA Mexico’s digital transformation goes beyond the modernization of channels; it aims to anticipate customer needs by combining technological innovation, functionality and operational efficiency, while strengthening a differentiated value proposition that underpins the bank’s sustainable growth.

FINANCIAL TRANSACTIONS



E2E DIGITAL SALES



BBVA Trader transforms investing in Mexico by bringing brokerage and banking services together in a single platform

BBVA Trader is an accessible investment platform that provides direct access to the purchase and sale of more than 4,700 instruments worldwide, including shares of companies listed on the International Quotation System, as well as Exchange Traded Funds (ETFs) and Fibras (Real Estate Investment Trusts). The user experience is simple, allowing clients to decide independently which companies and capital markets instruments to invest in.

Since its launch in late 2011, BBVA Trader has evolved significantly, incorporating advanced features such as real-time quotes, technical charts, up-to-date financial news and customized alerts. The platform can be contracted through BBVA Mexico's online banking services at bbva.mx.

Sustainability

Strategy¹

Promoting sustainability as a driver of growth is a strategic priority of the **BBVA Group** of which we are part. The roadmap to achieve this goal is built around 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 470,219 million pesos, including the environmental and inclusive growth axis, accumulated as of the end of December 2025.

Sustainable canalization (January-December 2025)

Environment \$339,928 mp	Inclusive growth \$130,291 mp	Total \$470,219 mp
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**Preliminary information on sustainable financing for individuals, companies, as well as green and social bonds updated as of 4Q25.*

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.

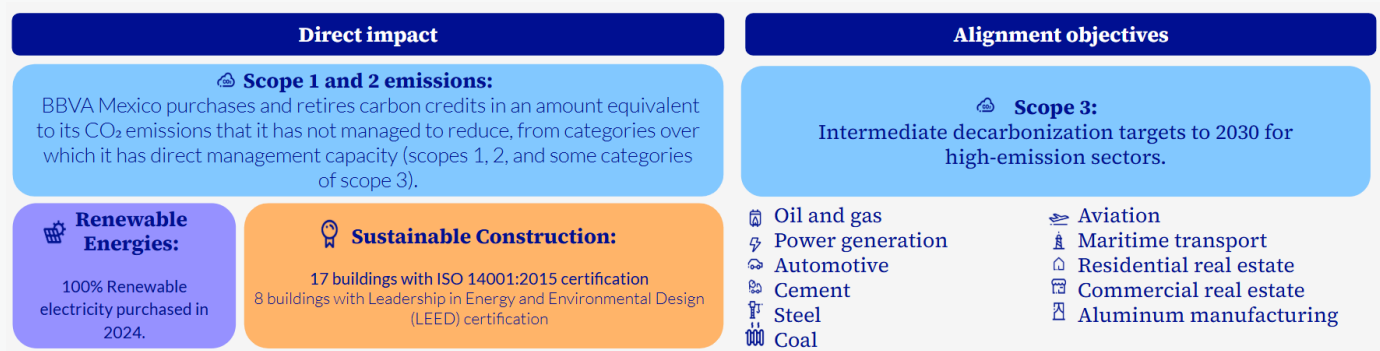
Environmental Channeling

It mainly comprises activities with the potential to contribute to climate change mitigation and/or adaptation, with the aim of promoting the transition toward a low-carbon economy and strengthening the resilience of productive and urban systems in the face of climate-related challenges. It also includes the protection of biodiversity, covering the sustainable use of water resources, pollution prevention and control, and circular economy activities. Its purpose is to support the transition to a low-carbon economy and enhance the resilience of productive and urban systems to climate challenges.

Social Channeling

It seeks to foster economic growth that leaves no one behind and creates opportunities for all. By promoting 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 in which everyone has the potential to prosper. It mainly includes the financing of inclusive infrastructure, the strengthening of companies, SMEs, entrepreneurs and microenterprises, as well as the design of products for vulnerable customers.

BBVA Transition Plan



Government model

To implement its sustainability strategy, BBVA Group operates globally under a governance model with a cross-cutting approach that permeates the organization from the Board of Directors. In Mexico, the bank has a Local Sustainability Area comprising a Local Sustainability Office and 17 workstreams made up of various specialized areas across the institution.

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 16.8 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 Diversity, Equity and Inclusion Policy that sets out the fundamental principles guiding our actions to ensure equal opportunities, respect for differences and the well-being of our employees. Currently, 51% of our workforce is made up of women.

Launch of TO2

Starting in August 2025, BBVA Mexico's digital customers are not only able to calculate their CO₂ emissions, but, if these exceed one ton, they also have the option to contribute to certified forestry projects. This is made possible through the TO2 feature in the BBVA app, developed in partnership with MEXICO2, the Mexican Carbon Platform of the BMV Group.

Contributions can be made directly through the BBVA app, using credit cards, debit cards or BBVA points.

²Information as of 4Q 2025.

BBVA Mexico and SECTUR leverage the country through financing and promotion ahead of a historic 2026 in economic and tourism terms

BBVA Mexico and the Ministry of Tourism (SECTUR) announced the results of *Avanzamos por México*, an alliance through which, since March 2025, 5,400 million pesos in financing has been granted to microbusinesses, including artisans, gastronomy providers and tour operators, among others.

In light of the celebration of major international events in Mexico, such as the FIFA World Cup 2026, BBVA Mexico organized the Tourism and Investment Forum in Madrid, Spain, with the participation of the Ministry of Tourism (SECTUR) and the state governors of Guanajuato, Jalisco and Quintana Roo. The forum brought together more than 300 business leaders, in their capacity as Regional Advisors of the financial institution, to highlight the country's strengths as an attractive destination for investment.

Within this forum for proposals and reflection, the results of *Avanzamos por México* were presented. This strategy is based on the digitalization and training of service providers across 250 municipalities, 177 *Pueblos Mágicos* and 73 tourist communities. Since March 2025, 9,000 new small businesses have begun carrying out transactions through point-of-sale terminals or digital payment solutions, such as mobile payments, enabling them to gain access to financing. In this regard, the bank has channeled nearly 2,000 loans to these businesses, totaling 5,400 million pesos in tourist areas.

As part of the forum, the panel "Mexico's Tourism Investment Plan" was held, during which the bank demonstrated its commitment to working with the public sector through the National Tourism Development Fund (FONATUR), focusing its collaboration on advising the government entity on the optimization and enhancement of the properties under its management.

BBVA Mexico's involvement goes beyond the provision of credit, offering comprehensive support to projects from start to finish. This includes structuring the financial vehicle, designing trust governance, scouting and attracting investors (both domestic and international), commercialization, and, fundamentally, financial advisory services.

Participants underscored the significance of Mexico hosting the FIFA World Cup 2026 and agreed that projections for the year point to the surpassing of several economic and tourism indicators.

To conclude, BBVA Mexico highlighted the country's strength as a reliable destination for both tourism and investment, while demonstrating that its partnership with the Government of Mexico at all three levels fosters the development of key tourism infrastructure projects that generate opportunities and drive sustained economic growth.

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

BBVA Mexico reaffirmed its commitment to mobilizing resources toward financing aligned with the country's sustainable development by participating as an intermediary in the second and final joint issuance of BONDESG and MS Bonds of the year, carried out by the Ministry of Finance and Public Credit (SHCP). This transaction represents a further step forward in consolidating the benchmark yield curve for responsible public sustainable financing, aligned with ESG criteria.

The issuance in the local market amounted to 26,200 million pesos, with total demand reaching 48,012 million pesos, equivalent to an oversubscription of 1.83 times. This reflects the growing investor interest in these instruments and the increasing orientation of capital flows toward the creation of shared value, recognizing not only financial returns but also positive environmental and social impact.

With this second joint issuance, the 2025 BONDESG and MS Bonds program reached an amount of 124,200 million pesos, consolidating its position as one of the most relevant initiatives in the field of sustainable finance. The transaction also stood out for the innovation introduced through the incorporation of linkages between BONDESG and MS Bonds (fixed-rate bonds), which broadened investor participation and optimized the placement.

BBVA Mexico's active participation in this operation reinforces its role as one of the most relevant players in the development and deepening of the sustainable labeled bond market. Across the ESG issuances in which the bank has participated, it has contributed experience, technical expertise and strategic vision to the development of financial solutions that promote a more inclusive and sustainable future.

BBVA Mexico welcomed the new Ministry of Finance and Public Credit (SHCP) issuance and reiterated its commitment to continue promoting the development of the financial market, with a focus on ESG criteria.



BBVA Mexico launches the “Raise Your Hand for Education” campaign to strengthen scholarships for more than 54,000 students

In December 2025, BBVA Mexico carried out the fundraising campaign “Raise Your Hand for Education,” aimed at mobilizing donations from employees, clients and partners to strengthen the BBVA Scholarships for *Chavos que Inspiran* program, which currently supports more than 54,000 talented students from vulnerable communities across the country, providing comprehensive support from secondary school through university.

With more than two decades of operation, Fundación BBVA Mexico, the social arm of BBVA Mexico, has placed social mobility at the core of its mission. The model combines financial scholarships with academic, emotional and vocational support, mentoring by bank employees, and access to digital tools, with the objective of ensuring that talent in Mexico is not excluded from the education system due to a lack of opportunities.

Currently, the BBVA Scholarships for *Chavos que Inspiran* program supports more than 54,000 scholarship recipients. The model provides 10 years of support, from the moment students enter secondary school through the completion of their university degrees, including mentoring by bank employees during the university stage and guidance to enhance employability.

The results demonstrate the program’s impact in terms of educational retention, employability and income:

- Each graduate attains, on average, seven more years of schooling than their parents.
- The Foundation maintains a 95% school retention rate, reducing the risk of dropout.
- 93% of graduates have secured their first job, of whom 80% are in formal employment.
- Upon graduation, these employed graduates earn, on average, 60.2% higher income than peers with similar profiles.
- 100% of graduates overcome poverty once they secure their first job.

Fundación BBVA Mexico reaffirmed its commitment to promoting social mobility, fostering a Mexico with greater opportunities, and contributing to the development of a more competitive country. Through the “Raise Your Hand for Education” campaign, donations will be channeled to enable more young people to complete their studies, access higher-quality jobs, and transform the future of their families and communities.

Macro Environment

The Mexican economy continued to show weaker momentum toward the end of 2025, amid a context marked by subdued investment and weakness in the industrial sector. Nevertheless, activity was partially offset by the solid performance of machinery exports and the services sector, which continued to act as the main drivers of growth.

In this environment, BBVA Research maintains its GDP growth forecast at 0.7% for 2025 and revises its 2026 estimate upward to 1.2%, two tenths of a percentage point above the previous scenario. This improvement reflects a macroeconomic framework that incorporates lower fiscal consolidation, more accommodative monetary conditions and, although some uncertainty remains related to the review of the United States–Mexico–Canada Agreement (USMCA), a baseline scenario of continued regional integration.

In terms of prices, inflation showed signs of stabilization during the last quarter of 2025, hovering around 3.7% and closing the year at that level. For 2026, inflation is expected to remain at similar levels, with an estimated year-end rate of 3.8%, reinforcing an environment of greater predictability for consumption and investment decisions.

Following the rate cut implemented in December, the policy rate closed 2025 at 7.00%. The expected inflation and activity outlook points to a gradual monetary easing process, with additional cuts throughout 2026, bringing the rate to around 6.5% by year-end.

Regarding the banking system, based on data from the National Banking and Securities Commission as of November 2025, credit maintained a year-on-year growth rate of 5.8%, supported by the dynamism of consumer credit (+12.6%), mortgage lending (+5.4%) and corporate lending (+5.8%).

Growth in total deposits (demand and time deposits) was slightly below credit growth, with a year-on-year increase of 5.1% as of November 2025. Demand deposits showed stronger momentum (+6.3%) compared to time deposits (+2.3%), reflecting a higher preference for liquidity.

Finally, system-wide non-performing loans showed a slight deterioration, reaching 2.3% in November 2025, while capital levels remained comfortable, providing an adequate buffer to absorb risks and support credit growth under the expected macroeconomic environment.

Management Discussion & Analysis (MD&A)

Commercial Activity

Loan portfolio at Stage 1 and Stage 2

At year-end 2025, BBVA Mexico delivered a positive performance in its loan portfolio despite a global macroeconomic environment marked by uncertainty and a local context characterized by an interest rate normalization process. In this scenario, the bank reaffirmed its leadership in the Mexican financial system, combining loan growth with prudent risk management, supported by commercial strategies based on digitalization and innovation.

The performing loan portfolio classified in Stage 1 and Stage 2 reached 2,054,907 million pesos at year-end 2025, representing year-on-year growth of 7.4%. This performance was driven mainly by the dynamism of lending to families and individuals and, to a lesser extent, by the commercial portfolio.

The portfolio for families and individuals closed the year with a balance of 940,858 million pesos, equivalent to year-on-year growth of 11.4%, making this segment one of the main drivers of growth in the total portfolio.

Credit cards posted a strong performance, reaching a balance of 226,901 million pesos and annual growth of 13.9%. This advance was supported by strong year-end activity, as well as commercial strategies focused on promotional campaigns, digital expansion and higher levels of financial inclusion. During 2025, BBVA Mexico issued 2.7 million new credit cards, strengthening its leading position in this market.

Personal and payroll loans also recorded sustained annual growth of 12.7%, with a balance of 244,380 million pesos. The momentum in this portfolio was supported by a lower interest rate environment, enabling the origination of more than 2.8 million new loans during the year.

In the auto segment, the portfolio reached a balance of 79,119 million pesos, with year-on-year growth of 16.5%, positioning it as one of the most dynamic segments within the portfolio. This performance was driven by strategies linked to the entry of new brands into the Mexican market, such as BYD, Neta Auto and Great Wall Motor, as well as by growing consumer interest in electric and hybrid vehicles.

In mortgage lending, the balance amounted to 390,458 million pesos at year-end 2025, with annual growth of 8.2%. The gradual decline in interest rates supported housing demand. BBVA Mexico reaffirmed its leadership in this market, with a market share above 25%, granting one out of every four mortgages in the country. Its digital and innovative mortgage offering, as well as products focused on sustainable housing, contribute to the wealth accumulation of Mexican families and to the dynamism of the real estate sector.

The commercial portfolio, which includes the corporate, government and financial institutions segments, reached a balance of 1,102,968 million pesos, representing annual growth of 4.1%. This performance reflected the strength of BBVA Mexico's corporate portfolio and its focus on providing financing that enables companies to maintain business continuity and expand their operations. In particular, the corporate portfolio recorded year-on-year growth of 7.9%, with a balance of 873,184 million pesos. The government portfolio closed the year with a balance of 176,928 million pesos.

BBVA Mexico strengthened its support for small and medium-sized enterprises (SMEs), a key segment for the country's economic development. At year-end 2025, the SME portfolio reached 155,001 million pesos, representing annual growth of 14.4%, reflecting a strategy focused on digitalization, comprehensive solutions and support for business growth.

This progress was underpinned by the bank's active participation in the Federal Government's Plan Mexico, as well as by a digital offering that enables SMEs to access financing, payment solutions and key financial services in an agile and straightforward manner.

Through products such as POS advance financing, digital credit lines, term loans and business credit cards, BBVA Mexico enhanced the customer experience and addressed the segment's needs in a comprehensive manner.

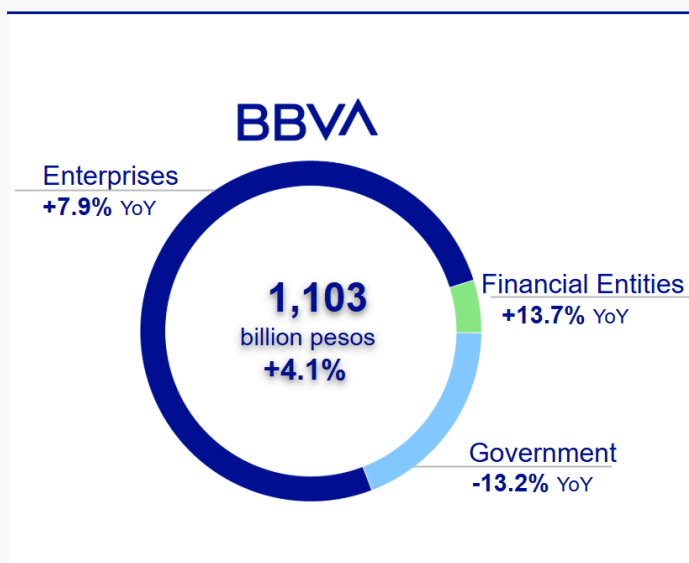
In addition, the bank promoted the development of strategic sectors and advanced financial inclusion through the "Banco de Barrio" initiative, which since its launch has added more than 530 thousand customers, installed 375 thousand point-of-sale terminals and opened 1.2 million payroll accounts, reaffirming its commitment to the sustainable growth of SMEs in Mexico.

With these results, BBVA Mexico consolidated its leadership position in the national banking system, with a market share of 25.6%, according to data from the National Banking and Securities Commission (CNBV) as of December 2025.

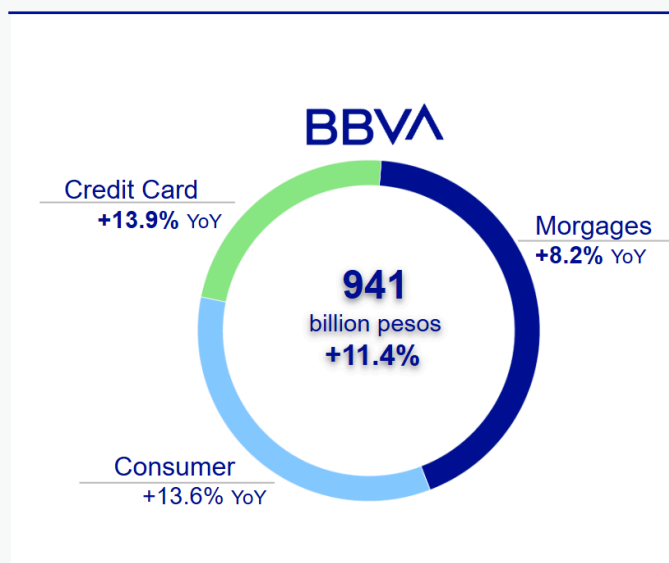
Breakdown of Stage 1 and Stage 2 credit

CREDIT PORTFOLIO STAGE 1 AND 2 (MILLION PESOS)				Variation (%)	
BBVA Mexico	December 2024	September 2025	December 2025	vs Sep. 2025	vs Dec. 2024
Credit Portfolio Stage 1	1,865,886	1,934,508	2,005,955	3.7	7.5
Enterprises	795,883	813,984	862,942	6.0	8.4
Financial Entities	46,472	52,435	52,856	0.8	13.7
Government	148,413	149,973	151,391	0.9	2.0
State-owned Entities	55,463	34,368	25,537	(25.7)	(54.0)
Government Entities	203,876	184,341	176,928	(4.0)	(13.2)
Commercial Loans	1,046,231	1,050,760	1,092,726	4.0	4.4
Consumer	471,531	517,470	536,785	3.7	13.8
Mortgage	348,124	366,278	376,444	2.8	8.1
Credit Portfolio Stage 2	38,934	38,376	37,871	(1.3)	(2.7)
Enterprises	13,676	9,937	10,242	3.1	(25.1)
Financial Entities	5	3	0	n.a.	n.a.
Commercial Loans	13,681	9,940	10,242	3.0	(25.1)
Consumer	12,432	14,029	13,615	(3.0)	9.5
Mortgage	12,821	14,407	14,014	(2.7)	9.3
Credit Portfolio Stage 1 and 2	1,904,820	1,972,884	2,043,826	3.6	7.3
Portfolio Valued at Fair Value	7,681	9,296	11,081	19.2	44.3
Total Credit Portfolio	1,912,501	1,982,180	2,054,907	3.7	7.4

Commercial Portfolio



Individuals and Families Portfolio



Performing Loans by Type Portfolio and Currency

LOAN PORTFOLIO AS OF DECEMBER 31, 2025 (MILLION PESOS)				
BBVA Mexico	Importe valorizado			
	Pesos	Foreign Currency	UDIS	Total
Credit Portfolio Stage 1				
Enterprises	623,718	239,223	1	862,942
Financial Entities	51,398	1,415	0	52,813
Government Entities	168,937	7,991	0	176,928
Commercial Loans	844,053	248,629	1	1,092,683
Consumer Loans	536,785	0	0	536,785
Mortgages Loans	375,345	0	1,099	376,444
Total Credit Portfolio Stage 1	1,756,183	248,629	1,100	2,005,912
Credit Portfolio Stage 2				
Enterprises	7,009	3,233	0	10,242
Financial Entities	0	0	0	0
Commercial Loans	7,009	3,233	0	10,242
Consumer Loans	13,615	0	0	13,615
Mortgages Loans	13,846	0	168	14,014
Total Credit Portfolio Stage 2	34,470	3,233	168	37,871
Credit Portfolio Stage 3				
Enterprises	6,989	1,381	3	8,373
Financial Entities	19	0	0	19
Commercial Loans	7,008	1,381	3	8,392
Consumer Loans	16,811	0	0	16,811
Mortgages Loans	8,892	0	60	8,952
Total Credit Portfolio Stage 3	32,711	1,381	63	34,155
Portfolio Valued at Fair Value	7,253	3,828	0	11,081
Total Performing Loans	1,830,617	257,071	1,331	2,089,019

Asset Quality

Non-performing loans Stage 3

At year-end 2025, the Stage 3 credit risk portfolio stood at 34,155 million pesos, representing a year-on-year increase of 9.3%, in line with the evolution of the portfolio and the macroeconomic environment during the year. The non-performing loan (NPL) ratio stood at 1.6%, a level that compares favorably with the average of the Mexican financial system, reflecting the strength of the bank's origination and risk monitoring processes.

BBVA Mexico maintains a prudent and forward-looking approach to credit risk management. In this context, the coverage ratio of the Stage 3 portfolio remained at a solid level of 185.8%.

CREDIT PORTFOLIO STAGE 3 (MILLION PESOS)					
BBVA Mexico				Variation (%)	
	Dec. 2024	Sep. 2025	Dec. 2025	vs Sep. 2025	vs Dec. 2024
Enterprises	8,907	9,978	8,373	(16.1)	(6.0)
Financial Entities	16	16	19	18.8	18.8
Commercial Loans	8,923	9,994	8,392	(16.0)	(6.0)
Consumer	14,361	15,220	16,811	10.5	17.1
Mortgage	7,966	9,395	8,952	(4.7)	12.4
Credit Portfolio Stage 3	31,250	34,609	34,155	(1.3)	9.3

NPL ratio (%)

1.6 %

December 2025

Coverage ratio (%)

185.8 %

December 2025

Non-Performing Loans Stage 3 Movements

NON-PERFORMING LOANS MOVEMENTS STAGE 3 AS OF DECEMBER 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:	10,127	29,086	29,303	12,537	81,053
Transfer of current loan (Stage 1 and 2)	9,051	27,299	27,764	11,104	75,218
Restructured	1,076	1,787	1,539	1,433	5,835
Outputs:	(10,658)	(28,448)	(27,491)	(11,551)	(78,148)
Transfer of current loan (Stage 1 and 2)	(1,662)	(3,012)	(1,567)	(8,026)	(14,267)
Cash Settlements	(2,505)	(33)	(667)	(376)	(3,581)
Restructured	(201)	-	(7)	(41)	(249)
Financial Penalties	(1,277)	(2,412)	(1,988)	(1,417)	(7,094)
Write-offs	(5,013)	(22,991)	(23,262)	(1,691)	(52,957)
Final Balance (December 2025)	8,392	6,929	9,882	8,952	34,155

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	
December 2025	Balance	Provision	Balance	Provision	Balance	Provision	Balance	Provision	Balance	Provision
Risk Level										
A1	996,878	2,680	368,780	223	101,813	925	125,515	2,894	1,592,986	6,722
A2	59,559	706	3,892	23	24,968	618	23,899	1,516	112,318	2,863
B1	13,899	276	1,109	10	84,000	2,796	16,390	1,246	115,398	4,328
B2	10,522	242	2,084	27	35,246	1,606	13,565	1,186	61,417	3,061
B3	20,973	774	1,851	33	24,798	1,353	9,761	1,060	57,383	3,220
C1	5,562	378	8,642	286	22,632	1,532	14,899	2,130	51,735	4,326
C2	1,796	233	4,081	297	19,338	2,054	16,770	3,995	41,985	6,579
D	6,255	2,029	1,687	268	7,430	1,597	6,357	3,680	21,729	7,574
E	4,731	3,524	7,283	4,724	16,116	10,567	6,674	5,970	34,804	24,785
Additional										-
Total required	1,120,175	10,842	399,409	5,891	336,341	23,048	233,830	23,677	2,089,755	63,458

Commercial includes Business Credit Cards and letters of credit.

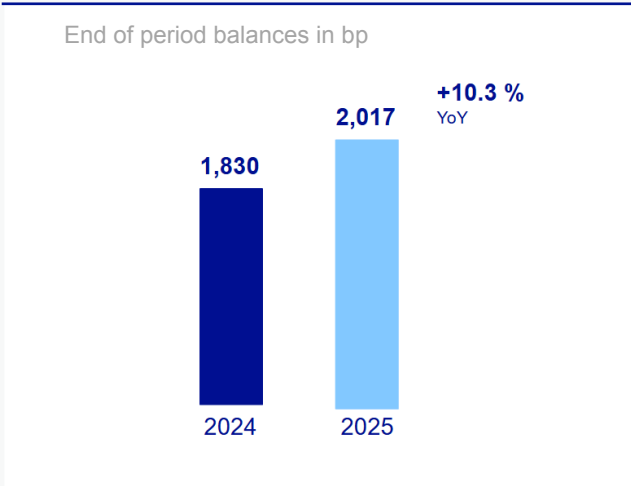
Deposits

BBVA Mexico reaffirmed its leadership in deposit-taking by reaching a total balance of 2,017,327 million pesos at year-end 2025, representing annual growth of 10.3%. This performance reflects the sustained confidence of savers, as well as the bank’s institutional strength and value proposition in savings products. With a market share of 24.2% (source: CNBV as of December 2025), BBVA Mexico consolidated its position as the leading institution in the Mexican financial system.

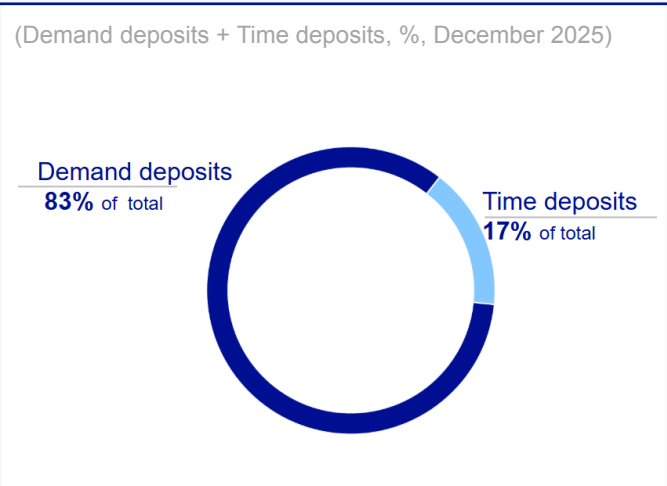
Demand deposits continued to be the bank’s main source of funding, reaching a balance of 1,679,511 million pesos, with annual growth of 9.0%. These deposits accounted for 83% of total bank deposits, enabling the bank to maintain a stable, low-cost funding structure aligned with its loan growth strategy. Time deposits, in turn, recorded annual growth of 17.0%, reaching a balance of 337,816 million pesos. This performance was driven by a commercial strategy focused on attracting new customers through selective offers at preferential rates, as well as encouraging savings in longer-tenor instruments, contributing to greater diversification and strength of the funding base.

DEPOSITS (MILLION PESOS)			Variation (%)		
BBVA Mexico	Dec.	Sep.	Dec.	vs Sep.	vs Dec.
	2024	2025	2025	2025	2024
Demand deposits	1,540,914	1,584,469	1,679,511	6.0	9.0
Time deposits	288,692	329,288	337,816	2.6	17.0
Customer Deposits	266,837	302,629	314,181	3.8	17.7
Money Market	21,855	26,659	23,635	(11.3)	8.1
Bonds	135,432	158,003	159,610	1.0	17.9
Deposits global account without movements	7,019	7,601	7,771	2.2	10.7
Total deposits	1,972,057	2,079,361	2,184,708	5.1	10.8

DEPOSITS



DEPOSITS MIX



Bank Deposits include demand deposits and time deposits.

Results

During 2025, BBVA Mexico recorded solid financial performance, achieving net income of 98,946 million pesos, representing year-on-year growth of 6.2%. This result stemmed from disciplined execution of the business model, supported by efficient funding management and growth in loan origination throughout the year.

Financial performance was also supported by an increase in fee income, reflecting higher customer transactional activity during the year. In addition, trading income showed favorable performance, benefiting from movements in exchange rates and interest rates in derivative financial instruments, contributing positively to overall results for the year.

During the quarter, net income amounted to 24,733 million pesos, remaining stable compared to the previous quarter. This performance reflects higher provisioning needs and an increase in personnel expenses, which were offset by growth in recurring income and favorable trading results.

INCOME STATEMENT (MILLION PESOS) BBVA Mexico				Variation (%)			Variation (%)
	4Q	3Q	4Q	vs 3Q	12M	12M	vs 12M
	2024	2025	2025	2025	2024	2025	2024
Net Interest Income	55,075	59,054	60,390	2.3	217,270	233,514	7.5
Provisions for loans losses	(14,615)	(15,529)	(17,068)	9.9	(54,672)	(60,956)	11.5
Net Interest Income after provisions for loans losses	40,460	43,525	43,322	(0.5)	162,598	172,558	6.1
Total 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 operating income	(1,610)	(2,211)	(1,344)	(39.2)	(7,172)	(7,557)	5.4
Total operating income	56,072	58,133	60,212	3.6	218,101	233,698	7.2
Non-interest expense	(24,270)	(23,548)	(25,497)	8.3	(89,859)	(96,343)	7.2
Net operating income	31,802	34,585	34,715	0.4	128,242	137,355	7.1
Share in net income of unconsolidated subsidiaries	50	48	84	75.0	406	459	13.1
Income before income tax and profit sharing	31,852	34,633	34,799	0.5	128,648	137,814	7.1
Net Taxes	(9,225)	(9,862)	(10,066)	2.1	(35,502)	(38,868)	9.5
Net Income	22,627	24,771	24,733	(0.2)	93,146	98,946	6.2

MIN Total Assets (%)

6.9%

December 2025

ROE (%)

25.8%

December 2025

Net Interest Income

During 2025, BBVA Mexico strengthened its net interest income, recording year-on-year growth of 7.5% to reach 233,514 million pesos. This performance reflects efficient management of funding costs, combined with growth in the loan portfolio in higher-yield segments, enabling margin expansion in a challenging environment.

Compared to the previous quarter, net interest income increased by 2.3%, driven mainly by lower interest expenses resulting from a reduction in rates paid on repurchase agreements and deposits, as well as by higher interest income from the loan portfolio.

Net interest income adjusted for credit risk totaled 172,558 million pesos, representing year-on-year growth of 6.1%, reflecting the bank's ability to generate net profitability after provisions. The net interest margin (NIM) stood at 6.9%, positioning it among the most competitive levels in the Mexican financial system.

Loan loss provisions amounted to 60,956 million pesos, with year-on-year growth of 11.5%, in line with the natural expansion of the portfolio and consistent with a prudent risk recognition policy. In this context, the cost of risk remained stable at 3.1% as of December 2025.

NET INTEREST INCOME (MILLION PESOS)				Variati on (%)			Variation (%)
BBVA Mexico	4Q	3Q	4Q	vs 3Q 2025	12M	12M	vs 12M 2024
	2024	2025	2025		2024	2025	
Interest income	87,280	84,537	85,104	0.7	337,997	338,464	0.1
Interest expenses	(32,765)	(26,204)	(25,549)	(2.5)	(123,844)	(108,173)	(12.7)
Margin fees	560	721	835	15.8	3,117	3,223	3.4
Net Interest Income	55,075	59,054	60,390	2.3	217,270	233,514	7.5
Provisions for loans losses	(14,615)	(15,529)	(17,068)	9.9	(54,672)	(60,956)	11.5
Net Interest Income after provisions	40,460	43,525	43,322	(0.5)	162,598	172,558	6.1

Commissions and fees

During 2025, BBVA Mexico's net fees and commissions amounted to 49,465 million pesos, representing year-on-year growth of 4.3%. This performance was driven by higher customer transactional activity, particularly in credit and debit card operations, as well as the strong momentum in fees associated with investment funds.

On a sequential basis, net fees and commissions increased by 4.9% compared to the previous quarter, mainly explained by greater use of payment methods in a seasonally higher transactional environment.

At BBVA Mexico, more than 24 million customers already operate through the mobile channel without paying fees, reinforcing the value of the digital model as the main lever of customer engagement. In this context, the hyper-personalization of the BBVA Mx App has become a key enabler to deepen digital adoption, enhance the user experience and chart a sustainable path toward a zero transactional fees model in digital channels.

FEES & COMMISSIONS (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	4Q	3Q	4Q	vs 3Q	12M	12M	vs 12M
	2024	2025	2025		2024	2025	
Bank fees	1,986	2,160	1,960	-9.3	7,822	8,282	5.9
Credit and debit card	7,949	7,482	8,328	11.3	29,442	30,710	4.3
Investment funds	1,973	2,249	2,342	4.1	7,167	8,767	22.3
Others	523	398	258	(35.2)	2,976	1,706	(42.7)
Commissions and fee income	12,431	12,289	12,888	4.9	47,407	49,465	4.3

Trading income

During 2025, BBVA Mexico recorded cumulative trading income of 19,232 million pesos, representing year-on-year growth of 26.0% compared to the same period in 2024.

This growth was mainly driven by higher gains from the purchase and sale of derivative financial instruments, as well as valuation gains on investments in financial instruments.

Compared to the previous quarter, trading income increased by 18.0%, explained by higher valuation results in derivative financial instruments, reflecting an effective assessment of market conditions.

TRADING INCOME (MILLION PESOS)			Variation (%)				Variation (%)
BBVA Mexico	4Q	3Q	4Q	vs 3Q	12M	12M	vs 12M
	2024	2025	2025		2024	2025	
Investment in financial instruments	(3,216)	870	(1,223)	n.a.	(2,360)	3,252	n.a.
Foreign exchange	5,132	2,670	3,097	16.0	11,165	7,304	(34.6)
Derivatives	1,250	(2,564)	431	n.a.	(1,232)	(13,607)	n.a.
Results from valuation	3,166	976	2,305	n.a.	7,573	(3,051)	n.a.
Investment in financial instruments	2,125	(11,981)	6,883	n.a.	2,728	(3,315)	n.a.
Foreign exchange	3,418	2,874	2,972	3.4	11,720	11,174	(4.7)
Derivatives	(3,918)	12,661	(6,814)	n.a.	(6,753)	14,424	n.a.
Results from trading	1,625	3,554	3,041	(14.4)	7,695	22,283	n.a.
Trading Income	4,791	4,530	5,346	18.0	15,268	19,232	26.0

Other income (expenses) of the operation

During 2025, other operating income (expenses) recorded a negative result of 7,557 million pesos, representing a year-on-year deterioration of 5.4%. This performance was mainly explained by higher legal, labor and tax contingencies, as well as a higher contribution to IPAB, derived from the bank's deposit growth.

Compared to the previous quarter, other operating income (expenses) showed an improvement of 39.1%, mainly attributable to higher sales of real estate, furniture and fixtures, as well as lower charge-offs recorded during the fourth quarter.

OTHER INCOME (EXPENSES) (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	4Q	3Q	4Q	vs 3Q	12M	12M	vs 12M
	2024	2025	2025	2025	2024	2025	2024
Interest of loans to employees	184	348	355	2.0	1,127	1,391	23.4
Result of operations of foreclosed assets	336	152	227	49.3	1,098	742	(32.4)
Correspondants Banks	79	69	56	(18.8)	268	257	(4.1)
Sale of real estate and furniture	139	(10)	632	n.a.	309	728	n.a.
Result of portfolio recovery	200	210	237	12.9	84	584	n.a.
Write-offs	(64)	(365)	(90)	(75.3)	(473)	(666)	40.8
Legal and labor contingencies	(16)	(183)	(767)	n.a.	(291)	(1,398)	n.a.
Donations	(451)	(222)	(327)	47.3	(1,552)	(988)	(36.3)
Payments of IPAB fees	(2,104)	(2,220)	(2,259)	1.8	(7,884)	(8,863)	12.4
Others	87	11	591	n.a.	142	656	n.a.
Other operating income	(1,610)	(2,210)	(1,345)	(39.1)	(7,172)	(7,557)	5.4

Non-Interest Expenses

During 2025, BBVA Mexico's administrative and promotional expenses totaled 96,343 million pesos, representing year-on-year growth of 7.2%. This increase was mainly associated with higher personnel expenses, business growth and continued investments in physical and digital infrastructure, which are necessary to support the expansion of the customer base and the bank's operations.

The institution operates a network of 1,635 branches and 14,381 ATMs, and employs a workforce of 44,718 employees. This physical infrastructure is complemented by a robust digital offering designed to meet the current and future needs of a customer base of 33.8 million, of whom 80% are digital customers.

During the quarter, administrative and promotional expenses increased by 8.3%, mainly explained by higher personnel expenses related to variable compensation.

The evolution of expenses reflects a strategy focused on profitable and sustainable growth, prioritizing investments in technology, digitalization and automation, while preserving strong operating leverage and a high level of discipline in controlling recurring expenses. This combination enables BBVA Mexico to continue scaling its business model without compromising efficiency or value creation for investors.

NON-INTEREST EXPENSES (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	4Q	3Q	4Q	vs 3Q	12M	12M	vs 12M
	2024	2025	2025	2025	2024	2025	2024
Administrative and operating expenses	18,686	17,608	18,754	6.5	68,643	71,939	4.8
Rents	1,795	2,178	2,185	0.3	7,069	8,707	23.2
Depreciation and amortization	2,353	2,379	2,402	1.0	9,289	9,405	1.2
Taxes	1,436	1,383	2,156	55.9	4,858	6,292	29.5
Administrative and operating expenses	24,270	23,548	25,497	8.3	89,859	96,343	7.2

Efficiency ratio (%)

32.7%

December 2025

Capital and liquidity

Capital

The strength of BBVA Mexico's business is evidenced by its main ratios and indicators, which remain consistently solid. BBVA Mexico's estimated capital adequacy ratio stood at 20.2% as of December 2025, comprising 16.5% of CET1 capital and 3.7% of Tier 2 capital.

BBVA Mexico maintains a robust capital position, supported by strong organic capital generation capacity, prudent risk management, a consistent long-term strategic focus and solid reputational positioning. This combination of factors has enabled the bank's capital indicators to remain comfortably above the minimum levels required by regulation. In recognition of its systemic relevance, BBVA Mexico has been ratified by the local regulator as a systemically important multiple banking institution, classified as Grade IV, being the only bank to achieve this category.

Regulation on Total Loss Absorbing Capacity (TLAC), in force since June 2021, was incorporated into the local regulatory framework through amendments to the General Provisions Applicable to Credit Institutions, establishing a net capital surcharge as an institution of local systemic importance.

This surcharge was implemented gradually, with annual increases starting in December 2022, until reaching its target level in December 2025. As of December 2025, BBVA Mexico complies with the TLAC requirement by maintaining a capital surcharge of 6.5%, in addition to the minimum capital requirement of 12%, in accordance with current regulation.

BBVA Mexico declared dividends in the amount of 15,000 million pesos on December 4, 2025, which were paid on December 18, 2025.

Estimated capital ratio of BBVA Mexico

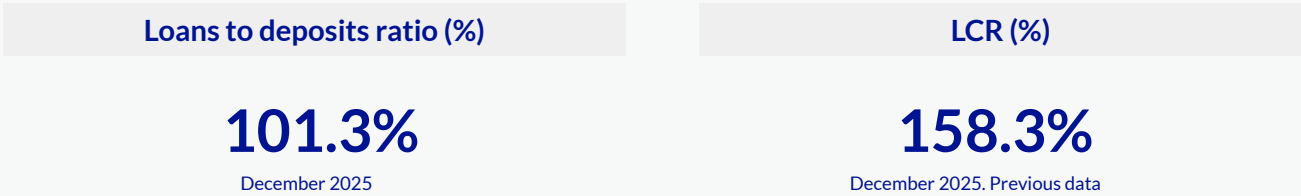
CAPITALIZATION (MILLION PESOS)						
BBVA Mexico	Dec		Sep		Dec	
	2024		2025		2025	
Tier 1 capital	339,196		373,854		379,333	
Tier 2 capital	76,729		85,600		84,480	
Net capital	415,925		459,454		463,813	
	Credit	Market operational	Credit	Market operational	Credit	Market operational
	Risk	& Credit Risk	Risk	& Credit Risk	Risk	& Credit Risk
Risk-weighted assets	1,510,359	2,226,100	1,531,245	2,297,045	1,526,437	2,301,663
Tier 1 as % of risk-weighted assets	22.5%	15.2%	24.4%	16.3%	24.9%	16.5%
Tier 2 as % of risk-weighted assets	5.1%	3.4%	5.6%	3.7%	5.5%	3.7%
Net capital ratio	27.5%	18.7%	30.0%	20.0%	30.4%	20.2%

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

Liquidity

BBVA Mexico continues to maintain ample liquidity levels despite strong loan portfolio growth. The liquidity ratio, defined as Stage 1 and Stage 2 loan portfolio divided by demand and time deposits, stood at 101.3% as of December 2025. The short-term liquidity indicator, defined as the Liquidity Coverage Ratio (LCR), reached 158.3%, compared to the regulatory minimum of 100%.

It is also worth noting that, in line with disclosure requirements and with the objective of promoting a stable funding profile relative to the composition of assets and off-balance-sheet activities, the Net Stable Funding Ratio (NSFR) is disclosed. As of the fourth quarter of the year, this ratio stood at 128.7%.



Financial Indicators

FINANCIAL INDICATORS							
BBVA Mexico	4Q24	3Q25	4Q25	QoQ (bps)	12M24	12M25	YoY (bps)
Profitability Indicators (%)							
a) NIM Adjusted (Produced Assets)	5.6	5.8	5.6	(17)	5.7	5.6	(8)
b) NIM (Total Assets)	7.1	7.2	7.2	2	7.0	6.9	(7)
c) Operating Efficiency	3.0	2.8	3.0	18	3.0	3.0	1
d) Efficiency Ratio	34.3	32.0	33.0	103	32.9	32.7	(25)
e) Productivity Ratio	52.0	52.2	50.5	(164)	52.8	51.3	(141)
f) Return on Equity (ROE)	26.2	26.5	25.8	(65)	27.0	25.8	(118)
g) Return on Assets (ROA)	2.9	3.0	2.9	(6)	3.0	2.9	(7)
Asset Quality Indicators (%)	Dec.24	Sep.25	Dec.25	QoQ (bps)		YoY (bps)	
h) Non - Performing Loans Ratio	1.6	1.7	1.6	-8.5		2.7	
i) Portfolio Coverage Ratio Stage 3	193.1	182.5	185.8	325		(726)	
Infrastructure Indicators (#)	Dec.24	Sep.25	Dec.25	QoQ (bps)		YoY (#)	
Branches	1,691	1,632	1,635	3		(56)	
ATMs	14,439	14,330	14,381	51		(58)	
Employees	45,854	44,693	44,718	25		(1,136)	
Solvency Indicators (%)	Dec.24	Sep.25	Dec.25				
j) Core Equity Tier 1 Ratio	15.2	16.3	16.5				
k) Tier Ratio	15.2	16.3	16.5				
l) Total Capital Ratio	18.7	20.0	20.2				
m) Leverage Ratio	9.9	10.8	10.7				
Liquidity Indicators (%)	Dec.24	Sep.25	Dec.25				
n) Liquidity Ratio (CNBV Requirement)	53.8	45.7	44.2				
o) Liquidity (Performing Loans / Deposits)	104.1	103.1	101.3				
p) Liquidity Coverage Ratio (LCR)	140.4	154.1	158.3				
q) Net Stable Funding Coefficient	127.3	127.7	128.7				

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	TIIE ON + 28	mxAAA	Baa1/Aaa.mx	AAA(mex)
BBVAMX 23V	8,689	MXN	20-feb-23	15-feb-27		4.0	TIIE 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	TIIE 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	TIIE 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	TIIE 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	TIIE 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	TIIE 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	TIIE 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 (Comisión Nacional Bancaria y de Valores) ordered the managerial intervention of such institutions, with the purpose of protecting the interests of depositors, investors, and the general public, through the appointment of an intervenor or precautionary administrator, as applicable, for the duration of the corresponding intervention period. As of the date of this report, some of these entities or certain of their businesses have been transferred or acquired by other financial institutions, while others have initiated liquidation proceedings in accordance with applicable regulations.

Financial Statements

Balance Sheet

(figures in million pesos)

Assets

ASSETS (MILLION PESOS)					
BBVA Mexico					
	2024	2025			
	Dec.	Mar.	Jun.	Sep.	Dec.
CASH AND CASH EQUIVALENTS	270,189	290,092	236,881	264,602	231,067
Margin call accounts	13,379	12,171	14,578	14,715	12,128
INVESTMENTS IN FINANCIAL INSTRUMENTS	657,895	585,921	610,317	578,614	662,598
Negotiable financial instruments	287,968	216,862	244,234	208,464	273,587
Financial instruments to collect or sell	273,722	280,374	253,574	255,403	241,997
Financial instruments to collect principal and interest (securities)(net)	96,205	88,685	112,509	114,747	147,014
Debtors from repurchase agreement	37,753	47,739	71,906	75,261	126,693
Securities lending	0	0	1	0	0
Derivatives	191,615	148,368	183,365	190,181	170,768
Trading	188,914	144,659	179,011	184,711	165,979
Hedging Transactions	2,701	3,709	4,354	5,470	4,789
Valuation adjustments derived from hedges of financial assets	(1,557)	(568)	(187)	753	(57)
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 1	1,865,886	1,896,906	1,909,860	1,934,508	2,005,955
Commercial loans	1,046,231	1,064,065	1,051,171	1,050,760	1,092,726
Business or commercial activity	795,883	801,597	800,636	813,984	862,942
Financial entities	46,472	54,991	54,937	52,435	52,856
Government entities	203,876	207,477	195,598	184,341	176,928
Consumer	471,531	479,772	498,910	517,470	536,785
Mortgage	348,124	353,069	359,779	366,278	376,444
Middle and Residential	345,332	350,384	357,274	363,959	374,264
Low income	2,792	2,685	2,505	2,319	2,180
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 2	38,934	41,296	41,012	38,376	37,871
Commercial loans	13,681	13,325	14,215	9,940	10,242
Business or commercial activity	13,676	13,325	14,215	9,937	10,242
Financial entities	5	0	0	3	0
Consumer	12,432	13,770	12,863	14,029	13,615
Mortgage	12,821	14,201	13,934	14,407	14,014
Middle and Residential	12,411	13,765	13,523	14,005	13,656
Low income	410	436	411	402	358
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 3	31,250	29,444	32,985	34,609	34,155
Commercial loans	8,923	9,016	9,456	9,994	8,392
Business or commercial activity	8,907	8,995	9,435	9,978	8,373
Financial entities	16	21	21	16	19
Consumer	14,361	11,798	14,297	15,220	16,811
Mortgage	7,966	8,630	9,232	9,395	8,952
Middle and Residential	7,810	8,470	9,076	9,234	8,810
Low income	156	160	156	161	142
LOAN PORTFOLIO VALUED AT FAIR VALUE	7,681	8,323	9,133	9,296	11,081
CREDIT PORTFOLIO	1,943,751	1,975,969	1,992,990	2,016,789	2,089,062
Deferred accounts	(419)	(78)	(517)	(664)	(756)
Allowance for loan losses	(60,331)	(58,426)	(61,336)	(63,178)	(63,458)
TOTAL LOANS, NET	1,883,001	1,917,465	1,931,137	1,952,947	2,024,848
Acquired collection rights (net)	1	1	1	0	0
TOTAL LOAN PORTFOLIO (NET)	1,883,002	1,917,466	1,931,138	1,952,947	2,024,848
Other accounts receivable, net	236,114	227,238	181,443	199,153	113,835
Reposessed assets, net	1,560	1,681	1,786	1,838	1,841
Prepayments and other assets (net)	1,943	3,190	3,031	3,585	2,218
Property, furniture and equipment, net	39,008	38,374	38,158	38,055	38,922
Assets for rights of use of property, furniture and equipment (net)	5,047	5,050	5,131	4,927	4,810
Equity investments	1,407	1,454	1,520	1,593	1,622
Deferred taxes, net	40,157	34,651	35,683	37,248	38,090
Intangible assets (net)	6,040	6,133	6,651	7,037	7,808
Right-of-use assets for intangible assets (net)	0	0	214	191	170
TOTAL ASSETS	3,383,552	3,318,960	3,321,616	3,370,700	3,437,361

Liabilities & Stockholders' Equity

LIABILITIES & STOCKHOLDERS' EQUITY (MILLION PESOS)					
BBVA Mexico					
	2024	2025			
	Dec.	Mar.	Jun.	Sep.	Dec.
TOTAL DEPOSITS	1,972,057	2,061,862	2,068,180	2,079,361	2,184,708
Demand deposits	1,540,914	1,604,011	1,600,619	1,584,469	1,679,511
Time Deposits	288,692	302,687	312,013	329,288	337,816
Customer deposits	266,837	267,951	282,023	302,629	314,181
Money market	21,855	34,736	29,990	26,659	23,635
Bonds	135,432	148,421	148,330	158,003	159,610
Deposits global account without movements	7,019	6,743	7,218	7,601	7,771
INTER BANK LOANS AND LOANS FROM OTHER ENTITIES	13,649	15,726	15,049	17,412	17,682
Payable on demand	0	0	0	0	0
Short- term	6,373	6,601	6,379	8,129	7,977
Long- term	7,276	9,125	8,670	9,283	9,705
Creditors from repurchase agreements	340,327	234,974	196,919	187,090	169,785
Securities creditors	3	1	2	4	3
COLLATERALS SOLD OR DELIVERED IN GUARANTEE	136,199	87,493	115,254	124,809	183,304
Repurchase	48,236	55,753	58,461	76,009	107,846
Securities lending	87,963	31,740	56,793	48,800	75,458
DERIVATIVES	230,313	198,455	237,164	239,273	214,870
Trading	214,550	186,364	228,699	231,258	207,293
Hedge transactions	15,763	12,091	8,465	8,015	7,577
Valuation adjustments derived from hedges of financial liabilities	(5,504)	(2,001)	(234)	776	(53)
Lease liability	5,503	5,523	5,765	5,545	5,447
OTHER PAYABLES	231,928	225,745	184,815	201,340	137,957
Transaction settlement creditors	89,837	105,802	98,816	87,051	78,705
Creditors for margin accounts	1,707	155	203	227	216
Creditors from collaterals received in cash	9,962	8,460	12,622	6,495	12,169
contributions payable	4,055	3,691	4,720	4,222	4,757
Accrued liabilities and other	126,367	107,637	68,454	103,345	42,110
FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	77,535	96,229	88,912	86,049	85,338
Subordinated debt	77,535	96,229	88,912	86,049	85,338
Income tax liability	0	3,857	3,987	9,419	12,326
Liabilities for employee benefits	13,288	8,035	16,011	17,723	18,468
Deferred credits and advanced collections	6,826	6,788	6,849	6,800	7,392
TOTAL LIABILITIES	3,022,124	2,942,687	2,938,673	2,975,601	3,037,227
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	321,314	336,148	342,846	354,991	360,024
Capital reserves	6,901	6,901	6,901	6,901	6,901
Results of prior years	328,296	338,011	347,739	357,509	367,242
Other Integral Income	(13,883)	(8,764)	(11,794)	(9,419)	(14,119)
Valuation of financial instruments to collect or sell	(5,543)	(478)	1,432	3,746	1,657
Valuation of derivative financial instruments for cash flow hedges	(3)	0	0	0	0
Remeasurements of Defined Benefits to Employees	(8,337)	(8,286)	(13,226)	(13,165)	(15,776)
EARNED CAPITAL	361,317	376,151	382,849	394,994	400,027
Non- controlling interest in consolidated subsidiaries	111	122	94	105	107
TOTAL STOCKHOLDERS EQUITY	361,428	376,273	382,943	395,099	400,134
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3,383,552	3,318,960	3,321,616	3,370,700	3,437,361

Memorandum accounts

MEMORANDUM ACCOUNTS (MILLION PESOS)					
BBVA Mexico	2024	2025			
	Dec.	Mar.	Jun.	Sep.	Dec.
Contingent assets and liabilities	208	193	215	220	227
Credit commitments	975,666	996,243	990,787	1,029,617	1,093,731
In trusts	645,747	661,552	681,592	779,898	783,579
Under mandate	280	343	444	577	548
Assets in trust or under mandate	646,027	661,895	682,036	780,475	784,127
Assets in custody or under administration	304,571	325,171	418,445	431,105	464,637
Collaterals received by the institution	159,525	122,631	162,444	166,908	242,740
Collaterals received and sold or pledged as collateral by the institution	137,045	90,680	117,974	129,037	186,018
Investment banking transactions on behalf of third parties, net	2,872,377	3,107,922	3,237,401	3,398,494	3,490,943
Accrued interest on non- performing loans	2,517	2,558	3,469	3,674	3,565
Other record accounts	4,749,520	4,851,811	4,846,768	4,931,213	5,091,173

"The historical balance of the capital stock as of December 31, 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
	4Q	1Q	2Q	3Q	4Q	12M	12M
Interest Income	87,840	85,833	84,657	85,258	85,939	341,114	341,687
Interest Expenses	(32,765)	(28,842)	(27,578)	(26,204)	(25,549)	(123,844)	(108,173)
Net interest income	55,075	56,991	57,079	59,054	60,390	217,270	233,514
Provisions for loan losses	(14,615)	(13,745)	(14,614)	(15,529)	(17,068)	(54,672)	(60,956)
Net interest income after provisions for loan losses	40,460	43,246	42,465	43,525	43,322	162,598	172,558
Commissions and fees charged	22,473	22,156	22,590	23,060	24,989	83,105	92,795
Commissions and fees paid	(10,042)	(9,827)	(10,631)	(10,771)	(12,101)	(35,698)	(43,330)
Total Fees & Commissions	12,431	12,329	11,959	12,289	12,888	47,407	49,465
Trading income	4,791	4,405	4,951	4,530	5,346	15,268	19,232
Other operating income	(1,610)	(1,979)	(2,023)	(2,211)	(1,344)	(7,172)	(7,557)
Non-interest expense	(24,270)	(23,698)	(23,600)	(23,548)	(25,497)	(89,859)	(96,343)
Net operating income	31,802	34,303	33,752	34,585	34,715	128,242	137,355
Share in net income of unconsolidated subsidiaries and affiliates	50	50	277	48	84	406	459
Income before income tax and profit sharing	31,852	34,353	34,029	34,633	34,799	128,648	137,814
Net Taxes	(9,225)	(9,638)	(9,302)	(9,862)	(10,066)	(35,502)	(38,868)
Net Income	22,627	24,715	24,727	24,771	24,733	93,146	98,946
Other integral income for the period:							
Valuation of financial instruments to collect or sell	(2,765)	5,065	1,910	2,314	(2,089)	(1,043)	7,200
Valuation of derivative financial instruments for cash flow hedges	87	3	0	0	0	541	3
Remeasurement of defined benefits to employees	538	51	(4,940)	61	(2,611)	(616)	(7,439)
Other comprehensive income for the period	(2,140)	5,119	(3,030)	2,375	(4,700)	(1,118)	(236)
Integral result	20,487	29,834	21,697	27,146	20,033	92,028	98,710
Net Income attributable to:							
Controlling Interest	22,640	24,726	24,738	24,781	24,735	93,186	98,980
Non-controlling interest	(13)	(11)	(10)	(11)	(2)	(40)	(34)
	22,627	24,715	24,728	24,770	24,733	93,146	98,946
Net Income attributable to:							
Controlling Interest	20,500	29,845	21,708	27,156	20,035	92,068	98,744
Non-controlling interest	(13)	(11)	(10)	(11)	(2)	(40)	(34)
	20,487	29,834	21,698	27,145	20,033	92,028	98,710
Basic Earnings per Ordinary share (pesos per share)	1.49	1.63	1.63	1.63	1.63	6.14	6.52

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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Ana Luisa Miriam Ordorica
Amezcu

CEO

CFO

Head of Internal Audit

Head of Accounting

Cash Flow Statement

CASH FLOW STATEMENT (MILLION PESOS)

BBVA Mexico

from January 1st to December 31, 2025

Income before taxes	137,814
Adjustments associated with items of investing activities:	
Losses or reversal of losses due to impairment of long-lived assets	401
Depreciation of property, furniture and fixtures	2,821
Amortization of installation expenses	2,101
Amortization of intangible assets	1,898
Participation in the net result of other entities	(459)
Operating activities	6,762
Change in margin call accounts	157
Change in investments in financial instruments (securities) (net)	(4,664)
Change in debtors from repurchase agreement	(88,939)
Change in derivatives (assets)	22,935
Change in loan portfolio (net)	(182,200)
Change in acquired receivables (net)	1
Change in other accounts receivable (net)	114,521
Change in foreclosed assets (net)	(281)
Change in other operating assets (net)	(46)
Change in deposits	251,564
Change in interbank loans and other loans from other entities	4,393
Change in creditors from repurchase agreements	(170,542)
Change in securities loans (liability)	47,105
Change in collaterals sold or delivered in guarantee	(7,258)
Change in derivative financial instruments (liability)	(8,111)
Change in other operating liabilities	(7,017)
Change in hedging instruments (of hedge items related to operation activities)	(3,803)
Change in assets/liabilities for employee benefits	(83,354)
Change in other accounts payable	(20,094)
Net cash flows used in operating activities	8,943
Investment activities	
Proceeds from the disposal of property, furniture and fixtures	437
Payments for the acquisition of property furniture and fixtures	(5,298)
Payments for acquisition of associates, joint ventures and other long-term investments	(20)
Payments for acquisition of intangible assets	(4,042)
Net cash flows used in investment activities	(8,923)
Financing activities	
Cash Dividend Payments	(60,000)
Proceeds associated with financial instruments that qualify as liabilities	(38)
Cash inflows from the issuance of liability-classified financial instruments	18,504
Net cash flows from financing activities	(41,534)
Net increase or decrease in cash and cash equivalents	(41,514)
Effects of changes in the value of cash and cash equivalents	2,392
Cash and cash equivalents at the beginning of the period	270,189
Cash and cash equivalents at the end of the period	231,067

"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."

Eduardo Osuna Osuna

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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 1st to December 31, 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 31, 2024	24,143	15,860	6,901	328,296	(5,543)	(3)	(8,337)	361,317	111	361,428
OWNER MOVEMENTS										
Dividend Decree				(60,000)				(60,000)		(60,000)
Dividend Payment Adquiria Mexico									(38)	(38)
Total				(60,000)				(60,000)	(38)	(60,038)
INTEGRAL RESULT										
Net result				98,946				98,946	34	98,980
Other comprehensive results										
Valuation of financial instruments to collect or sell					7,200			7,200		7,200
Result from valuation of cash flow hedging instruments						3		3		3
Remeasurement of defined employee benefits							(7,439)	(7,439)		(7,439)
Total				98,946	7,200	3	(7,439)	98,710	34	98,744
Balances as of December 31, 2025	24,143	15,860	6,901	367,242	1,657		(15,776)	400,027	107	400,134

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 2025 Financial Report (in Spanish) where you can find the explanations and effects.

The background of the entire page is a photograph of the BBVA Mexico building. The building is a modern skyscraper with a distinctive circular observation deck at the top. It features a facade with a grid of diamond-shaped metal panels. The BBVA logo is visible on the building's upper levels. The sky is a mix of blue and orange, suggesting a sunset or sunrise.

BBVA

BBVA Mexico

Quarterly Financial Report 4Q25

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