

BBVA

*Annual Financial
and Sustainability
Report*
2025



Photograph taken by: Carlos Aarón Torres Herrera

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Introduction

The 2025 Annual Financial and Sustainability Report (hereinafter the “report”) presents the financial and sustainability results for the period from January 1st to December 31, 2025. For the purposes of this report, all references to BBVA Mexico shall encompass the consolidated information of Grupo Financiero BBVA México, S.A. de C.V., including BBVA México, S.A., Institución de Banca Múltiple, as well as supplementary information from other BBVA subsidiaries operating in Mexico where specifically indicated.

Information regarding economic performance, as well as the composition and functions of the highest governance body, is presented primarily based on the entities included in the Consolidated Financial Statements of Grupo Financiero BBVA México, S.A. de C.V., which are detailed below:

- BBVA México, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México
- Casa de Bolsa BBVA México, S.A. de C.V., Grupo Financiero BBVA México (Brokerage House)
- BBVA Asset Management México, S.A. de C.V., S.O.F.I., Grupo Financiero BBVA México (Investment Fund Management Company)
- BBVA Seguros México, S.A. de C.V., Grupo Financiero BBVA México (Insurance)
- BBVA Seguros Salud México, S.A. de C.V., Grupo Financiero BBVA México (Health Insurance)
- BBVA Pensiones México, S.A. de C.V., Grupo Financiero BBVA México (Pensions)

Environmental and social performance indicators consider consolidated information from Grupo Financiero BBVA México, as well as other BBVA subsidiaries with operations, employees, and/or impacts in the country¹ (BBVA Mexico). This scope is indicated in the footnotes of the qualitative or quantitative information as required.

For BBVA Mexico, this report represents an exercise in transparency and accountability aimed at its primary stakeholders—employees, shareholders, clients, suppliers, and society at large. This exercise has been conducted continuously for nineteen years and, since 2010, has been presented as an integrated report.

The report includes environmental, social, and governance (ESG) performance indicators, selected based on sustainability benchmarks and standards. Furthermore, the preparation of this information is aligned with BBVA's² strategy and the material topics identified in the updated double materiality analysis for BBVA Mexico.

Additionally, a limited assurance assessment was performed on selected content of the BBVA Mexico 2025 Annual Financial and Sustainability Report, the scope of which is detailed in [Annex I](#) of the assurance report included in the Annexes section of this document. This exercise was conducted by EY (Mancera, S.C., a member firm of Ernst & Young Global Limited), acting as an independent third party.

¹ May include Anida Proyectos Inmobiliarios S.A. de C.V.; BBVA Leasing México S.A. de C.V.; Multiasistencia, S.A. de C.V.; OpenPay S.A. de C.V.; Adquira México S.A. de C.V.; Fundación BBVA A.C.; BBVA Technology America, S.A. de C.V.; or BBVA México S.A. Houston Agency.

² “BBVA” refers to the integration of Banco Bilbao Vizcaya Argentaria (BBVA) and all its international subsidiaries.



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1. 2025 *at a Glance*

Read the messages from the Chairman of the Board of Directors and the CEO of BBVA Mexico, who are pleased to share the most significant financial and sustainability milestones achieved throughout 2025.



1.1 Chairman's Report



I am pleased to present our 2025 Annual Financial and Sustainability Report, a document that summarizes BBVA Mexico's overall performance and key achievements across financial, environmental, social, and governance (ESG) matters.

Guided by our strategic priority of advancing sustainability as a growth driver, with a steadfast focus on the environment and inclusive growth, we mobilized MXN 470,411 million toward social, climate-related, and natural capital projects in 2025—a 45% increase compared with the previous year.

In the environmental category, we mobilized over MXN 340,138 million for wholesale clients (corporate and institutional), representing 64% year-over-year growth. This result was primarily driven by our support to

clients in the issuance of green bonds and through financing linked to sustainability performance targets. We also promoted the acquisition of hybrid and electric vehicle fleets, as well as sustainable financing for corporate supply chains.

Over MXN 340 billion mobilized for wholesale clients in the environmental category; +64% vs. 2024.

Throughout the year, we advised state and municipal governments through our local infrastructure and development program on the implementation of sustainable projects. By doing so, we helped advance our clients' transition plans and their 2050 decarbonization targets, particularly in carbon-intensive sectors—industries that are fundamental to the economy but are characterized by high greenhouse gas (GHG) emissions and significant energy consumption.

In the retail segment, more than MXN 13,464 million were mobilized toward climate change initiatives, including loans for energy-efficient housing, hybrid and electric vehicles, solar panels, and eco-friendly appliances.

Leveraging the reach and positioning of the BBVA App, we fostered sustainability among our digital clients by launching "TO2 por los bosques de México" (All for Mexico's Forests). Users can now calculate their CO₂ emissions directly within the app; if the result exceeds one ton of carbon dioxide, they can make financial contributions to forest conservation projects using debit cards, credit cards, or BBVA points.

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We also made significant strides in managing the direct environmental impacts of our operations through the implementation of the BBVA Global Eco-efficiency Plan, which sets targets for energy consumption, emissions management, waste, and sustainable construction. Recently, the BBVA Tower received the Award of Excellence from the Council on Tall Buildings and Urban Habitat (CTBUH) in the 10 Year Award category. This recognition celebrates buildings that, a decade after their inauguration, continue to demonstrate outstanding performance in terms of design, functionality, sustainability, and contribution to the urban environment.

In the social category, we achieved a record 58% growth in mobilization. Over MXN 38,191 million was allocated to individuals and SMEs, with a focus on vulnerable segments (women, youth, entrepreneurs, and micro-businesses). Meanwhile, the combined total of social bond issuances and financing for infrastructure, health, education, and emergency response projects for companies, governments, and large corporations exceeded MXN 78,617 million.

Over MXN 38 billion mobilized for individuals and SMEs in the social category; 58% more than in 2024.

We continue to work toward improving financial health in the country through our robust BBVA Mexico Financial Literacy Program, which benefited more than 16.8 million people in 2025 through a wide range of workshops for clients, employees, and the general public.

We consolidated our position as a pioneering institution in Mexico by implementing a specialized service cell for People with Disabilities (PwD) through our Customer Care Center (CCC)—an initiative that promotes autonomy and accessibility for all our clients. Thanks to our technological and human infrastructure, we provided service to hearing-impaired individuals via video calls in Mexican Sign Language (LSM), offered specialized telephone assistance to visually impaired individuals through the BBVA Line integrated with our app, and provided dedicated care for senior citizens.

Guided by our value “We are one team,” we fostered the professional development, engagement, and sense of belonging of our more than 46,000 employees. Notably, in 2025, our General Diversity, Equity, and Inclusion Policy was submitted to the Board of Directors for review and approval. While we have operated under its principles and guidelines for many years, this action is highly significant as it institutionalizes action from the highest level of the organization.

These results contribute to BBVA Mexico’s recognition as a leading company, as evidenced by the MERCO Corporate, MERCO ESG, and MERCO Talent monitors. These rankings place us as the financial institution with the best reputation, the highest Environmental, Social, and Governance responsibility, and the best practices in talent attraction and retention.

We begin 2026 with great opportunities to continue accompanying our clients and all people in their ambition to go further. I am always grateful to our shareholders, investors, clients, employees, partners from other organizations, and everyone who is part of the BBVA community in Mexico.

Sincerely,

Jaime Serra Puche

CHAIRMAN OF THE BOARD OF DIRECTORS OF
BBVA MEXICO

1.2 CEO's Report



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In 2025, we consolidated BBVA Mexico's strategic direction within a dynamic and highly competitive environment. We reaffirmed our leadership in the country's financial system and moved forward with discipline in the implementation of our 2025–2029 Strategic Plan. In every branch, office, and central area, we demonstrated the quality that defines us: the conviction to make things happen. This belief is the driving force of BBVA Mexico. Beyond being the largest bank in the country, we aspire to remain Mexico's most relevant company—an institution that, through innovation, promotes consumption, encourages savings, and channels the investment necessary for the nation's progress. It is also this conviction that allows us to support 34 million clients in making better decisions and building a better future: the heart of our purpose.

During the year, we announced an investment plan exceeding MXN 100 billion, focused on strengthening our technological infrastructure, cybersecurity, and artificial intelligence capabilities—pillars that will sustain the bank's competitiveness and leadership in the coming years. As a result of this effort, we launched a new generation of financial services based on AI and hyper-personalization, allowing the BBVA App to continue evolving to adapt to each of our 27 million digital clients with greater precision and foresight.

In 2025, we surpassed MXN 2 trillion in our loan portfolio, consolidating our role as the country's financial engine by providing 25.6% of the system's total credit.

Within this leadership, the Micro, Small, and Medium Enterprise (MSME) segment remains a priority. The MSME portfolio reached MXN 155 billion, a 14.4% increase, achieving a 33% market share. Furthermore, we exceeded one million MSME clients, equivalent to 60% of all banked MSMEs in the country. Our approach combines financing with digitalization: we provide payment solutions for 355,000 businesses and boost their access to credit through models based on transactional data. In this context, initiatives such as “Avanzamos por México” (Moving Forward for Mexico), developed in collaboration with the Ministry of Tourism, strengthen the digitalization and formalization of strategic sectors, expanding the impact of our strategy beyond financing.

In the wholesale segment, the commercial portfolio reached MXN 1.103 trillion, a year-over-year increase of 4.1%. Consumer lending to households grew by 11.4%, reflecting our clients' trust and the Bank's strength. Meanwhile, mortgage financing maintained its momentum with 8.2% growth, reaffirming our position as a leading driver of housing in the country, originating one out of every four mortgages in the private banking sector.

We maintained a solid financial position with an NPL (Non-Performing Loan) ratio of 1.6% and a coverage ratio of 186%, levels that are among the most robust in the system. We surpassed MXN 3 trillion in total deposits;



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time and demand deposits showed stable performance, reaching MXN 328 billion and MXN 1.677 trillion, respectively, while investment funds totaled MXN 1.1 trillion, up 12.6% from the previous year. Consequently, BBVA Mexico consolidated its leadership in funding in the banking system, with a 24.2% market share.

The Liquidity Coverage Ratio (LCR) stood at 158.3%, well above regulatory requirements. The Capital Adequacy Ratio (CAR) reached 20.2% at the close of 2025, comprised of 16.5% Tier 1 capital and 3.7% Tier 2 capital.

We advanced decisively in the digital realm. During 2025, we reached a total of 27 million digital customers, representing 80% of our total base, adding 2.1 million new digital clients by year-end. We processed 4.663 billion transactions, of which 73% were conducted through digital channels, solidifying an increasingly scalable and efficient operating model.

27 million digital customers, representing 80% of our total base.

This digital progress is accompanied by a sustained improvement in customer experience. We were once again recognized with a Net Promoter Score (NPS) of 70, maintaining a significant gap over our closest banking competitor. This result confirms the strength of our radically customer-centric model.

We continue to innovate to meet the needs of diverse segments. During the year, we evolved our savings offering for teenagers with the launch of "Cuenta para Chavos" (Youth Account), a digital solution for young people aged 12 to 17 that can be supervised by parents or legal guardians in a reliable, transparent, and secure environment.

This year, we ratified our solid commitment to education and inclusion by promoting high-impact social initiatives. Through the BBVA Mexico Foundation, we joined the Federal Government's program "Vive Saludable, Vive Feliz" (Live Healthy, Live Happy). In collaboration with Salud Digna and the Coppel Foundation, we participated in the "Ver para soñar" (Seeing to Dream) initiative, which conducts vision screenings and will deliver up to two million pairs of eyeglasses to primary school children in need. Additionally, we renewed our agreement with the Ministry of Public Education (SEP) for another six years to continue promoting the "Olimpiada del Conocimiento Infantil" (Children's Knowledge Olympiad), strengthening recognition for academic talent and expanding opportunities for outstanding students nationwide.

Inclusion also translated into concrete actions to improve the accessibility of our services: we launched financial literacy materials in Mexican Sign Language (LSM) and strengthened specialized service for clients with disabilities through our Customer Care Center. Furthermore, in response to natural disaster emergencies, the BBVA Mexico Foundation, in conjunction with the Televisa Foundation, delivered 36 tons of humanitarian aid to Poza Rica following rains and flooding, reaffirming our commitment to the most vulnerable communities.

We thank our team for their dedication and commitment as we continue to consolidate a solid and reliable institution that inspires trust and pride, and contributes to improve people's lives with integrity and results.

Sincerely,
Eduardo Osuna Osuna
VICE PRESIDENT OF THE BOARD OF DIRECTORS
AND CEO BBVA MÉXICO



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1.3 Key Highlights



MXN 2.1 trillion
Performing loan
portfolio



MXN 3.1 trillion
Total customer
funds



MXN 116,358
million
Net income



33.8 million total
customers



27.1 million digital
customers



MXN 470,411 million Sustainable mobilization

MERCO Rankings



MERC Most Reputable Companies:
1st place in the
financial sector



MERC Talent:
1st place in the
financial sector



MERC ESG:
1st place in the
financial sector



+46,500

employees



17

ISO
14001-certified
buildings



9

LEED-
certified
buildings



16.8

Financial
Literacy
Program
beneficiaries



MXN 1.9 billion

Investment in BBVA Mexico Foundation programs



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2. BBVA *Profile*

We are a global financial group with a customer-centric vision, characterized by a pioneering strategy in digitalization, innovation, and sustainability. Discover how BBVA's purpose, values, and 2025-2029 Strategic Plan guide our actions as we support and advise our customers in the realization of their projects.



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2.1 BBVA 2025-2029 Strategic Plan: *A New Roadmap to Lead the Future of Banking*

The financial system faces an increasingly complex competitive environment, marked by the entry of new digital competitors—such as neobanks—and non-banking entities—such as payment specialists—that are redefining market dynamics and intensifying competition at an international level, compared with traditional local models. Simultaneously, technological advancements, particularly in artificial intelligence (AI), play a key role in enhancing the customer experience, empowering teams, and moving toward a more agile, efficient, secure, and resilient business model.

BBVA launched its new 2025-2029 Strategic Plan, an evolution of its Purpose, Values, and Strategic Priorities framework. This plan reinforces BBVA’s consolidation as an institution focused on accompanying and advising its customers in the realization of their projects, positioning this commitment as its main competitive differentiator.

Purpose

“Supporting your drive to go further.”

BBVA has consistently maintained its commitment to generating a positive impact for all its stakeholders, starting with its customers. The previous purpose, “to bring the age of opportunity to everyone,” reflected this commitment. The new 2025-2029 Strategic Plan moves forward in this direction with a renewed purpose that reinforces BBVA’s role as a key ally for individuals and companies: “Accompanying your ambition to go further.” More than a bank, BBVA aspires to be a facilitator that supports those who seek to achieve their goals.



Accompanying means being present at all times, especially at key moments in people’s lives. It implies providing constant support, listening, understanding, and adapting to each customer’s needs. Empathy is a fundamental element in this approach, allowing BBVA to connect with its customers, sharing their concerns, projects, and dreams, and turning the institution into a true partner that understands what they need.



Your ambition. BBVA recognizes that behind every project, every goal, and every step forward, there is something deeper: ambition. It is the inner force that drives people to grow, pursue their goals, and believe in a better future. It is the determination to advance—the motivation that drives them every day.



Going further is the essence of progress and innovation. This attitude is part of BBVA’s DNA, always seeking to anticipate change, to see today what will come tomorrow, and to look toward the future with optimism. This capacity for anticipation and evolution creates significant value to the individuals and companies that choose BBVA as a partner in achieving their dreams.



Values

The 2025-2029 Strategic Plan upholds BBVA's core values: Customer comes first, We think big, and We are one team.



These values and the behaviors associated with them serve as the guiding principles for our employees in their daily decision-making, helping them bring BBVA's Purpose to life. Our behaviors are evolving slightly to bring BBVA even closer to customer needs, strengthening our ability to out ourselves in their place, understand their motivations, and anticipate their expectations. Through this deeper connection, BBVA

reinforces its commitment to generating a positive and distinctive impact on their lives.

These values are embedded into the key models and drivers of BBVA's transformation, as well as into global talent management processes, from talent acquisition and role allotment to performance evaluation, career development, training, and objective-based incentives.

Strategic Priorities

BBVA has established six new strategic priorities to drive the execution of its strategy, based on three core pillars:

- A new axis of differentiation.
- Strengthening our commitment to growth and value creation.
- Solid foundations to generate meaningful impact across all areas.



Incorporating the customer perspective in a radical way into everything we do

BBVA seeks to turn this priority into a new axis of differentiation by developing a value proposition focused on helping customers achieve their goals, with a genuine commitment to their financial health and presence at key moments in their lives. Radical Client Perspective (RCP) is the roadmap to improving our customers' financial health, offering a high-quality experience, and anticipating their needs.

This approach is based on three fundamental principles: excellence in execution, a personalized value proposition, and a new way of interacting based on the use of AI and data to provide solutions that solve needs and exceed expectations.

The new differentiation axis is supported by the adoption of new technologies, led by artificial intelligence and responsible data use, enabling hyper-personalization

and added value for customers. Since financial needs differ for each customer, BBVA seeks to go beyond a standard digital offering.

Customer perspective must be present in everything we do, supported by flawless execution. Customer interactions must be positive, eliminating negative experiences.

This implies redesigning how we interact with customers, increasingly incorporating artificial intelligence and placing customer perspective at the center of the design of our value proposition and processes.

This differentiation axis is a cross-cutting priority for the entire organization, involving both business and support areas. We are committed to maintaining the customer at the forefront of all decisions.



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Driving sustainability as a growth engine

BBVA has been a pioneer in identifying the impact of sustainability on the financial sector.

Sustainability is now consolidated as a major driver of profitable growth, supporting customers in their decarbonization processes and facilitating investments in efficient and clean energy.

We are committed to specialized advisory services, innovative product development, the promotion of low-environmental-impact infrastructure, and the incorporation of new risk criteria to identify environmental and social impact opportunities.



Promoting a value and capital creation mindset

Growth is measured not only by size but by the ability to generate sustainable long-term value. This priority drives a culture oriented toward the efficient capital use and decision-making based on value creation.

All processes must incorporate value creation as a critical factor in decision-making, requiring adjustments in management models, incentives, monitoring, and reporting. Initiatives such as balance sheet turnover are key to optimizing capital use and maximizing profitability while increasing the positive impact on the customer.

This priority reinforces capital-light, high-value-creation businesses such as insurance, private banking, asset management, and the payment ecosystem.



Growing across all business segments

We are reinforcing our commitment to business growth, regardless of company size.

The goal is to make BBVA the strategic partner for all businesses through a strategy that combines Radical Client Perspective, responsible growth, and close collaboration between CIB (Corporate & Investment Banking), BEI (Business & Institutional Banking), and SMEs.

BBVA's competitive advantages include sustainability expertise and a global presence in more than 25 countries.

Corporate growth also strengthens the retail business by enabling cohesive, specialized, hyper-personalized, and customer-focused service supported by technology.





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Maximizing the potential of AI and innovation through Next Gen data and technology

The responsible use of data and new technologies has always been a cornerstone of BBVA's strategy.

We are currently incorporating AI agents that support customers in a personalized way while empowering our business teams, maximizing productivity, and transforming workflows by automating routine tasks. The goal is to move beyond generic solutions to offer unique experiences tailored to every need.



Strengthening our empathy, succeeding as a winning team

The 2025-2029 Strategic Plan refocuses on the team as a critical factor in execution.

A culture centered on purpose, empathy, excellence, and talent development becomes the key element across the organization to drive the Radical Client Perspective.

These priorities demand an ambitious, high-performing team capable of leading transformation, proud to belong to BBVA, a team that never settles and always strives for excellence and differentiated value for the customer.

The ultimate goal is to build a brand that inspires both customers and employees.





2.2 BBVA Sustainability Strategy

Climate change represents one of history’s greatest challenges, with large-scale economic consequences requiring adaptation by all stakeholders. Both climate change and biodiversity loss widen social inequality gaps, making the transition toward a low-carbon, nature-positive economy essential. This process will require significant investment in key value chains, productive sectors and industries; simultaneously, it represents a major business opportunity that will contribute to inclusive growth.

Technological breakthroughs in energy efficiency, renewable energy, electromobility, sustainable agriculture, and the circular economy are increasing the profitability of these solutions and accelerating their adoption. Additionally, digitalization fosters greater financial inclusion, translating into increased banking penetration, a stronger business fabric, and job creation.

BBVA has defined sustainability as one of its six Strategic Priorities, encompassing the following three types of economic activities across the geographies where it operates:



Environmental (climate-related): Linked to business opportunities with the potential to contribute to climate change mitigation and/or adaptation, such as sustainable transport, energy efficiency, and renewable energy.



Environmental (natural capital-related): Focused on activities aimed at protecting and restoring ecosystems, as well as the sustainable management of natural resources, including biodiversity conservation, water management, and circular economy.



Social (inclusive growth): Related to inclusive social and economic growth through business opportunities associated with social infrastructure, financial inclusion, entrepreneurship, job creation, and access to basic goods and services.



The execution of this strategy is built around two main objectives:

1. Driving New Business through Sustainability

Target for 2025-2029:

€700 billion

HOLISTIC VISION OF SUSTAINABILITY



Environmental opportunities in the area of

climate

- Electromobility
- Energy efficiency
- Renewable energy



Environmental opportunities in the area of

natural capital

- Sustainable agriculture
- Water management
- Circular economy



Opportunities in the area of

social

- Financial inclusion
- Entrepreneurship
- Social infrastructures

2. Transition Plan

Setting and managing 2030 decarbonization targets

Sectors



Oil & Gas



Cement



Commercial real estate



Power generation



Coal



Residential real estate



Automotive



Aviation



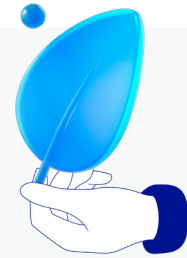
Aluminum



Steel



Shipping



These targets are implemented globally under a common strategy across all geographies, while allowing local adaptation based on market conditions and operational characteristics.



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Objective 1: Fostering New Business through Sustainability

BBVA promotes new sustainable business creation through three growth vectors:

1. Driving Personalized Advisory to Capture Incremental Opportunities

Wholesale Clients (Corporate & Institutional): We drive sector-specific solutions based on innovation and specialized knowledge, focusing on transition opportunities and inclusive growth.

To identify and capture new opportunities, BBVA maintains an ongoing dialogue with its clients based on:

- Sector expertise in the implementation and execution of sustainability strategies.
- Specialization in sectors facing the greatest challenges in the transition toward a low-carbon economy, through the development of industry roadmaps aligned with the Paris Agreement and energy transition targets.
- Support in analyzing the sustainability of clients' entire value chain, for example, the carbon footprint of their suppliers, with the goal of defining strategies that reduce the environmental impact of value chains and strengthen their resilience.
- Offering sustainable products or products that promote sustainability, such as bonds, loans, and transaction banking solutions, that address clients' financial needs and support their transition.
- Development and monitoring of alignment plans with clients.

Business Clients: We foster simple and scalable solutions that enable cost savings, for example in energy

efficiency initiatives or fleet renewal, while also contributing to inclusive growth through the offering of specific products, such as pension plans or health insurance for their employees.

Additionally, advisory tools based on advanced data analytics have been developed to facilitate personalized dialogue with clients. Among these tools, the carbon footprint calculator stands out, enabling the estimation of a company's carbon footprint based on limited data.

Retail Clients: We offer personalized digital solutions based on data analytics for the mass market, focusing on energy savings in the client's home, mobility solutions, and products that support their financial and social inclusion.

These solutions support the client throughout the entire process, from decision-making to contracting, backed by strategic alliances with third parties. The main initiatives include the promotion of:

- Sustainable mobility through the financing of electric and plug-in hybrid vehicles, through agreements with dealer associations.
- Energy-efficiency projects in the main geographic areas where BBVA operates, through partnerships with solar panel installation companies in Mexico, Spain, Argentina, and Colombia.
- Women's financial inclusion in Mexico, facilitating the opening of digital accounts and access to personalized products.

Additionally, BBVA invests in funds aimed at supporting the decarbonization of the economy, which allows the Bank to expand its expertise and finance new technologies.



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2. Specialized Risk Management Capabilities to Mitigate Risks and Support Business Opportunities

BBVA focuses on increasing business volume by financing client emission reductions, leveraging its competitive advantage in sustainability and climate risk management. This approach makes it possible to capture business opportunities while managing risks and the impact on financed emissions. We have developed specific risk frameworks for sustainable technologies and a client acquisition plan based on their level of decarbonization transition.

In addition, BBVA continuously strengthens its capabilities through the development of advanced tools and the training of risk teams.

3. Implementation of Control Processes

BBVA continuously works on the definition and adaptation of processes to ensure operational efficiency and adequate internal controls, including the establishment of robust criteria to classify sustainable business, with particular focus on data quality, the assessment of non-financial risks, and the definition of mitigation measures. The implementation of these processes is supported by the integration of sustainability across the organization, underpinned by a robust governance model.

This objective is reflected in sustainable business mobilization metrics. To learn more about BBVA Mexico's contribution to achieving these objectives, see the Sustainable Finance chapter.





Objective 2: Transition Plan

BBVA utilizes a management model to track decarbonization through:

- Sectoral alignment plans to define a commercial strategy and guide growth basen on the business risk and opportunities' assessment.
- Transition Risk Indicator (TRi) tools to evaluate client transition plans and integrate them into decision-making.
- Proactive portfolio management that evaluates the impact of each transaction during the admission process.

BBVA recognizes that achieving decarbonization and portfolio alignment targets depends largely on the actions of third parties, such as clients, governments, and other stakeholders, which represents a significant challenge. In this context, collaboration between the financial sector and these actors is essential to achieve effective and lasting change toward a sustainable economy.

BBVA Mexico actively contributes to the achievement of these global objectives by advising clients in their transition processes, channeling funds toward activities that support decarbonization, and influencing client behavior through financing. Mexico is committed to the global interim targets set for 2030 in ten sectors, power generation, automotive, steel, cement, coal, oil and gas, aviation, shipping, real estate, and aluminum, and represents a key geography

in emissions-intensive industries. Accordingly, sector alignment plans have been defined within the strategy to guide commercial activity, along with tools to evaluate transition plans and their integration into the risk management process.

In addition to financing the climate transition through its business activities, BBVA promotes the development of new and innovative low-carbon technologies through investment commitments in climate funds focused on decarbonization, which invest globally in companies leading technological and climate innovation.

Our internal strategy for managing direct environmental impacts is structured around three pillars:

- Measurement: Calculating energy consumption and carbon footprint.
- Reduction: Energy efficiency, renewable electricity, and water/paper mitigation.
- Offsetting: Purchasing carbon credits for Scope 1, 2, and specific Scope 3 categories (waste, business travel, and employee commuting).

The results of BBVA Mexico's direct environmental impact management are presented in the Environmental Performance chapter of this document.

For more information on BBVA's sustainability strategy, [click here](#).



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General Sustainability Policy

The BBVA General Sustainability Policy establishes the general principles, objectives, and management and control guidelines that BBVA and its constituent entities follow regarding sustainable development. In 2023, BBVA Mexico adopted this policy locally, initially integrating it into the subsidiaries that consolidate the BBVA Mexico Financial Group and, subsequently, into the remaining affiliates operating in the country.

The Board of Directors³ ratified the approval of this Policy on October 27, 2025, its latest review date, complying with the minimum annual update frequency. The General Sustainability Policy is for internal consultation by all employees, establishing commitments, communication channels, and participation in specific areas of action applicable to each stakeholder group, including: customers, employees, shareholders and investors, suppliers, regulators and supervisors, as well as investment in society and the community. Although the BBVA Group policy is public, its local transposition is not; a general description of its content is provided below.

General Principles of Action

- Support customers in their transition toward more sustainable business models, acting as a lever for decarbonization, energy transition, and climate change adaptation.
- Progressively incorporate sustainability opportunities and risks into strategy, business, processes, and risk management. This principle is realized through the expansion of the sustainable product portfolio and the consideration of climate transition risks in operations.
- Manage direct and indirect environmental and social impacts, promoting the maximization of positive impacts and mitigating negative ones, for example, by managing the impact of GHG emissions from the financed portfolio and services offered to customers.
- Respect human dignity and human rights, in accordance with widely recognized national and international commitments to which the bank has adhered.
- Develop community investment programs and activities to address the most relevant social challenges, with the aspiration of creating opportunities for all.
- Act as a social change agent alongside other stakeholders, such as employees, shareholders, suppliers, and society at large, by providing training and driving sustainability awareness and education.

³ Refers to the Board of Directors of BBVA S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México.



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Sustainability Governance

Since 2019, BBVA's governing bodies have established sustainability as a strategic priority. The Board of Directors promotes its integration into BBVA's business and activities, managing associated risks and recognizing it as a key opportunity within the growth strategy.

Sustainability is an integral part of BBVA's relationship with its customers and its daily internal processes. Since 2021, BBVA Mexico has aligned with the sustainability strategy defined by BBVA's top executive level, reporting directly to the Global Sustainability Area (GSA), the CEO, and the Chairman of the Board on matters related to strategy and transformation.

Additionally, the Board is supported by its specialized Committees for the implementation of the sustainability strategy within BBVA.

Sustainability Discipline

The Sustainability Discipline serves as the centralized unit for defining and managing the local strategy, aligned with global guidelines and adapted

to the local context. Its responsibilities include: effective coordination and communication of the sustainability strategy among involved areas to ensure understanding of objectives; verification of goal achievement; and management and control of the Sustainable Mobilization KPI in BBVA Mexico, ensuring information integrity and quality.

Cross-cutting Integration of Sustainability

BBVA Mexico has specialized work teams that contribute to the deployment of the sustainability strategy. Our specialists are distributed across the organization based on their area of expertise:

- Activity type: Banking, insurance, leasing, and investment.
- Segment: Wholesale, Retail.
- BBVA Sustainable Activity Standards Categories: Environmental Standard and Social Standard (including product or sector specialists).
- Topics: Finance and reporting, ESG risks, compliance, marketing, communication, advocacy, etc.





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3. BBVA Mexico *Profile*

BBVA Mexico has evolved over 93 years to become a leading institution in the financial sector and a benchmark for innovation, digitalization, and sustainability. Discover our corporate structure and the financial solutions we offer through a wide range of physical channels and digital platforms to our 34 million customers across the country.

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BBVA Mexico offers a broad range of financial services through the largest distribution network in the country. It has a nationwide presence and is comprised of several entities through which it provides a wide variety of financial products and services. BBVA is committed to innovation, digitalization, and sustainability from a customer-centric perspective. This approach has allowed the bank to lead the transformation of the banking sector and generate value for its customers, employees, shareholders, and society.

History

Throughout our 93-year history, we have undergone numerous significant changes, including mergers, name changes, and the acquisition of financial entities. These milestones have enabled us to adapt to market trends and focus on innovation and sustainability. Our priority is the accessibility and satisfaction of our customers; therefore, we focus on creating added value to meet their needs and expectations through personalized banking solutions.



1932

Banco de Comercio is founded.

1991

Creation of Grupo Financiero Bancomer.

1996–1997

AFORE, Seguros, and Pensiones Bancomer are created.

2000

Grupo Financiero BBVA Bancomer is born, resulting from the merger of Grupo Financiero BBVA-Probursa with Grupo Financiero Bancomer.

Grupo Financiero BBVA Bancomer acquires Banca Promex and consolidates as the largest financial institution in Mexico.

2005

Grupo Financiero BBVA Bancomer acquires Hipotecaria Nacional.

2019

BBVA unifies its brand globally.

2021

Name change (BBVA Mexico).

2022

BBVA celebrates 90 years of contributing to the Mexican economy.

2025

New 2025-2029 Strategic Plan.

Corporate Structure

The operations of BBVA Mexico's subsidiaries are primarily intended to provide multiple banking services, act as a securities broker-dealer, provide insurance and pension services, manage investment fund assets, and securities portfolios, as well as administrative services. The consolidated subsidiaries are:



Other BBVA subsidiaries operate in Mexico and may have quantifiable impacts on sustainability indicators, as their results and effects are generated within the country. For further information, please refer to the [Presentation](#) section.



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3.2 Presence



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1,633 Branches*

14,343 Atms*

State	Branches	Atms
Aguascalientes	18	182
Baja California Norte	51	431
Baja California Sur	19	113
Campeche	14	111
Chiapas	36	286
Chihuahua	52	411
Mexico City	219	2,123
Coahuila	46	406
Colima	10	76
Durango	20	147
State of Mexico	157	1,624
Guanajuato	81	606
Guerrero	27	196
Hidalgo	29	289
Jalisco	159	1,102
Michoacán	70	502

State	Branches	Atms
Morelos	27	204
Nayarit	18	135
Nuevo León	113	940
Oaxaca	25	201
Puebla	61	577
Querétaro	30	324
Quintana Roo	27	378
San Luis Potosí	30	393
Sinaloa	42	365
Sonora	47	370
Tabasco	34	274
Tamaulipas	39	449
Tlaxcala	7	98
Veracruz	70	629
Yucatán	32	261
Zacatecas	23	140

* Scope: BBVA Mexico; excludes the branch belonging to the Houston agency. Latest information available from the CNBV.



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3.3 Business Units

BBVA Mexico constantly evolves to enhance the customer experience through a comprehensive offering that combines traditional products with cutting-edge digital solutions. The Institution operates through specialized units by segment, allowing for differentiated service and value propositions aligned with the specific needs of each customer type.

Retail Banking



Retail Banking leads business development with individual customers, ranging from Ultra High Net Worth, Private, Wealth Management, and Personal segments to the Banking and Express segments. It also integrates the SME Network (Red Pyme), which serves micro and small businesses with specialized solutions.

The branch network remains a strategic pillar, featuring extensive self-service areas and Smart ATMs for deposits, payments, consumer loan contracting, and various financial and non-financial transactions.

As part of the Strategic Plan 2025–2029, significant investments have been made to strengthen alternative channels, digital innovation, and the integration of advanced artificial intelligence (AI) and data analytics, consolidating a radically customer-centric model.

Continuous innovation has expanded the offering in consumer and auto loans, savings products (demand and term deposits), investment funds, and insurance (life, auto, home, and natural disasters). Written premiums grew by 18.1% year-over-year. As of years-end, BBVA Mexico reached 33.8 million customers, with 27.1 million (80%) operating through mobile and web channels. This digital strategy strengthens access to financial services and promotes greater banking inclusion in the country.

The Wealth and Private Banking Network consolidated the “Business Center” model, optimizing branch location and integrating services to provide more comprehensive customer care. The Net Promoter Score (NPS) stood at 70 points, the highest in the financial system, reflecting the Radical Customer Perspective (RCP) strategy, based on operational excellence, personalization, and extensive use data and AI.



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This approach has enabled the delivery of more timely and relevant solutions for each segment, consistently improving the customer experience and strengthening trust in the relationship with the Bank, while promoting more efficient and closer management across all touchpoints, both physical and digital. As an example, telephone service evolved by replacing traditional IVR (tone dialing) with Blue, a generative AI-based virtual assistant.

In the SME segment, the specialized model led to a loan portfolio exceeding 2 billion pesos, consolidating market leadership. Key launches include: Zona de Cobro BBVA: (Openpay Mini and Payment Links); enablement of Android phones with NFC technology

as point-of-sale (POS) terminals; Cuenta Digital PyME (SME Digital Account), which allows business accounts to be opened in under 20 minutes from the BBVA Empresas App; and Pago a Plazos (Payment in Installments) so merchants can make payments from 3 to 18 months on purchases over 500 pesos.

The BBVA Futura App 2025 was launched in Q3 2025, a milestone in its digital transformation and technology modernization strategy. The mobile app was redesigned, achieving speeds up to six times faster, incorporating artificial intelligence through the Blue virtual assistant and a personalized financial coach, and reinforcing security through biometric authentication and AI-based discreet mode.

Business and Institutional Banking

This unit strengthens cross-selling, loyalty, and experience through specialized solutions for:



Corporate Entities: Savings, credit, cash management, and collection solutions via the BBVA Empresas App.



Housing Developers: financing for construction purposes.



Consumer Finance: A specialized unit for the automotive industry, providing financing for both vehicle distribution (dealerships) and acquisition. In 2025, alliances were consolidated with New Energy Vehicle (NEV) manufacturers like BYD and Omoda Jaecoo to promote sustainable mobility.



Houston Nearshoring Office: Focused on attracting investment from international companies, reaffirming the commitment to Mexico's economic growth.



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Government Entities: Offering specialized collection, payment, and personalized financial services.



BBVA Spark: An initiative for high-growth companies (start-ups, scale-ups, unicorns, growth, etc.) providing agility, flexibility, and adapted risk processes.



AutoMarket: A digital platform for the secure purchase and sale of pre-owned cars with competitive financing.

Corporate and Investment Banking (CIB)



- BBVA Net Cash: A global electronic banking solution for secure and efficient transactions through a user-friendly platform.
- BBVA Trader Mx: A real-time online trading platform providing market analysis, news, and customizable technical tools to support financial decision-making.

Through the Global Markets unit and in coordination with the Brokerage House, BBVA offers sophisticated products such as debt and equity issuance and structured financing for individuals and corporations.

Offers credit products and services to corporate and institutional clients, including Mergers and Acquisitions (M&A) advisory, market operations (equity and fixed Income), cash management, online banking, and investment products. Bankers in this unit strive to ensure that customers receive the best service tailored to their needs. Examples of products offered to this segment include:

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BBVA Mexico’s stakeholders consist of individuals or groups who, either individually or collectively, interact with the Institution based on unidirectional or multidirectional objectives. These interactions may be occasional or periodic and are carried out through various communication channels.

Stakeholder Engagement	
Engagement Channels	Priority topics
 Shareholders and investors	
Legal Department Shareholders' Meeting Annual Financial and Sustainability Report Quarterly Reports Investor Relations Portal	Strategic Plan information (priorities, objectives, programs, and initiatives) Performance information (progress and results) Other documents of interest
 Customers	
Branches and offices Línea BBVA (Phone banking) BBVA App and BBVA Online Banking Website (bbva.mx) Specialized Customer Service Unit (UNE) Other digital media (email, advertising, social media, content platforms) Others (print media, surveys)	Product and service information Specialized advisory services (Sustainability and Financial Health) Advertising Financial Education Other information of interest for current or potential customers
 Employees	
Collaborative environment (intranet) and related links Others (Campus BBVA, The Camp, Your Development, Workday, etc.) Somos BBVA Portal (internal) Policies, regulations, and procedures Internal newsletters from the Talent & Culture (T&C) department Internal newsletters from other departments Internal sites Other digital media (social media and content platforms)	Relevant information on the employment relationship (from application to termination) Culture and engagement information Special internal calls and announcements Training and development Specialized information related to employee functions Other required information



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Suppliers

Supplier Portal
Adquira Electronic Portal

Relevant information on the business relationship (from initial engagement to contract termination and the payment process)
Information on internal guidelines (e.g., assessment process and the dissemination of the Supplier Code of Conduct)
Other required information



Regulators and authorities

Official channels (platforms)
Regulatory reports
Questionnaires and inquiries
Email
In-person assistance and meetings
Events
Official statements / Announcements

Compliance with official provisions
Promoting initiatives and projects



Other public and private organizations

Questionnaires and inquiries
Email
In-person service / meetings
Events
Official statements / Announcements
Website (bbva.mx)
Other digital media (social media and content platforms)

Alliances and partnerships
Promoting initiatives and projects
Local and global thematic commitments (e.g., sustainability, financial inclusion, and climate change)



Society

Website (bbva.mx)
Digital media (social networks and content platforms)
Events

General information



3.5 Institutional Relations and Sustainability Advocacy

Participation in Trade, Sector and Business Organizations

At BBVA Mexico, we constantly drive knowledge exchange, the adoption of best practices, and the promotion of actions that contribute to the country’s development. Our Institution’s participation includes coordination or representation in committees and working groups as an associate, member, or affiliate in the following organizations:

- Association of Banks of Mexico (*Asociación de Bancos de México, ABM*)
- Interactive Advertising Bureau (IAB)
- Mexican Association of Securities Institutions (*Asociación Mexicana de Instituciones Bursátiles, AMIB*)
- Mexican Association of Insurance Institutions (*Asociación Mexicana de Instituciones de Seguros, AMIS*)
- Mexican Association of Financial Factoring and Similar Activities (*Asociación Mexicana de Factoraje Financiero y Actividades Similares, AMEFAC*)
- Spanish Chamber of Commerce (*Cámara Española de Comercio, CAMESCOM*)
- Japanese Chamber of Commerce and Industry of Mexico (*Cámara Japonesa de Comercio e Industria de México*)
- International Chamber of Commerce Mexico Chapter (ICC México)
- Communications Council (*Consejo de la Comunicación, CC*)
- Mexican Council for Sustainable Finance (*Consejo Mexicano de Finanzas Sostenibles, CMFS*)
- National Agricultural Council (*Consejo Nacional Agropecuario, CNA*)
- Mexican Institute of Financial Executives (*Instituto Mexicano de Ejecutivos de Finanzas, IMEF*)

Sustainability Advocacy

Sustainable Commitments

With the aim of supporting the financial system’s transition toward sustainability, BBVA has played an active role for more than two decades in various global initiatives.

Initiative	Signatory Entity	Accession date
United Nations Global Compact	Grupo Financiero BBVA México	2004
United Nations Global Compact	Fundación BBVA	2011
Principles for Responsible Banking	BBVA México Institución de Banca Múltiple	2019
Principles for Responsible	BBVA Pensiones México	2019



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Partnerships

BBVA Mexico has forged partnerships with international organizations with local presence, domestic entities, universities, and sustainability experts, among other key stakeholders. These collaborations aim to drive sustainability in areas such as climate change, sustainable mobility, sustainable finance, and financial inclusion, among others.

- AliaRSE (Alliance for Corporate Social Responsibility)
- Climate Finance Accelerator (CFA)
- Mexican Council for Sustainable Finance (*Consejo Mexicano de Finanzas Sostenibles*, CMFS)
- UNAM-TEC Consortium (*Consortio UNAM-TEC*)
- British Embassy (*Embajada Británica*)
- International Finance Corporation (IFC)
- Mexican Carbon Platform (*Plataforma Mexicana de Carbono*, MÉXICO₂)
- *Reforestamos*

3.6 Recognitions

During 2025, our initiatives and results allowed us to rank among the top positions in different rankings and be recognized by several entities in Mexico, the Americas, and Europe.

Studies by the corporate reputation monitor MERCO Mexico:



MERCO Companies (MERCOS EMPRESAS)

BBVA Mexico was recognized as the financial institution with the best reputation, ranking first in the financial sector and third overall among 200 evaluated companies.



MERCO ESG

BBVA Mexico was recognized as the financial institution with the best performance in Environmental, Social, and Governance (ESG) responsibility in Mexico, reaching first place in the sector and second place overall among 100 evaluated companies.



MERCO Talent (MERCOS TALENTO)

For the third consecutive year, BBVA Mexico was recognized as the best financial institution in talent attraction and retention, obtaining second place overall among 100 evaluated companies.

Best Bank in Latin America:

Awarded by the financial magazine *The Banker* at the Bank of the Year 2025 awards.

Best Treasury & Cash Management Bank in Mexico

Distinction granted by the financial magazine *Global Finance* at the World's Best Treasury & Cash Management Banks 2025 awards.

Best Bank in Mexico

Award granted by the financial magazine *Euromoney* at the Awards for Excellence 2025.



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4. Financial Performance

During 2025, BBVA Mexico reaffirmed its leadership within a global macroeconomic environment marked by uncertainty. The following sections present the key financial indicators across in the retail and wholesale segments, including those related to sustainable mobilization.

4.1 Financial Indicators⁴



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The Bank's strength and solidity are reflected in the performance of its key indicators, particularly in the evolution of profitability and solvency levels. The following table provides a comprehensive overview of BBVA Mexico's financial perimeter performance, enabling an analysis of its operating and financial strength, as well as its evolution.

Profitability Indicators (%)	12M 2024	12M 2025
Net Interest Margin (NIM) ^(a)	6.8	6.7
Efficiency Ratio ^(b)	31.5	31.0
Return on Equity (ROE) ^(c)	27.1	26.6
Return on Assets (ROA) ^(d)	3.1	3.0

Note: As of 2Q24 and 6M24, calculations are performed following CNBV methodology, where:

Average balances = 12-month average balance.

^(a) Net Interest Margin (NIM): Net Interest Income (before credit risk adjustments, annualized) / 12-month average Total Assets.

^(b) Efficiency Ratio: Administrative and promotional expenses / Operating Income components*.

*Operating Income components include: Net interest income + net fee and commission income + trading income + other operating income (expenses) + premium income + net increase in technical reserves + claims incurred.

^(c) Return on Equity (ROE): Net Income (annualized) / 12-month average Shareholder's Equity.

^(d) Return on Assets (ROA): Net Income (annualized) / 12-month average Total Assets.

Asset Quality Indicators (%)	Dec. 24	Dec. 25
Non-Performing Loan (NPL) ratio ^(e)	1.6	1.6
Stage 3 Coverage ratio 3 ^(f)	193.1	185.8

^(e) Non-Performing Loan (NPL) ratio: Stage 3 credit risk loan portfolio balance at quarter-end / Total loan portfolio balance at quarter-end.

^(f) Coverage ratio: Allowance for credit losses at quarter-end / Stage 3 credit risk loan portfolio balance at quarter-end.



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Solvency Indicators (%)	Dec. 24	Dec. 25
Common Equity Tier 1 (CET1) ^(g)	15.2	16.5
Tier 1 Capital ratio ^(h)	15.2	16.5
Total Capital ratio ⁽ⁱ⁾	18.7	20.2
Leverage ratio ^(j)	9.9	10.7

^(g) Common Equity Tier 1 (CET1) ratio: Common Equity Tier 1 Capital / Risk-Weighted Assets (credit, market, and operational risk). Implement in Mexico as of January 2013.

^(h) Tier 1 Capital ratio: Tier 1 Capital / Risk-Weighted Assets (credit, market, and operational risk)

⁽ⁱ⁾ Total Capital ratio: Net Capital / Risk-Weighted Assets (credit, market, and operational risk)

^(j) Leverage ratio: Capital Measure / Exposure Measure

Liquidity Indicators (%)	Dec. 24	Dec. 25
Liquidity ratio (CNBV requirement) ^(k)	68.8	61.1
Loan-to-Deposit Ratio (LDR) ^(l)	104.7	101.9
Liquidity Coverage Ratio (LCR) ^(m)	140.4	158.3
Net Stable Funding Ratio (NSFR) ⁽ⁿ⁾	127.3	128.7

^(k) Liquidity ratio: Liquid Assets / Liquid Liabilities

Liquid assets: Cash and cash equivalents + Unrestricted financial instruments held for trading + Unrestricted financial instruments at fair value through other comprehensive income (held to collect or sell).

Liquid liabilities: Demand deposits + Interbank loans and other immediate-demand entities + Short-term interbank loans and other entities.

^(l) Liquidity (Loan-to-Deposit ratio): Stage 1 and Stage 2 credit risk loan portfolio + loan portfolio measured at fair value / Bank deposit (demand deposits + total time deposits)

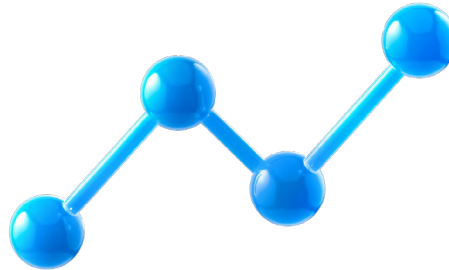
^(m) Liquidity Coverage Ratio (LCR / CCL): Hight-Quality Liquid Assets (HQLA) / Net Cash Outflows under a 30-day stress scenario.

Note: BBVA Mexico data. Quartely average. Preliminary information.

⁽ⁿ⁾ Net Stable Funding Ratio (NSFR / CFEN): Total Amount of Available Stable Funding / Total Amount of Required Stable Funding.

Notes:

Pursuant to the "Resolution amending the General Provisions applicable to Credit Institutions," published in the Official Gazette of the Federation on April 16, 2024, the financial indicators disclosed in this report, starting from 2Q24 and 6M24, are consistent with the financial indicators published by the National Banking and Securities Commission (CNBV).





4.2 Activity Evolution⁵

Breakdown of Stage 1 and Stage 2 Loans

At the close of fiscal year 2025, BBVA Mexico showed positive performance in its loan portfolio, within a global macroeconomic environment of uncertainty and a local context characterized by the normalization of interest rates. In this scenario, BBVA Mexico reaffirmed its leadership in the Mexican financial system by combining credit growth with prudent risk management, supported by commercial strategies driven by digitalization and innovation.

The performing loan portfolio in Stage 1 and Stage 2 reached 2,054,864 million pesos at year-end 2025, representing a 7.4% year-on-year (YoY) growth. This performance was primarily driven by the dynamism of loans to families and individuals and, to a lesser extent, by the commercial portfolio.

The portfolio focused on families and individuals closed the year with a balance of 940,858 million pesos, equivalent to an 11.4% YoY growth, positioning this segment as one of the main growth engines of the total portfolio.

Credit cards recorded an outstanding performance, reaching a balance of 226,901 million pesos and an annual growth of 13.9%. This progress was supported by strong year-end activity and commercial strategies focused on promotional campaigns, digital expansion, and higher levels of financial inclusion. During 2025, the Bank issued 2.7 million new cards, strengthening its leadership position in this market.

Personal and payroll loans registered steady annual growth of 12.7%, with a balance of 244,380 million

pesos. The dynamism of this portfolio was favored by lower interest rates, allowing for the issuance of over 2.8 million new loans during the year.

The automotive portfolio reached 79,119 million pesos, with 16.5% YoY growth, making it one of the most dynamic sectors. This 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 increasing consumer interest in electric and hybrid vehicles.

Mortgage lending amounted to 390,458 million pesos at year-end 2025, with an annual growth of 8.2%. BBVA Mexico reaffirmed its leadership in this market with a share exceeding 25%, granting one out of every four mortgages in the country. Our digital and innovative mortgage offering, along with products oriented toward sustainable housing, contributes to family wealth building and the dynamism of the real estate sector.

The commercial portfolio—which includes corporate, government, and financial entities—reached a balance of 1,102,968 million pesos, representing an annual growth of 4.1%, partially affected by the exchange rate effect (FX). Excluding this effect, the commercial portfolio would have grown by 7.8%. In particular, the corporate portfolio recorded a 7.9% YoY growth, with a balance of 873,184 million pesos; and the government portfolio closed the year with a balance of 176,928 million pesos.

BBVA Mexico reinforced its support for SMEs, a key segment for the country's economic development. At year-end 2025, the SME portfolio reached

⁵ Information's scope: Grupo Financiero BBVA México.



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155,001 million pesos, a 14.4% annual growth, reflecting a strategy focused on digitalization, comprehensive business solutions, and supporting business growth.

This advance was backed by the Bank's active participation in the Federal Government's "Plan México" and a digital offering that allows SMEs agile access to financing, payment methods, and key financial services.

Through products like POS Advance (Anticipo TPV), digital credit lines, and business credit cards BBVA Mexico strengthened customer experience and provided comprehensive solutions for this segment's needs.

BBVA Mexico promoted the development of strategic sectors and advanced in financial inclusion through the "Banco de Barrio" (Neighborhood Bank) initiative, which has added over 530,000 customers, installed 375,000 point-of-sale (POS) terminals, and opened 1.2 million payroll accounts, reaffirming its commitment to the sustainable growth of SMEs in Mexico.

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

STAGE 1 AND STAGE 2 LOAN PORTFOLIO (MILLION PESOS)	December 2024	December 2025	Variation (%) vs December 2024
Stage 1 loan portfolio	1,865,886	2,005,912	7.5
Business activity	795,883	862,942	8.4
Financial institutions	46,472	52,856	13.7
Government loans	148,413	151,391	2.0
State-owned enterprises	55,463	25,537	(54.0)
Governmental entities	203,876	176,928	(13.2)
Commercial loans	1,046,231	1,092,726	4.4
Consumer loans	471,531	536,785	13.8
Mortgage loans	348,124	376,444	8.1
Stage 2 loan portfolio	38,934	37,871	(2.7)
Business activity	13,676	10,242	(25.1)
Financial institutions	5	—	n.a.
Commercial loans	13,681	10,242	(25.1)
Consumer loans	12,432	13,615	9.5
Mortgage loans	12,821	14,014	9.3
Stage 1 and Stage 2 loan portfolio	1,904,820	2,043,783	7.3
Loan portfolio at fair value	7,681	11,081	44.3
Total loan portfolio	1,912,501	2,054,864	7.4



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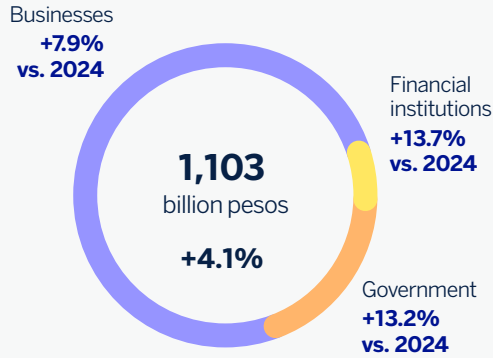
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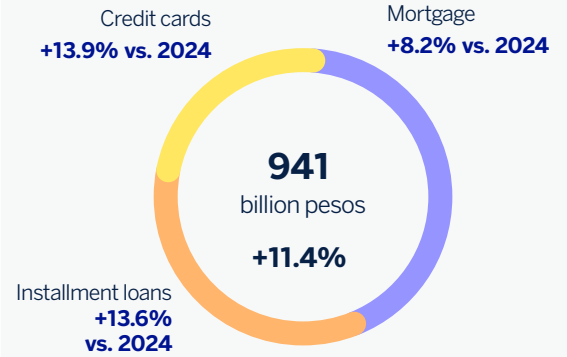
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Commercial Portfolio



Families and Individuals Portfolio



Credit Quality: Stage 3 Loans

At the close of December 2025, the Stage 3 credit risk loan portfolio reached a balance of 34,155 million pesos, representing a year-on-year (YoY) growth of 9.3%. The Non-Performing Loan (NPL) Ratio stood at 1.6% at year-end 2025, a level that compares favorably with the Mexican financial system average.

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

STAGE 3 LOAN PORTFOLIO (MXN MILLION)	December 2024	December 2025	Variation (%) vs December 2024
Business activity	8,907	8,373	(6.0)
Financial institutions	16	19	18.8
Commercial loans	8,923	8,392	(6.0)
Consumer loans	14,361	16,811	17.1
Mortgage loans	7,966	8,952	12.4
Stage 3 loan portfolio	31,250	34,155	9.3



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Funding

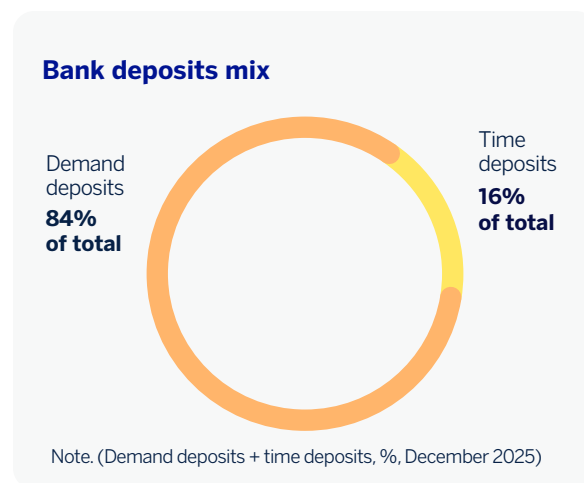
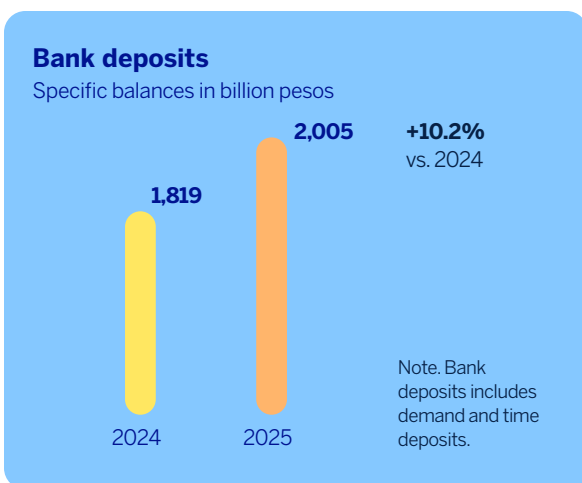
BBVA Mexico maintains its leadership in bank deposits, reaching a total balance of 2,005,031 million pesos at the close of December 2025, representing an annual growth of 10.2%. This performance reaffirms the confidence of savers and the institutional strength of BBVA Mexico, which maintains a market share of 24.2% (according to CNBV as of December 2025), consolidating its position as the leader of the Mexican financial system.

Demand deposits continued to be the main source of funding for BBVA Mexico, reaching a balance of 1,676,719 million pesos, with a 9.0% annual growth.

These deposits represented 84% of total bank deposits, allowing the Bank to maintain a stable, low-cost funding structure aligned with its credit growth strategy.

In addition, time deposits recorded an annual growth of 16.9%, reaching a balance of 328,312 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-term instruments, contributing to funding diversification and solidity.

DEPOSITS AND TOTAL FUNDS (MXN MILLION)	December 2024	December 2025	Variation (%) vs December 2024
Demand deposits	1,538,684	1,676,719	9.0
Time deposits	280,748	328,312	16.9
From the general public	258,893	304,677	17.7
Money market	21,855	23,635	n.a.
Debt securities issued	135,432	159,610	17.9
Global dormant deposit account	7,019	7,771	10.7
Traditional deposits	1,961,883	2,172,412	10.7
Mutual funds	1,002,560	1,128,385	12.6
Total deposits and customer funds	2,964,443	3,300,797	11.3





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Capital⁶

Our business' strength is evidenced by the main ratios and indicators of BBVA Mexico, which remain consistently robust. The Capital Adequacy Ratio (CAR) stood at 20.2% at the close of December 2025, comprised of 16.5% Tier 1 capital and 3.7% Tier 2 capital.

The Bank maintains a robust capital position, the result of a high organic capital generation capacity, prudent risk management, a consistent strategic focus over time, and a solid reputational standing. This combination of factors has allowed 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 Domestic Systemically Important Bank (D-SIB), classified as Grade IV, being the only bank to reach such a category.

The regulation regarding Total Loss-Absorbing Capacity (TLAC), published in June 2021, was incorporated into the local regulatory framework through amendments to the General Provisions

Applicable to Credit Institutions, establishing a net capital supplement for domestic systemically important institutions.

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

In the first quarter, BBVA Mexico declared a dividend of 15,000 million pesos on March 14, 2025, which was paid on March 25, 2025. In the second quarter, it declared a dividend of 15,000 million pesos on June 17, 2025, paid on June 25, 2025. In the third quarter, it declared a dividend of 15,000 million pesos on September 17, 2025, paid on September 26, 2025. Finally, in the fourth quarter, it declared a dividend of 15,000 million pesos on December 4, 2025, paid on December 18, 2025.

CAPITAL ADEQUACY (MXN MILLION)				
BBVA Mexico	December 2024		December 2025	
Tier 1 Capital	339,196		379,333	
Tier 2 Capital	76,729		84,480	
Net capital	415,925		463,813	
	Credit Risk	Credit, Market, and Operational Risk	Credit Risk	Credit, Market, and Operational Risk
Risk-Weighted Assets	1,510,359	2,226,100	1,526,437	2,301,663
Tier 1 Capital Ratio	22.5%	15.2%	24.9%	16.5%
Tier 2 Capital Ratio	5.1%	3.4%	5.5%	3.7%
Estimated Total Capital Adequacy Ratio	27.5%	18.7%	30.4%	20.2%

⁶ The scope of this information corresponds exclusively to Banco BBVA Mexico.

4.3 Financial Performance Evolution⁷



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BBVA Mexico recorded an accumulated net income of 116,358 million pesos during the twelve months of 2025, representing a year-on-year (YoY) growth of 8.3%. This result was primarily driven by the favorable evolution of Net Interest Income (NII),

resulting from sustained growth in lending activity, efficient management of funding costs, and the positive performance of the insurance and pension businesses.

INCOME STATEMENT (MXN MILLION)	12M 2024	12M 2025	Variation (%) vs 12M 2024
Indicators	240,081	257,689	7.3
Net interest income	(54,705)	(60,991)	11.5
Allowance for credit losses / Provisions for loan losses	185,376	196,698	6.1
Net interest income after provisions	44,829	46,990	4.8
Net fee and commission income	46,370	49,005	5.7
Insurance premium income	(10,004)	(1,704)	(83.0)
Net increase in technical reserves	(49,609)	(56,006)	12.9
Net trading income	33,116	33,682	1.7
Other operating income (expenses)	(8,751)	(7,310)	(16.5)
Total operating income	241,327	261,355	8.3
Operating expenses	(93,207)	(99,856)	7.1
Operating income	148,120	161,499	9.0
Share of net income of other entities	448	477	6.5
Income before income taxes	148,568	161,976	9.0
Income tax expense	(41,146)	(45,618)	10.9
Net income	107,422	116,358	8.3

⁷ Information's scope: Grupo Financiero BBVA México.



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The most relevant aspects of the year-on-year evolution of the income statement are summarized below:

Net interest income (NII) amounted to 257,689 million pesos, a 7.3% annual growth. This was primarily driven by stronger dynamism in the loan portfolio within profitable segments, efficient management of funding costs, and the positive performance of the financial product from the insurance and pensions portfolio. Net interest income after provisions grew by 6.1% year-on-year, reaching 196,698 million pesos.

Provisions for loan losses totaled 60,991 million pesos, an 11.5% year-on-year increase, in line with the growth of the loan portfolio. The cost of risk remained at adequate levels, closing at 3.0% at the end of December 2025.

Net fee and commission income reached 46,990 million pesos, representing a 4.8% annual growth. This was mainly driven by solid growth in commissions associated with investment funds (+22.4% YoY) and higher transaction volumes in credit and debit cards. Furthermore, the progress in digitalization reinforced the value of the digital model as the main lever for customer relationships.

Net trading income was 33,682 million pesos, a 1.7% year-on-year increase, mainly explained by better results in the trading of derivative financial instruments linked to interest rates and foreign exchange (FX).

Other operating income (expenses) recorded a negative result of 7,310 million pesos, representing a 16.5% year-on-year deterioration. This was due to higher legal, labor, and tax contingencies, as well as an increased contribution to the IPAB (Institute for the Protection of Bank Savings) resulting from deposit increase.

Operating expenses (administration and promotion) amounted to 99,856 million pesos, a 7.1% year-on-year increase. This growth was mainly due to higher personnel expenses, business expansion, and continued investments in physical and digital infrastructure. The evolution of expenses reflects a strategy focused on profitable and sustainable growth, maintaining high discipline in the control of recurring costs.



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BBVA promotes sustainable activities and clients through financing and, as a priority, through specialized advisory services for companies and individuals, considering their size, sector, geographic location, and sustainability maturity level.

To this end, the Bank adopts a segment-specific approach, which includes Corporate & Investment Banking (CIB), Business and Institutional Banking, SMEs, entrepreneurs, and retail clients.

In 2018, BBVA established a sustainable business mobilization⁸ goal of €100 billion by 2025. In 2021 and 2022, this 2025 goal was increased to €300 billion for the 2018-2025 period; a milestone that was achieved one year ahead of schedule by mobilizing a total of €304 billion as of December 2024.

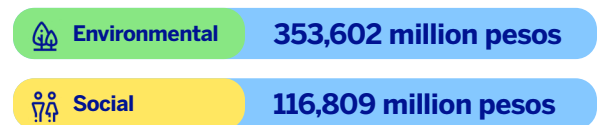
In 2025, BBVA reaffirmed its commitment to sustainability as a growth driver by establishing a new sustainable business mobilization goal of €700 billion for the new 2025-2029 strategic period. This objective includes wholesale, business, and retail banking in Spain, Mexico, Turkey, Argentina, Colombia, Peru, and Uruguay; and, for wholesale clients, also the United States and the branches of Banco Bilbao Vizcaya Argentaria, S.A. in Belgium, France, Italy, Germany, Portugal, and the United Kingdom.

The goal contemplates the cumulative mobilization of financial flows associated with activities, clients, or products considered sustainable according to the criteria defined for sustainable business mobilization.

470,411 million pesos were mobilized by BBVA Mexico toward sustainable activities or clients, representing a 45% annual increase compared to 2024.



Sustainable business mobilization, BBVA Mexico, 2025



⁸ Mobilization includes financial flows linked to activities, clients, or products considered sustainable by BBVA. It is a cumulative concept, reflecting amounts originated since a specific date. Some flows are not recorded on our balance sheet (e.g., client bond placements).



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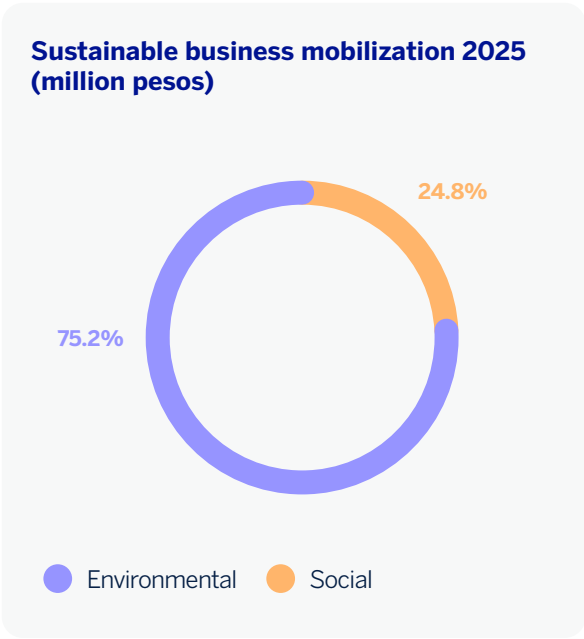
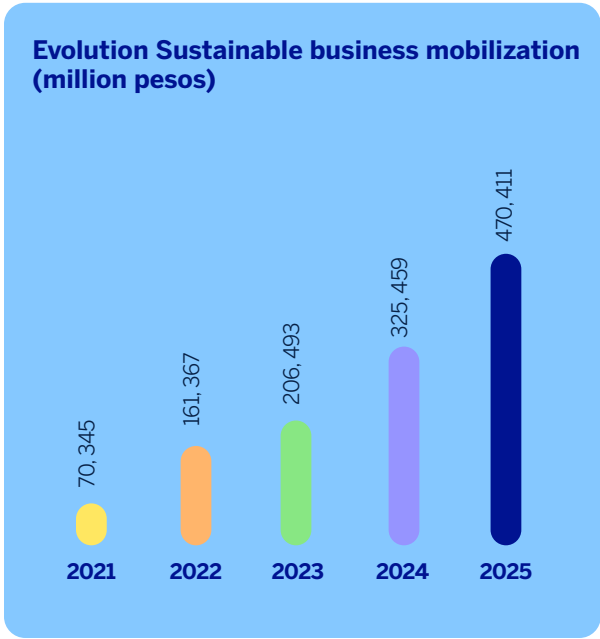
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Retail Banking

BBVA Mexico recognizes the transformative impact of individual actions; therefore, it provides its clients with accessible tools and solutions that facilitate and incentivize their participation in the transition toward a sustainable economy. Through specialized advisory services and financial products with preferential conditions, the Bank promotes consumption and investment decisions with a positive impact.

Energy Efficiency and Responsible Consumption Solutions

Through initiatives such as Energy Efficiency Simulators, BBVA advises and facilitates financing for products with sustainable attributes, encouraging energy savings. In 2025, the Bank became the first in Mexico to offer direct contributions to forestry projects through “TO2 por los bosques de México”, supplemented by a Carbon Footprint Calculator that promotes environmental impact measurement.

“Mi Hogar Eficiente” and Electromobility

BBVA goes beyond traditional credit with “Mi Hogar Eficiente”, which offers a complimentary report on household energy, electricity, and water demand, alongside advisory services for adopting lower-impact technologies that generate savings and strengthen family assets sustainably. This approach extends to the automotive sector, driving the transition to low-emission vehicles.





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+8 billion pesos in 2025 for the acquisition of hybrid and electric vehicles.



Financial Inclusion

Through the Start Credit Card, BBVA promotes healthy and responsible credit habits among individuals with no credit history or with limited experience, such as young people, students, and people starting their professional or household lives. Additionally, actions are aimed at strengthening engagement and financial health among clients with recurring non-payroll income.

Support for SMEs in the Sustainable Transition

BBVA recognizes the critical role of SMEs in sustainable development and has designed solutions to address their financial and management challenges. Notable among these is the Sustainable Installment Loan (Crédito Simple Sostenible), which offers additional benefits to companies that allocate resources to the acquisition of sustainable goods and services.

In collaboration with Nacional Financiera (NAFIN), BBVA channels the NAFIN Paneles program, aimed at MSMEs interested in reducing electricity consumption through solar panel installation, facilitating the adoption of renewable energies and reducing operating costs.



Boosting Women-led SMEs

Convinced of the transformative potential of women in business, BBVA has implemented specific initiatives to strengthen their participation in economic activity. In coordination with the National Bank of Foreign Trade (Bancomext) and through internal programs, loans have been granted to support their growth and international expansion.

+480 million pesos placed through the “Bancomext Mujeres” program, meeting the objective of increasing the participation of women entrepreneurs in trade chains and strategic sectors of the national economy.

Sustainable business mobilization, Retail Banking, BBVA Mexico 2025

Total: 51,655 million pesos

Environmental:
13,464 million pesos
 26%

Social:
38,191 million pesos
 74%

Note: Mobilization is accounted for as long as it complies with the BBVA Standard for Sustainable Activity Financing.



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Business and Institutional Banking

Governments and companies play an essential role in promoting more sustainable value chains, generating decent employment, and creating diverse, inclusive, and safe environments for clients, employees, and suppliers.

In this context, BBVA Mexico offers its clients high-value, complimentary specialized accompaniment (ESG Advisory), designed to reinforce their ESG performance.

This accompaniment is complemented by tailored financing solutions—such as credit and factoring—that promote the integration of sustainability in relevant sectors like transport, agriculture, and construction, facilitating the adoption of technologies to improve operational efficiency and drive the creation of quality jobs.



During 2025, resources were channeled into priority sectors such as real estate, manufacturing, transportation and logistics, agro-industry, leisure, and housing. We achieved this performance due to the commercial network’s training and sector specialization, as well as the promotion of key initiatives such as the sustainable transition of the agricultural sector and the financing of self-funded, bankable, and sustainable projects in collaboration with state and federal governments.

+208 billion pesos mobilized in 2025 for the financing of +1,200 business groups.

Sustainable business mobilization, Business and Institutional Banking, BBVA Mexico 2025

Total: 208,557 million pesos

Environmental:

178,042 million pesos



Social:

30,515 million pesos



Note: These are products whose destination is counted in the sustainable mobilization performance indicator only when they comply with the BBVA Standard for Financing Sustainable Activities.

Corporate & Investment Banking (CIB)

BBVA Mexico’s wholesale banking offering includes specialized ESG advisory services for sustainable diagnosis and profiling, the establishment of strategies focused on decarbonization with environmental and

social KPIs, as well as sustainable financing solutions ranging from green bonds to sustainability-linked loans to support our clients on their transition journey toward a sustainable future.



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Sustainable business mobilization, Corporate & Investment Banking, BBVA Mexico 2025

Total: 210,199 million pesos

Environmental:
162,096 million pesos



Social:
48,103 million pesos



Scope: BBVA Mexico

BBVA Mexico was the leading placement agent (bookrunner) for ESG bonds (green, social, and sustainable) in the local debt market. In addition, the Institution acted as an agent in the financing of the first sustainability-linked loan (SLL) in the airport industry. Furthermore, a major renewable energy project in Mexico was refinanced, involving solar infrastructure across four states: Aguascalientes, Coahuila, Yucatán, and Jalisco.

Green and Social Financing (million pesos)



+210,000 million pesos were mobilized by BBVA Mexico in 2025 through Corporate & Investment Banking; 38% corresponds to its participation as a lead manager (bookrunner) for green and social bonds, while the remainder was allocated to sustainable project financing.

Green bonds

Group	Issuance amount (million pesos)
Bancomext	\$2,839
CFE	\$3,845
Fibra Uno	\$3,093
Nacional Financiera	\$2,131
Secretaría de Hacienda y Crédito Público	\$26,067
Inversiones CMPC	\$2,580
Total	\$40,555

Social bonds

Group	Issuance amount (million pesos)
Bancomext	\$2,839
CFE	\$3,845
Fibra Uno	\$163
Nacional Financiera	\$2,131
Secretaría de Hacienda y Crédito Público	\$26,067
Genera	\$3,755
IDB - Inter American Development Bank	\$1,290
Total	\$40,090



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Criteria for Determining Sustainable Business Mobilization

Driven by the objective of promoting a sustainability-based business model, BBVA encourages the financing of economic activities aligned with this perspective through its financial products and services. Therefore, the Bank has implemented a differentiated approach by customer segment that includes wholesale (corporate and institutional), business, and retail clients. It utilizes proprietary tools, underpinned by market standards, to identify products or services intended to promote sustainability among its clients.

Sustainable business mobilization is classified into two types of purpose: specific-purpose and general-purpose.

1. Specific-purpose. Mobilized funds are allocated to the total or partial financing of eligible environmental or social activities, as described in Annex I of the BBVA Guide for Sustainable Business Mobilization.

2. General-purpose. Mobilized funds are not tied to a specific objective but are allocated to working capital of companies that meet the following criteria:

- a.** Their economic activity is between 75% and 100% aligned with environmental and/or social activities described in [Annex I](#) of the BBVA Guide for Sustainable Business Mobilization.
- b.** They hold certifications granted by recognized international standards or rating agencies such as S&P Global.
- c.** By their nature, they generate a positive social impact based on their segment, such as vulnerable low-income clients, entrepreneurs, micro-businesses, inclusive SMEs, social enterprises, and foundations.

The following standards are considered for determining sustainable business mobilization at BBVA Mexico:

1. Regulatory and taxonomic frameworks: Primarily the EU Taxonomy, given the origin of BBVA's parent company, for defining eligible economic activities; and the Mexican Sustainable Taxonomy (Taxonomía Sostenible de México) as the local reference framework, considering that its application and regulatory requirements are still evolving. Based on both frameworks, criteria are established for evaluating and rating sustainable economic activities in accordance with current specific laws and regulations in Mexico, which are applied in the assessment of financial products and services that may be part of the sustainable mobilization strategy.

2. International Capital Market Association (ICMA) bond principles: Green Bond Principles (GBP), Social Bond Principles (SBP), Sustainability Bond Guidelines (SBG), Sustainability-Linked Bond Principles (SLBP).

3. Market standards for loans defined by the Loan Market Association (LMA), the Loan Syndications and Trading Association (LSTA), and the Asia Pacific Loan Market Association (APLMA): Green Loan Principles (GLP), Social Loan Principles (SLP), Sustainability-Linked Loan Principles (SLLP).



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5. Corporate *Governance*

This chapter presents our corporate governance structure, designed to ensure transparency and strategic decision-making aligned with the expectations of our stakeholders. We also address risk management, our focus on regulatory compliance, and the promotion of ethical business conduct.



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5.1 Board of Directors⁹

The governance of BBVA Mexico is overseen by its corporate governance bodies: the General Shareholders' Meeting, the Board of Directors, its delegate committees, the Chief Executive Officer, and other officers, in accordance with the applicable legal framework.

Board of Directors' Composition

In accordance with Articles 180 and 181 of the General Law of Commercial Corporations (Ley General de Sociedades Mercantiles), the members of the Board of Directors are appointed by the General Shareholders' Meeting and must meet the requirements set forth in Articles 35, 37, and other relevant provisions of the Law to Regulate Financial Groups (Ley para Regular las Agrupaciones Financieras). Articles Thirty-four and Thirty-six of the bylaws establish the characteristics and functions of the Audit and Corporate Practices Committee.

The management of BBVA Mexico and its member financial entities rests with the Board of Directors which, under applicable regulations, is responsible for appointing the committees and the Chief Executive Officer, as well as approving the objectives, guidelines, and policies related to the organization and administration of credit, in compliance with Comprehensive Risk Management framework. Likewise, at the proposal of the Audit and Corporate Practices Committee, the Board reviews and approves

the objectives of the internal control system and the guidelines for its implementation.

The Board of Directors defines the procedures that key executives must follow to keep BBVA Mexico informed and updated on the financial, administrative, operational, and legal situation of each of the financial entities and, where applicable, other entities controlled by BBVA Mexico.

To prevent potential conflicts of interest among employees, board members, and directors, we have a Code of Conduct approved by the Board of Directors. This document establishes the guidelines to ensure that the actions of any person associated with BBVA Mexico are aligned with BBVA's principles and values.

To serve on the Board, directors must possess technical expertise, integrity, and a satisfactory credit history, as well as extensive knowledge and experience in financial, legal, or administrative matters, pursuant to Article 35 and other relevant provisions of the Law to Regulate Financial Groups.

The Board is composed of 18 members: 9 proprietary members and 9 alternates. Of these, 5 proprietary members and 5 alternates are independent directors, and 4 members are women. The average tenure of the directors is 9 years and 4 months. Women represent 22% of BBVA Mexico's Board of Directors, while men represent 78%.

100% of the directors are aged 50 or older.

⁹ Information's scope: Grupo Financiero BBVA México.



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Jaime Serra Puche



- Chairman of the Board / Independent proprietary
- 18 years
- Fondo México, Vitro and Alpek

Alejandro Mariano Werner Wainfeld



- Independent alternate member
- 4 years
- Not a member of any other Board

Eduardo Osuna Osuna



- Vice Chairman / Proprietary member
- 10 years
- Entities comprising the BBVA Mexico Financial Group

Armando Garza Sada



- Alternate member
- 7 years
- Grupo Alfa and Nemark

Onur Genc



- Proprietary member
- 6 years
- Banco Bilbao Vizcaya Argentaria

Juan Asúa Madariaga



- Alternate member
- 6 years
- Not a member of any other Board

Carlos Torres Vila



- Proprietary member
- 9 years
- Banco Bilbao Vizcaya Argentaria

Rafael Salinas Martínez de Lecea



- Alternate member
- 2 years
- Not a member of any other Board

Vicente María Rodero Rodero



- Independent proprietary member
- 13 years
- Not a member of any other Board

Patricia Espinosa Castellano



- Independent alternate member
- 2 years
- Not a member of any other Board

Carlos Vicente Salazar Lomelín



- Independent Proprietary member
- 20 years
- Banco Bilbao Vizcaya Argentaria

Alejandra Palacios Prieto



- Independent alternate member
- 1 year
- Not a member of any other Board

Arturo Manuel Fernández Pérez



- Independent Proprietary member
- 31 years
- Industrias Peñoles, Grupo Bal

Ana Laura Magaloni Kerpel



- Independent alternate member
- 4 years
- Not a member of any other Board

Jorge Saenz-Azcunaga Carranza



- Proprietary member
- 9 years
- Not a member of any other Board

Enrique de Jesús Zambrano Benítez



- Alternate member
- 5 years
- Grupo Proeza, Alpek, ITSM

Valeria Moy Campos



- Independent proprietary member
- Less than one year
- Entities comprising the BBVA Mexico Financial Group

Alejandro Ramírez Magaña



- Independent alternate member
- 12 years
- Cinépolis

13 directors are of Mexican nationality, while the rest are foreign nationals. All meet the requirements to serve on the Board, in accordance with the Law to Regulate Financial Groups.



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Committees

The Board of Directors of Grupo Financiero BBVA Mexico is supported in its duties by the Audit and Corporate Practices Committee, which is composed of three non-executive members.

The bodies responsible for decision-making and impact management regarding economic, environmental, and social issues are the following:

Aspects	Responsible bodies
Economical	Audit and Corporate Practices Committee and Board of Directors
Social	Board of Directors
Environmental	Board of Directors

Remuneration

As compensation for their duties and participation in each Board meeting, BBVA Mexico directors receive an amount equivalent to the value of two fifty-peso gold coins multiplied by 1.53846 for Mexican residents or by 1.33333 for foreign residents. In any case, active officers of entities belonging to BBVA do not receive any emoluments for performing their duties as directors.

Additionally, the financial departments perform an analysis to determine the inflationary effect on the directors' emoluments, which are determined directly by the General Shareholders' Meeting.



5.2 Executive Structure



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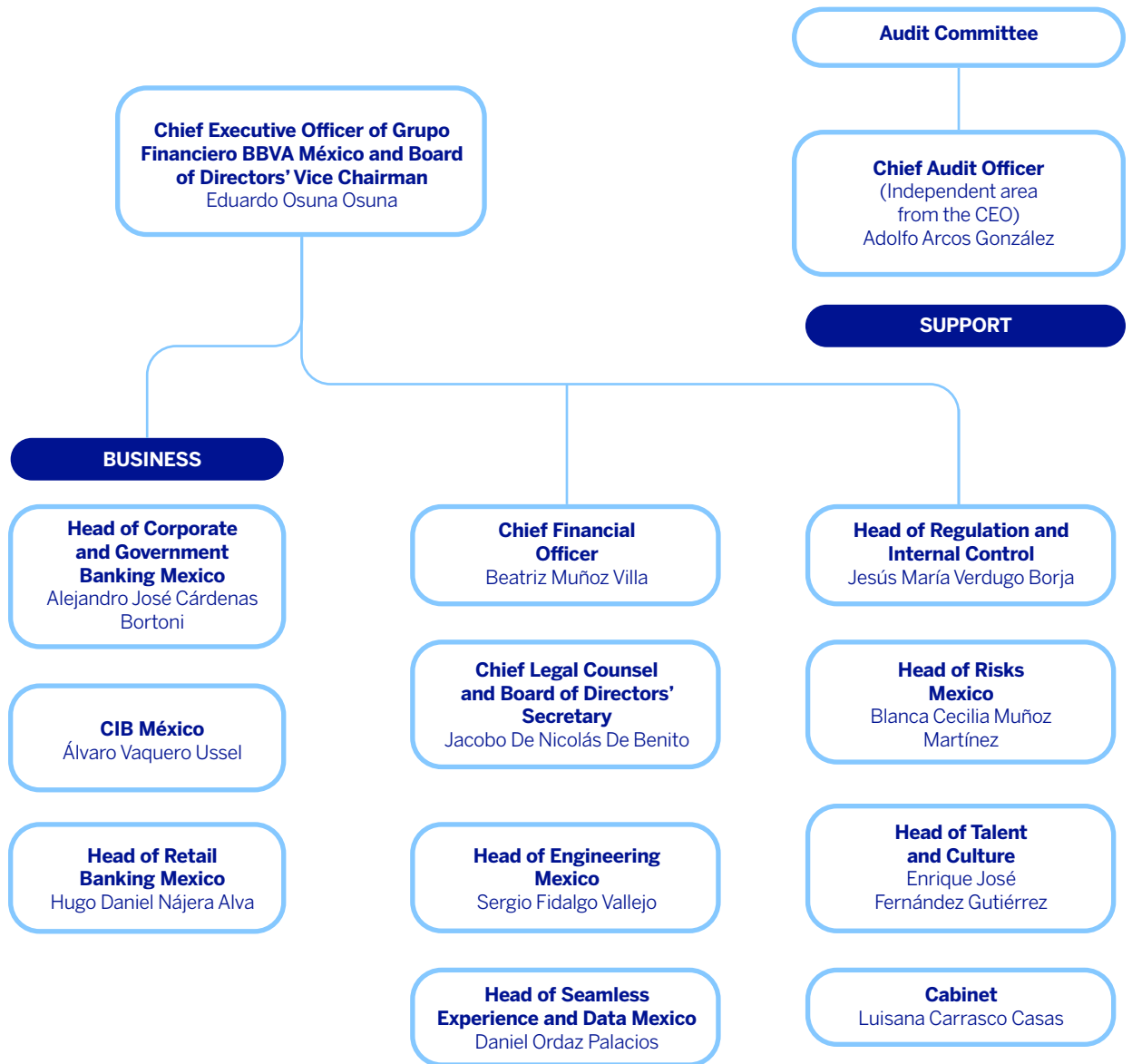
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A central pillar in BBVA Mexico's operations is its ethical corporate governance system, which enables the management of financial and non-financial risks, and ensures ethical communication with stakeholders.

The governance system is designed to integrate fundamental principles, promote regulatory compliance, and strengthen comprehensive risk management.





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5.3 Risk Management

Organizational Structure

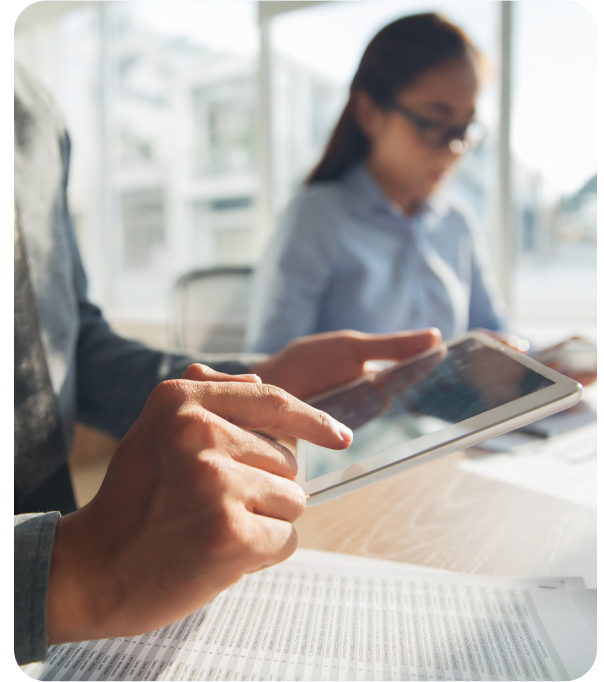
The Risk Management Division of BBVA Mexico reports directly to the Bank’s CEO, thereby ensuring its independence from Business Units and the autonomy required to perform its duties.

In alignment with national and international best practices, the Risk function is organized into three specialized teams in Credit Risk: Wholesale portfolio: Responsible for origination, monitoring, and recovery; SME segment: Focused on small and medium enterprises; Retail segment: Focused on individuals.

The latter two perform origination and monitoring functions. These teams are complemented by a unit dedicated to the management of Recovered Non-Financial Assets (DANF). Additionally, for the SME and Retail segments, there is a specific recovery area that leverages operational synergies.

The management of Market, Structural, and Fiduciary Risks is concentrated in a specialized unit, together with other areas responsible for risk management of non-banking businesses and asset management.

In addition, supporting units include Advanced Analytics, which addresses methodological and technological needs; Risk Transformation, that leads the transformation project portfolio; and Risk Strategy & Performance, which ensures the availability of technological resources, efficient execution, and continuous improvement of risk processes.



Furthermore, the Portfolio Management, Capital & Expected Losses Unit was implemented. It is responsible for integrating, monitoring, and generating risk management reports, as well as measuring operational risk and loss management. This unit is also in charge of risk disclosures, strictly adhering to national and international regulations.

In compliance with the regulatory requirements of the National Banking and Securities Commission (CNBV) regarding disclosure of policies and procedures established by credit institutions for Comprehensive Risk Management, the measures adopted by BBVA Mexico and the corresponding quantitative information are presented below.



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Qualitative Information

Participation of Corporate Bodies

The risk governance model at BBVA Mexico is characterized by the direct participation of its corporate bodies in defining the risk strategy, as well as in the continuous monitoring and supervision of its implementation.

The Board of Directors, at the proposal of the Risk Committee, approves the objectives, guidelines, and policies for Comprehensive Risk Management, as well as any modifications; global and specific risk exposure limits and risk tolerance levels; special cases or circumstances where these may be exceeded; the Capital Adequacy Assessment and, if applicable, the capitalization plan; as well as the Contingency Plan and the Contingency Funding Plan.

The Risk Committee, as a delegated body of the Board, approves: specific exposure limits and risk tolerance levels; liquidity indicators; methodologies and procedures to identify, measure, monitor, limit, control, report, and disclose risks; models, parameters, scenarios, and assumptions—including stress tests—used for the Capital Adequacy Assessment and for the valuation, measurement, and control of risks proposed by the Comprehensive Risk Management Unit; methodologies for new operations, products, and services; corrective plans proposed by the CEO; effectiveness levels for security validation mechanisms (biometrics) as contemplated by law.

In addition, it approves other activities in accordance with applicable regulations and those delegated by the Board of Directors of BBVA Mexico.

Policies and Procedures

BBVA Mexico maintains risk manuals defining the strategy, organization, and the operational, technological, and methodological frameworks, as well as regulatory processes required for adequate comprehensive risk management. These guidelines are complemented by risk training programs and regulatory disclosure, including defined responsibilities for third parties.

Tactical Decision-Making

The management model ensures the independence of the Comprehensive Risk Management Unit and establishes monitoring processes through reports and early warning alerts to detect deviations from business objectives or defined risk limit structures.

Risk units participate in determining Risk Appetite, which is submitted to the Board for approval. Authorization processes are also required for new products and services, including approval by the Risk Committee.

Tools and Analytics

The measurement of credit, market, liquidity, structural, operational, and legal risks is performed continuously using consistent methodologies and periodically calibrated parameters, and then submitted for approval to the appropriate authorities. Risk reports are analyzed and monitored to track risks incurred by the different business units of BBVA Mexico. This monitoring considers metrics such as risk appetite, main concentrations, regulatory limit compliance, credit stress analysis, regulatory capital requirements, structural, market, liquidity, operational, and legal risks.



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Sensitivity analysis, stress testing under extreme conditions, and model calibration are performed periodically.

Methodologies are also established for operational and legal risk monitoring in accordance with international standards.

Information

Information, as an essential pillar in risk management, is used to carry out proactive management through the definition and establishment of indicators and early warning metrics that make it possible to anticipate movements, both positive and negative, in the risk profile (clients, portfolios, products, asset classes). Likewise, these indicators make it possible to avoid deterioration and to identify deviations and potential threats, across all risks, all defined dimensions, in all their stages (current, deteriorated, and in recovery), at all organizational levels of the risk function (risk units in business areas, corporate area, and specialist areas) and at the corporate bodies' level, ensuring compliance and consistency with regulatory requirements in this matter.

We ensure that data used in the report preparation come from unified sources by type of risk, are reconciled, traceable, largely automated (or, if manual, subject to controls), with a single definition. Thus, we guarantee the frequency, distribution, and confidentiality of reporting, among other aspects.

Technological Platform

Source and calculation systems are periodically reviewed to ensure data quality and maximize process automation, with the goal of automating processes, where possible.

Audit

Each year, Internal Audit performs a Comprehensive Risk Management Audit in compliance with the Single Banking Circular (CUB), which is submitted to the CNBV. Subsequently, the Audit Committee delegated by the Board of Directors periodically follows up on the recommendations issued in each of the audits performed.



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Likewise, audits are carried out by independent experts regarding compliance with the Law for Credit Institutions, the CUB, and other legal provisions applicable to BBVA Mexico. These have determined that the models, systems, methodologies, assumptions, parameters, and risk measurement procedures comply with their intended function in view of the characteristics of BBVA Mexico's

operations, instruments, portfolios, and risk exposures.

BBVA Mexico considers that, as of this date, it fully complies with the provisions regarding risk management. The Institution continues to work on improvement projects in measurements and limits, process automation, and methodological refinement.

Methodological Framework

BBVA Mexico's balance sheet is categorized for risk purposes as follows:



● Market Risk, associated to:

- **Trading and investment portfolios:** Tradable financial instruments, repos, and derivatives for trading purposes.
- **Structural balance sheet:** Financial instruments for collection or sale, principal and interest collection, and hedging derivatives for interest rate and foreign exchange rate risk, as well as other banking balance sheet positions such as loans, deposits, issuances, among others.



● Credit Risk, derived from portfolios of:

- **Business & Corporate:** Traditional credit, SMEs, and investment exposures in issuances as counterparties in derivative financial instruments.
- **Consumer:** Credit cards and financing plans.
- **Mortgage:** Mortgage loan portfolio.



- **Liquidity Risk**, linked to banking business, on- and off-balance sheet positions, including loans, traditional deposits, investments in securities, derivatives, wholesale funding, among others.

In addition, where a contractual obligation exists, the monitoring and control of liquidity risk in the banking business includes liquidity that may be required by its subsidiaries, entities belonging to the same financial group, or relevant related parties, and the liquidity that the banking business itself may require from any of the aforementioned entities or related parties.



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ESG Risks



BBVA Mexico considers the financial implications, risks, and opportunities associated with climate change based on a climate risk assessment developed at the corporate level by BBVA and applied locally. This assessment is integrated into the Institution's risk management and credit decision-making processes.

The ESG assessment is conducted through sector analyses, questionnaires, internal tools, and the application of sector policies, as well as restriction or exclusion criteria where applicable. Results are incorporated into credit decisions through mitigants, specific conditions, reinforced monitoring, or, if necessary, the rejection of operations. Management and supervision are carried out through the Risk Area and local committees, in alignment with BBVA's corporate governance.

Socio-environmental criteria are applied proportionally to the relevance of each client and operation, considering the sector, product type, and risk materiality. This approach does not constitute a general exclusion mechanism but rather a support model to identify risks and define mitigation measures. The evaluation includes the use of the BBVA Environmental and Social Framework, controversy analysis in the wholesale segment, and, for specific project finance and infrastructure operations, the application of the Equator Principles.

Climate risks and opportunities are assessed using metrics defined through ESG questionnaires, which gather information such as greenhouse

gas (GHG) emissions, financed emissions, carbon intensity, climate targets, physical and transition risks, and decarbonization actions. This analysis is complemented by internal indicators such as the TRI (Transition Risk Indicator), HTR (High Transition Risk), HMM (High Market Misalignment) and HPR (High Physical Risk).

BBVA Mexico calculates financed emissions by locally applying BBVA's corporate methodology, aligned with the Partnership for Carbon Accounting Financials (PCAF) standard. The calculation is governed and executed at the holding level, while BBVA Mexico participates as a local Service Line Owner (SLO), ensuring data quality, performing validations and adjustments, and utilizing the results for risk management. The PCAF methodology is based on identifying relevant credit and investment exposures, segmenting the portfolio by PCAF asset classes, and proportionally assigning GHG emissions to financed clients based on the outstanding balance. This process utilizes internal information from the Unique Data Model (CDD/C360), financial data (IFRS 9), sector classification through NACE/CAMN codes, and an internal transition risk taxonomy, as well as specialized external information including PCAF databases and providers such as S&P Trucost. PCAF complies with the methodology established by the GHG Protocol. Additionally, the process incorporates data from corporate tools like PACTA, which provides production data to improve the accuracy and the data quality score of financed emissions.



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The assessment of social risks is managed by the Risk Area through Credit Risk teams, which locally apply the policies and methodologies defined at the corporate level by BBVA. For high-complexity operations and corporate clients, BBVA Mexico implements due diligence processes for environmental risk management, focusing on supporting clients in complying with applicable environmental standards, identifying risks, and defining mitigation measures.

In specific project finance operations, BBVA Mexico applies the Equator Principles as a reference framework to identify, assess, and mitigate

environmental and social risks. Furthermore, in the wholesale segment, environmental and social controversy analyses are considered alongside a client reputational risk assessment. These processes are complemented by formal training for risk, business, and control personnel.

Regarding climate scenario analysis, BBVA uses climate alignment tools such as PACTA in admission processes and strategic analysis, managed from the holding level. BBVA Mexico utilizes these results as input for risk evaluation in its local operations.





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BBVA Mexico participates in the disclosure of climate-related risks to investors and other stakeholders through consolidated reports such as the Pillar 3 Report, aligned with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD). In the 2024 Pillar 3 Report, BBVA refers to the use of PCAF-aligned methodologies for measuring financed emissions and climate risk metrics, such as financed emissions intensity per drawn amount (tCO₂/M€). BBVA Mexico provides information from its portfolios to these consolidated calculations, although it does not publish PCAF metrics independently, and contributes to the achievement of climate-related targets defined at corporate level through its local operation. BBVA México provides relevant information to these indicators when applicable, although it does not publish them independently.

Physical risks associated with climate change are integrated into the comprehensive risk management framework through the local application of methodologies, metrics, and models

defined at the corporate level by BBVA. Scenario modeling and stress testing for physical risks are developed and quantified in a consolidated manner from holding level, and their results are used for internal risk management, decision-making, and monitoring relevant exposures. In response to identified risks, the Institution integrates physical risks into credit analysis and applies sector policies and ESG criteria defined at corporate level.

BBVA México locally applies an exclusion list of non-sustainable activities defined in the BBVA Environmental and Social Framework, which includes exclusions required by laws, treaties, and sanctions regimes, as well as exclusions based on BBVA's values and principles. Additionally, it includes exclusions aligned with international standards such as OECD Guidelines, the Universal Declaration of Human Rights, the UN Global Compact, and UN Security Council sanctions. These exclusions are integrated into risk analysis and management processes in accordance with corporate guidelines.





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Financing under the Equator Principles

Energy, transport, and social service infrastructures drive economic development and job creation; however, they may also generate environmental and social impacts. Therefore, BBVA evaluates the financing of these projects using the Equator Principles as a reference framework in order to minimize and, to the extent possible, avoid negative effects on the environment, and thus maximize their economic, social, and environmental value.

Since 2004, BBVA has adhered to the Equator Principles (EP), a framework that establishes standards for managing environmental and social risks in project finance. These principles are based on the International Finance Corporation (IFC) Performance Standards and the World Bank Group Environmental, Health, and Safety Guidelines.

The EP apply to all industrial sectors and to five types of financial products defined in their terms: (I) project finance advisory services; (II) project finance; (III) project-related corporate loans; (IV) bridge loans related to projects; and (V) project-related refinancing and acquisition finance. Each project is subject to an environmental and social due diligence process, as well as the evaluation of potential human rights impacts.

As a first step, projects are categorized based on their risk level:

- **Category A:** Potentially significant adverse social or environmental impacts that are irreversible or unprecedented.
- **Category B:** Potentially limited adverse impacts, generally site-specific, largely reversible and easily addressed through mitigation measures.
- **Category C:** Minimal or no adverse impacts.

The evaluation of the documentation provided by the client and independent advisors makes it possible to verify compliance with the requirements defined in the EP, according to the project category. Financing agreements include environmental and social commitments that the client must comply with. At BBVA, the implementation of the EP is integrated into internal processes for structuring, approving, and monitoring transactions.

In 2025, there were no projects in Mexico that required an evaluation under the Equator Principles.



Due Diligence Processes

BBVA conceives due diligence as a continuous, proactive, and integrated process aimed at identifying, preventing, mitigating, and accounting for adverse impacts—whether actual or potential—arising from its activities and business relationships.

In recent years, BBVA implemented the 2021-2024 Human Rights Action Plan, establishing a solid foundation of commitments and procedures to address potential negative impacts on its stakeholders. Continuing this process, and with the ultimate goal of fully embedding due diligence into its management model, BBVA is advancing the structured integration of social factors—clients, employees, suppliers, and society—as risk vectors within its general non-financial risk management framework, ensuring their systematic consideration in identification, assessment, control, and monitoring processes.

BBVA understands risk as the possibility that an internal or external event may affect the achievement of its strategic objectives or generate adverse impacts on people, the environment, or stakeholders. Within this framework, it applies specific risk assessment processes, including the Operational Risk Assessment and the Non-Financial Risk Assessment—which incorporates the Climate Risk Assessment—to identify emerging risks, including climate change.

These processes are complemented by monitoring and measuring the effectiveness of the actions adopted, through non-financial risk management indicators, risk limits defined in BBVA's global catalog, as well as internal review mechanisms and reporting to governing bodies. This integration ensures that due diligence is not an isolated exercise but an integral part of the corporate risk management system.

Furthermore, the double materiality analysis of BBVA and BBVA Mexico reinforces this approach by incorporating the perspective of relevant impacts, risks, and opportunities for both BBVA and its stakeholders.

BBVA is progressively integrating the essential elements of due diligence into its risk identification, management, and prevention processes. The following section describes the main elements of this risk management approach and their integration into the BBVA corporate framework, with references to the relevant sections of this Report.

Integration into Governance, Strategy, and Business Model

BBVA's general risk management and control model covers financial and non-financial risks, including climate, operational, and reputational risks, among others. Under the supervision of the Board of Directors and the Risk and Compliance Committee, the process includes the identification, assessment, mitigation, and monitoring of risks and impacts.

In line with the evolving regulatory environment, BBVA is moving toward a more comprehensive integration of social risks as a subcategory within the compliance, talent and culture, and operational risk blocks.



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Stakeholder Collaboration

BBVA maintains a continuous dialogue with its stakeholders to anticipate expectations and manage reputational risks through:

- Formal dialogue mechanisms with stakeholders: employees, clients, suppliers, investors, and society ([Stakeholder Engagement](#)).
- Customer service and grievance channels. ([Customer Service](#)).
- A Whistleblowing Channel, accessible to employees, suppliers, and third parties ([Whistleblowing and Inquiry Channels](#)).
- Internal channels for employees, such as the Employee Service Center (SAE).

Identification and Assessment of Adverse Incidents

BBVA has additional management processes and systems that constitute comprehensive control frameworks, actively contributing to the identification, assessment, and mitigation of ESG risks and impacts, notably:

- ESG assessment and monitoring of clients, based on the Environmental and Social Framework, the Equator Principles, and the ESG controversy management procedure.
- Anti-corruption and anti-bribery programs, as well as anti-money laundering and counter-terrorist financing (AML/CTF) controls ([Business Conduct](#)).
- Supplier assessment ([Supplier Relationship Management](#)).
- Cybersecurity risk management and the responsible use of data and accessibility ([Privacy and Data Protection](#); [Accessibility](#)).
- Double materiality analysis to identify and prioritize the most relevant issues from both impact and financial perspectives ([Materiality Methodology](#)).

Adoption of Measures to Address Adverse Incidents

In line with the strategic priority of promoting sustainability as a growth driver and the General Sustainability Policy, the Bank develops initiatives and action plans aimed at generating positive impacts and strengthening the resilience of its operations against ESG risks. These actions are detailed throughout this Non-Financial Information Statement and include measures in areas such as climate change, own workforce, consumers and end-users, and business conduct, among others.

Monitoring Effectiveness and Communication

All risks are managed under a control framework described in the “Risk Management” section of the Consolidated Management Report. This framework establishes mechanisms for monitoring, reporting, and escalation to the competent governing bodies, ensuring homogeneous and coordinated oversight across all BBVA areas.

Additionally, during 2025, BBVA was not notified of any claims filed to the National Contact Points (NCP) in the countries where it operates. In 2024, reports received through this channel showed no evidence of human rights violations attributable to BBVA entities. For more information, see the [Whistleblowing Channel](#) section within the Business Conduct chapter of this report.

BBVA's internal processes, actions, and policies address risks associated with human trafficking and forced labor, child labor, freedom of association and collective bargaining, equal pay, and discrimination.

5.4 Compliance



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Compliance System

The Compliance function is governed by the BBVA Mexico Compliance System and Charter, which integrate the necessary elements to prevent and manage risks associated with anti-money laundering (AML), conduct with customers, corporate compliance, personal data protection, and conduct within the Securities Market. This framework establishes the ethical behavior guidelines expected at BBVA.

Its implementation is based on compliance programs that include proper risk identification, the design of policies and procedures, communication and training actions, and a governance model that oversees its application and helps mitigate potential risks in daily activities.

Furthermore, as part of BBVA Mexico's commitment to respecting the dignity and rights of all individuals and contributing to the holistic development of the communities where it operates, its actions are guided by several international human rights mechanisms. These include the Universal Declaration of Human Rights, the United Nations Guiding Principles on Business and Human Rights, and the Global Compact.

The aforementioned Charter includes the following elements that define the Compliance Division's framework of action within BBVA Mexico:





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Code of Conduct

On December 11, 2025, the Board of Directors approved the new version of the BBVA Code of Conduct, which sets forth the guidelines for action and ethical behavior expected from everyone at BBVA, within the framework of the corresponding annual review.

The BBVA Code of Conduct represents an ethical commitment to its main stakeholders, seeking to promote principles of integrity throughout the organization to maintain the highest standards of honesty. Strict rules of conduct are established for BBVA Mexico's activities, based on four key pillars:



Conduct with the customer



Conduct with our colleagues



Conduct with the company

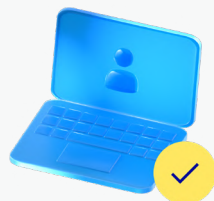


Conduct with society

100% of employees have been enrolled in a course on the Code of Conduct, achieving a 98% accreditation rate. The course remains available on Campus BBVA for new hires.

Whistleblowing and Inquiry Channels

BBVA makes available to all its employees, customers, and suppliers the Inquiry and Whistleblowing channels to report potential breaches of the Code of Conduct, internal regulations, or any practice contrary to current applicable legislation. These channels are available 24/7, 365 days a year.



Whistleblowing Channel:

<https://www.bkms-system.com/bbva>

Inquiry Channel:

<https://www.bkms-system.com/consultas>



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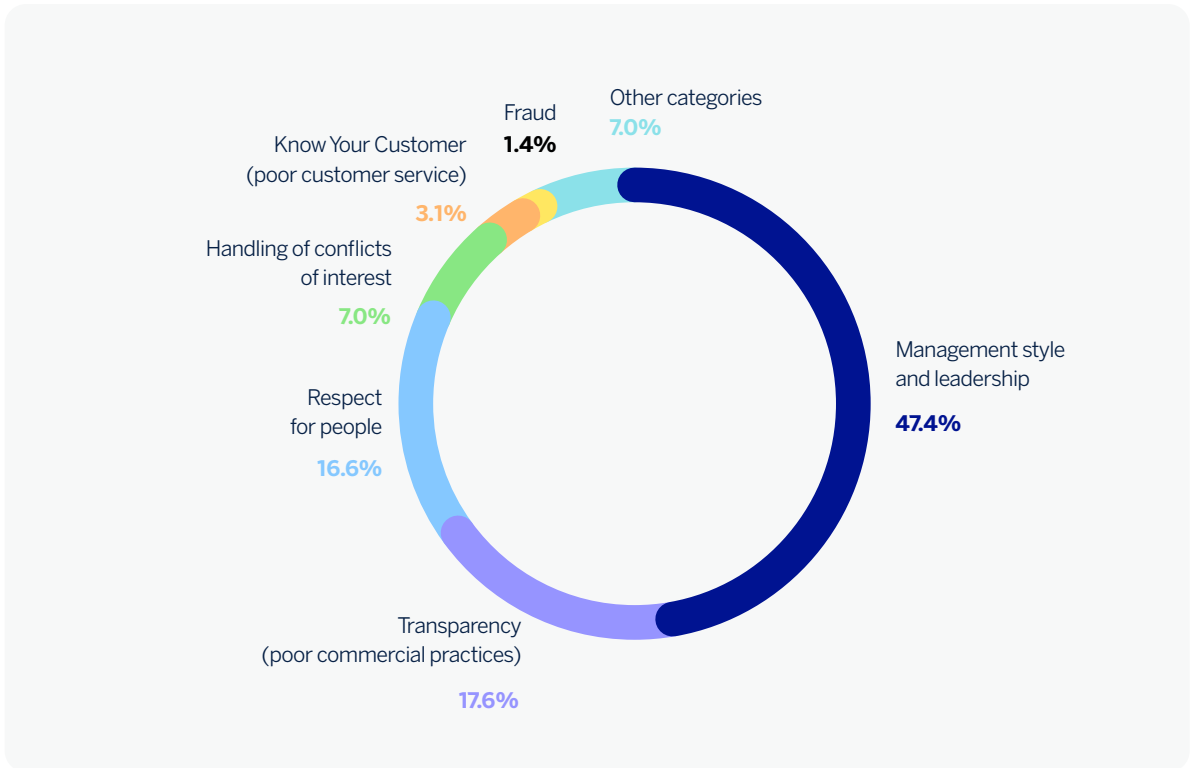
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During 2025, there was an 8% increase compared to the previous year in the number of communications received, demonstrating that BBVA employees continue to trust the Whistleblowing Channel as an effective means to report misconduct.

+8% in reports received through the Whistleblowing Channel, reflecting growing employee confidence in the system.

A total of 2,283 communications were received through the Whistleblowing Channel. Of these, 491 lacked sufficient information to launch an investigation or did not represent a breach of the Code of Conduct. While 1,792 communications were admitted and an investigation was initiated.



Should any evaluated situation require disciplinary action, it would be determined in accordance with BBVA's disciplinary regime and applicable legal terms.



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5.5 Business Conduct

Anti-corruption and Bribery

BBVA Mexico has an Anti-corruption Program based on the General Anti-corruption Policy, approved by the Board of Directors. This Policy establishes the principles governing BBVA's actions in strict adherence to applicable regulations and gives rise to various internal provisions. The Program is mandatory for all members of BBVA Mexico, including its subsidiaries, as well as for third parties with whom it maintains a relationship, such as suppliers and business partners.

As part of the continuous strengthening of the program, throughout the year, the use of corporate disclosure tools aimed at preventing and managing integrity risks was promoted:

- **Conflicts of Interest:** A tool that enables the identification, analysis, management, monitoring, and proper documentation of potential conflicts of interest that may arise within BBVA Mexico, thereby mitigating situations that could represent a detriment to the Institution.
- In 2025, functionality was incorporated to declare Outside Professional Activities, with the purpose of reinforcing the preventive management of potential conflicts of interest

arising from such activities performed by BBVA Mexico employees, as well as protecting institutional integrity and mitigating reputational risks.

- **Gifts and Events:** A mechanism that ensures the traceability, supervision, and proper authorization of gifts and events involving employees, in strict adherence to corporate values and BBVA Mexico's General Anti-corruption Policy.

Additionally, the culture of integrity was strengthened through mandatory anti-corruption training programs. We offer all employees a regulatory course, updated every three years, and its completion is required for 100% of the workforce.

47,115 employees trained on the principles and guidelines established in BBVA Mexico's General Anti-corruption Policy.





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Anti-Money Laundering and Counter-Terrorist Financing (AML/CTF)

Strategies

BBVA Mexico's commitment to anti-money laundering (AML) and counter-terrorist financing (CTF) is a priority objective. To preserve the well-being of the communities where it operates, the Institution actively works to protect its customers, employees, and the Bank itself through timely and effective management of risks associated with AML/CTF, including emerging risks linked to organized crime, drug trafficking, and terrorism.

Functions

The primary functions regarding AML/CTF include:

- 1.** Establishing policies, standards, and procedures within the control and governance framework set by the Institution.
- 2.** Defining criteria to mitigate the risk of products and services being used for criminal purposes.
- 3.** Designing strategies to prevent, detect, and report operations involving resources of illicit origin (money laundering).
- 4.** Implementing an organizational structure with sufficient resources and clearly defined responsibilities.
- 5.** Developing a regulatory framework with a special emphasis on Know Your Customer (KYC) identification and due diligence measures.
- 6.** Implementing monitoring and screening measures for customers and transactions to detect suspicious activities and report them to the competent authority.
- 7.** Collaborating with government agencies and strengthening the international sanctions program.
- 8.** Serving as an internal advisory body within BBVA on AML/CTF matters.
- 9.** Executing annual communication and training plans for employees, designed in coordination with the Association of Mexican Banks (ABM), based on each group's level of risk exposure.



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Relevant 2025 Policies, Programs, and Initiatives

During 2025, two regulatory extensions issued by the Global AML Unit were integrated through adhesion and transposition processes into the internal AML/CTF regulatory framework:

- AML Corporate Training Procedure: Establishes the principles for the development and implementation of the AML/CTF training program for BBVA employees.
- Global KYC Program: An initiative aimed at strengthening the customer experience and the proper management of AML/CTF risks. BBVA Mexico, acting as an anchor country, participates in the design and implementation of the components necessary for its operation.



AML/CTF Training

The training of employees, members of the Board of Directors, and executives in AML/CTF includes the dissemination of customer and user identification and knowledge policies, as well as the criteria, measures, and procedures necessary for proper compliance with applicable legal provisions and their updates.

AML/CFT Training	2023	2024	2025
Participants in training activities	42,969	45,814	44,180
People who received specialized training (including the AML/CFT staff)	384	408	382
Management Committee and Board of Directors	31	31	31



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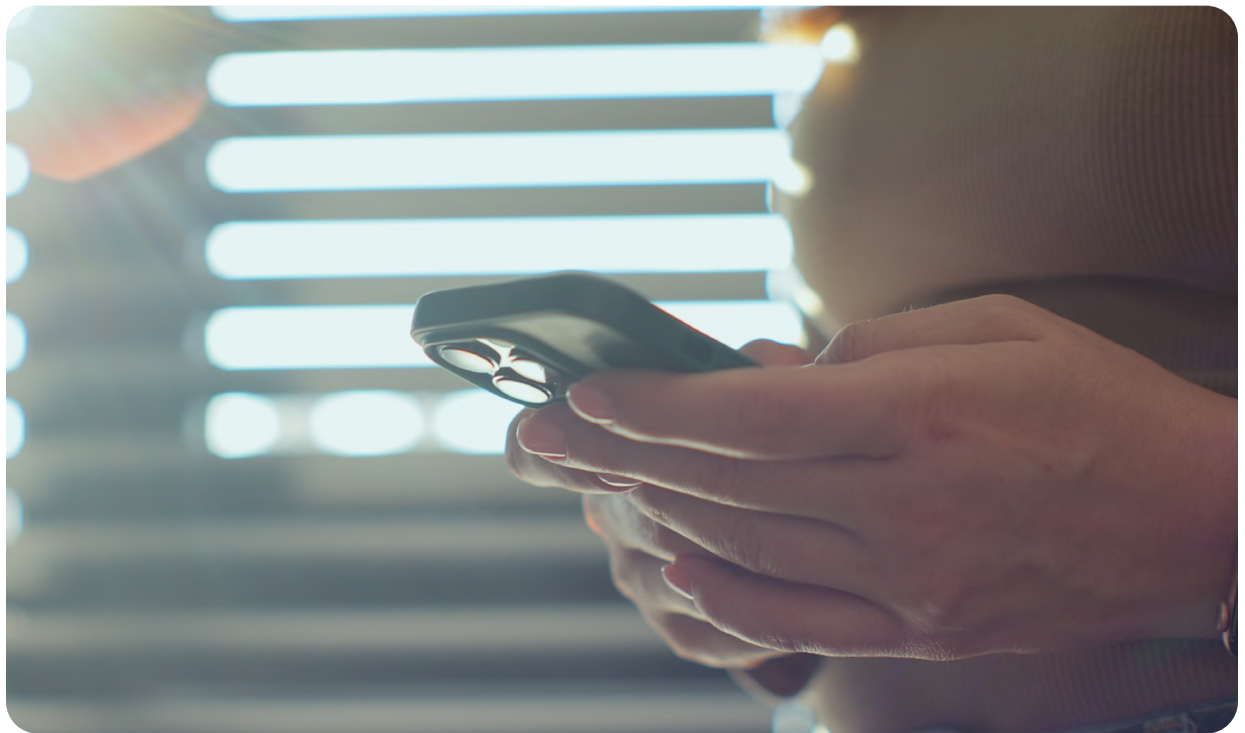
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Privacy and Data Protection

For its business operations, BBVA considers data to be a critical and strategic asset, especially in an environment characterized by technological transformation, operational complexity, and regulatory evolution.

Consequently, BBVA Mexico has a General Privacy and Data Protection Policy that establishes the general principles and basic management and control guidelines regarding the processing of personal and corporate data, in compliance with current regulations.

This policy is updated annually and applies to all BBVA Mexico entities over which the Bank has management control. It extends to all data of natural and legal persons—customers, non-customers, employees, shareholders, suppliers, partners, etc.—for which any processing operation is conducted.

In 2025, the corresponding annual review was carried out, involving various executive areas within

their respective scopes of authority. The BBVA Mexico Audit Committee is the body responsible for establishing and approving this General Privacy and Data Protection Policy. Updates are communicated through relevant channels based on the stakeholder group, notably via notifications on the Internal Regulation Portal, email, and mandatory enrollment requests for training on this subject.

During 2025, at a global level, BBVA Mexico continued to strengthen its data management model through:

- A data protection governance structure involving all levels of the organization.
- Periodic assessments to verify compliance with policies, standards, and procedures associated with the processing of personal data.
- Continuous training programs to raise awareness among BBVA Mexico employees regarding the strategic and regulatory importance of data protection.



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5.6 Supplier Relationship Management

BBVA Mexico's supply chain is composed of domestic and international suppliers of diverse sizes and economic sectors, with a predominance of those operating within the country. These include hardware and software providers, consulting services, outsourced services—such as cleaning and security—civil works, advertising and marketing agencies, licensing, and event organization services.

Commercial relationships with suppliers are managed through ad hoc or recurring procurement, depending on the service requirement. These are formalized through legal contracts or general terms and conditions, depending on the amount and nature of the service, in accordance with applicable internal regulations.

BBVA has a Supplier Code of Ethics, which includes Mexico. This code defines minimum behavioral standards regarding ethical, social, and

environmental aspects that suppliers must meet when providing products and services. It also reflects the commitment to preventing corruption.

In 2025, a communication regarding anti-corruption policies and procedures was sent to BBVA Mexico's suppliers.

494 domestic suppliers and 37 foreign suppliers were notified about anti-corruption policies and procedures.

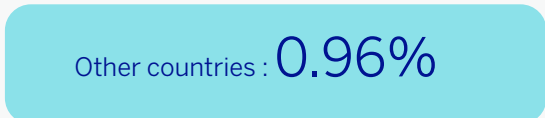
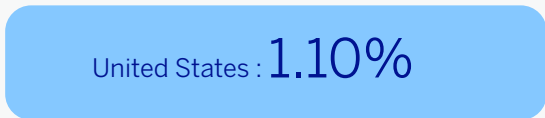
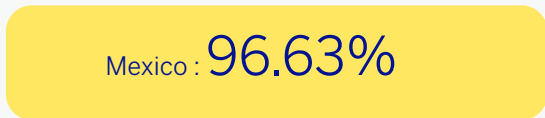
The Supplier Code of Ethics is available for consultation [\[here\]](#).

Over 71 billion pesos, representing the total amount allocated to supplier payments.

BBVA Mexico Suppliers 2025

6,972 suppliers throughout the supply chain.

Geographic Location:



Supplier Evaluation at BBVA Mexico

At BBVA Mexico, we foster business relationships based on responsibility, transparency, and strict adherence to the legal framework. For this purpose, we apply the Vendor Risk Management (VRM) Evaluation, a mandatory process aimed at identifying the risk level associated with each supplier and verifying their alignment with the Institution’s ethical, regulatory, and sustainability standards.

Approval of this evaluation is a mandatory requirement to establish or maintain a business relationship with BBVA.

The assessment model involves a comprehensive analysis through the following modules:

Evaluation Modules



Anti-corruption and Anti-money laundering (AML)



ESG Reputational Risk



Concentration and country risk



Financial



Legal



Tax



Labor



Customer protection



Personal data protection



Sustainability

Once the risk analysis is completed, the decision is recorded in the procurement tools and is binding for all Procurement Units and BBVA Mexico subsidiaries. The results may be:

- Suitable: When the supplier meets the criteria required to work with BBVA.
- Not suitable: When the supplier does not meet the required standards.



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2025 Supplier evaluation results:

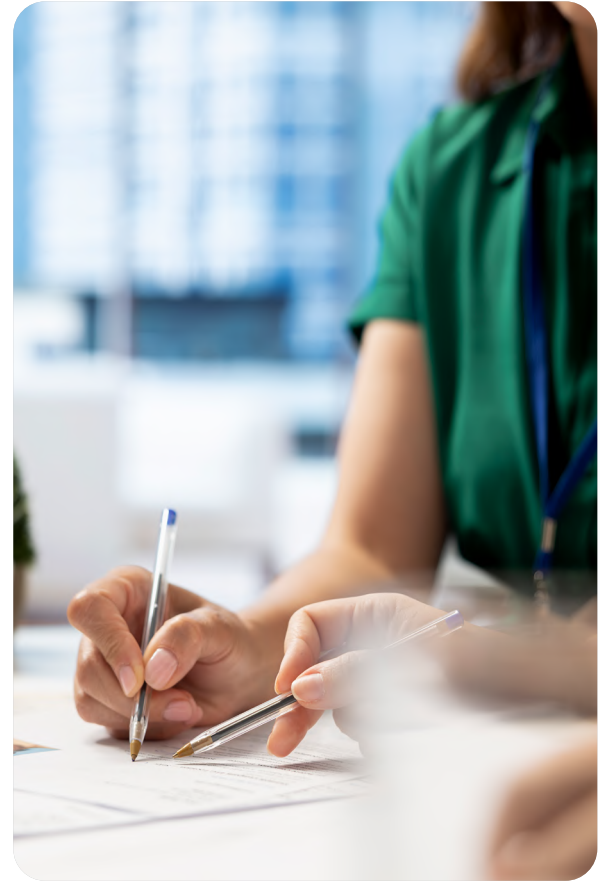
3,729 suppliers entered into BBVA Mexico evaluation process

3,083 suitable suppliers

646 not suitable suppliers

100% of purchases made from suppliers evaluated in 2025

2,637 suppliers evaluated under environmental and social criteria



Evaluation

In the Sustainability module, the evaluation is carried out through a questionnaire that includes environmental, social, and corporate governance (ESG) criteria. The scope of the evaluation is determined based on the size of the company and the legal nature of the supplier, ensuring a risk-based approach.



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6. Environmental Performance

At BBVA Mexico, we have a Global Eco-efficiency Plan that establishes objectives for energy consumption, emission management, waste, and sustainable construction in relation to the impacts of our operations. In this chapter, we present the results achieved during the year.

6.1 Environmental Objectives



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BBVA has developed a Transition Plan with interim emission reduction targets for 2030 and a decarbonization strategy for its loan portfolio. Furthermore, it has integrated climate change risk management into its planning and risk management processes, strengthening its capacity for identification, assessment, and mitigation.

Complementarily, BBVA manages its direct environmental impact through the Global Eco-efficiency Plan (GEP), through which it measures and manages its energy consumption and carbon footprint.

Pillars of Energy Consumption and Carbon Footprint Management:

1

Calculation of energy consumption and carbon footprint, incorporating new geographies and Category 3.4 (Upstream transportation and distribution) within Scope 3 into the measurement perimeter.

2

Reduction of environmental impact, including the decrease in energy consumption through energy efficiency initiatives, the use of renewable electricity, reductions in water and paper consumption, and awareness and education programs aimed at employees and other stakeholders.

3

Purchase and retirement of carbon credits, equivalent to emissions from Scope 1, Scope 2, and Scope 3 categories 5 (waste generated in operations), 6 (business travel), and 7 (employee commuting).

Global Eco-efficiency Plan 2021-2025

BBVA has a reduction plan for its direct environmental impact, the Global Eco-efficiency Plan 2021-2025, which provides continuity to the previous period executed from 2021 to 2025. This plan has achieved significant progress in increasing the consumption of electricity from renewable sources, the purchase of carbon credits equivalent to generated emissions, and the environmental certification of buildings.

During 2025, the Plan's indicators were monitored, focusing on reducing consumption in order to decrease the Institution's direct environmental impact and promote the efficient use of natural resources.



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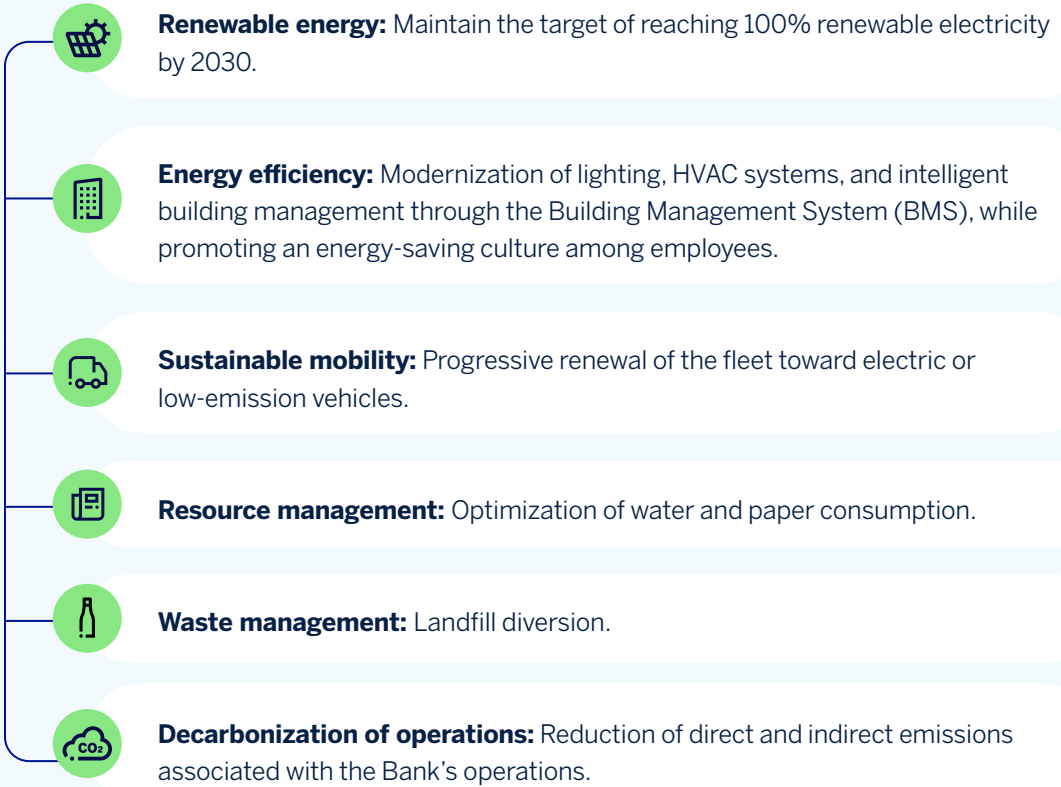
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Furthermore, this year, the design of the new Global Eco-efficiency Plan 2026-2030 was completed, with 2024 as the base year. It establishes specific objectives across the following lines of action:



Mexico 2021-2025 GEP Results

Category	KPI	Results 2025 PGE	Units
Consumption	Renewable electricity	106,238	MWh
	Electricity consumption	288,690	MWh
	Diesel consumption	322,051	L
	LP gas consumption	114,564	L
	Natural gas consumption	52,708	m ³
	Water consumption ¹	667,378	m ³
Waste management	Paper consumption	699,662	kg
	Waste segregation	522,523	kg
Carbon footprint ²	Scope 1 and 2 emissions ³	10,716	tCO ₂ e
Sustainable construction	Certified surface	572,309	m ²

1. Water footprint reporting as of October 2025.
 2. The information used for the footprint calculation corresponds to data as of October 2025, obtained from the Salesforce reporting platform, considering the following recording periods:
 - LP gas: January to November 2025. - Gasoline and diesel for vehicles: January to November 2025.
 - Natural gas: January to October and December 2025. - Refrigerants: January to October 2025.
 - On-site diesel: January to December 2025. - Electricity: January to October 2025.
 3. Renewable Energy Certificates: 182,452 I-RECs were purchased, ensuring that 100% of the electricity consumption for the period was from renewable sources.



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Environmental Policy

BBVA recognizes that sustainable development requires the harmonious and balanced integration of economic, social, and environmental dimensions into its business model. Within this framework, buildings adhering by the Environmental Management System (EMS) are governed by BBVA's Environmental Policy, assuming clear commitments to minimize impacts and promote responsible resource management, based on the following principles:



Environmental Commitment

In buildings with an implemented Environmental Management System (EMS), BBVA commits to:

- Minimizing negative environmental impacts and enhancing the positive ones derived from its activities.
- Preventing pollution and mitigating the environmental effects associated with its operations.



This commitment is embraced and driven by BBVA's Senior Management, which allocates the necessary human and material resources to achieve it.

Environmental Principles

The Environmental Policy is based on the following:

- 1 Environmental Management System.** Implementation and maintenance of an EMS in BBVA buildings in accordance with the ISO 14001 standard for all buildings included in its scope.
- 2 Understanding stakeholder needs and expectations.** Identification of stakeholder needs and expectations, as well as external and internal factors that may affect or be affected by BBVA's activity.
- 3 Minimizing negative impacts.** Continuous identification, evaluation, and reduction of environmental impacts, promoting the efficient use of resources (water, energy, paper), emission reduction, and responsible waste management.
- 4 Regulatory compliance.** Compliance with environmental legislation and corporate environmental requirements applicable to the site, also considering emerging regulatory trends.
- 5 Prevention and continuous improvement.** Establishment and periodic review of environmental objectives and targets aimed at strengthening environmental performance and preventing pollution.
- 6 Promoting environmental responsibility among suppliers and subcontractors.** Incorporating environmental criteria into the selection and management of suppliers and subcontractors, as well as awareness-raising actions directed at external personnel working at the site's facilities.
- 7 Communication.** Promoting internal and external environmental communication, ensuring that the policy is public, understood, and applied by staff.
- 8 Provision of resources.** Allocation of human and material resources for the proper implementation of this environmental policy and the maintenance of the EMS.
- 9 Competence and awareness.** Encouraging environmental training and awareness among site personnel, especially those directly involved in environmental management.
- 10 Management review.** Annual evaluation of the system's performance to guarantee its effectiveness and establish continuous improvement.



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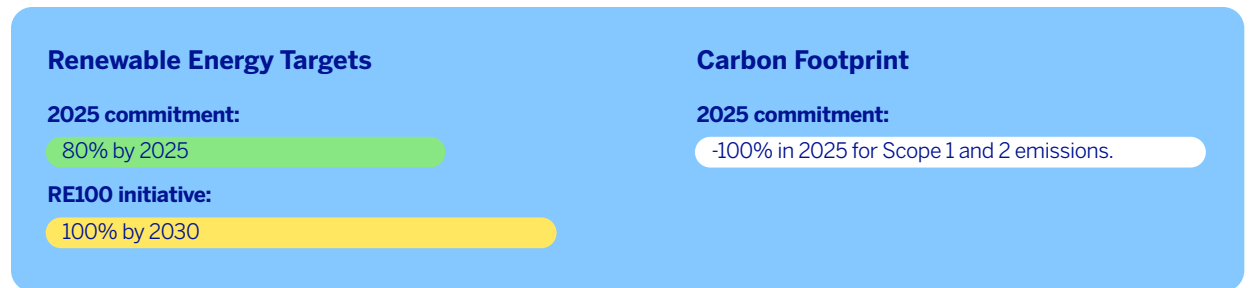
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6.2 Energy Management

At BBVA Mexico, we strive to increase our consumption of renewable energy and reduce the carbon footprint produced by our operations. Our activities utilize electricity (renewable and non-renewable), fuels (LP gas, natural gas, and diesel), and refrigerants. Regarding electricity, supply is received from the Federal Electricity Commission (CFE), a wind power company, and a photovoltaic company, and on-site solar panel generation.



Energy Consumption

Electricity Consumption

	2023	2024	2025
Electricity consumption from non-renewable sources	0 MWh	0 MWh	0 ¹⁰ MWh
Electricity consumption from renewable sources	297,383 MWh	296,077 MWh	288,690 MWh
Total	297,383 MWh	296,077 MWh	288,690 MWh
Electricity consumption per occupant	6.69 MWh/FTE	6.31 MWh/FTE	6.16 MWh/FTE

10 Electricity consumption from non-renewable sources amounted to 182,452.6 MWh. The equivalent of energy acquired through renewable energy certificates was deducted from this volume. On the other hand, generated renewable energy reached 106,237.5 MWh. Consequently, the total consumption reported as electricity from renewable sources (288,690 MWh) corresponds to the sum of renewable and non-renewable energy.



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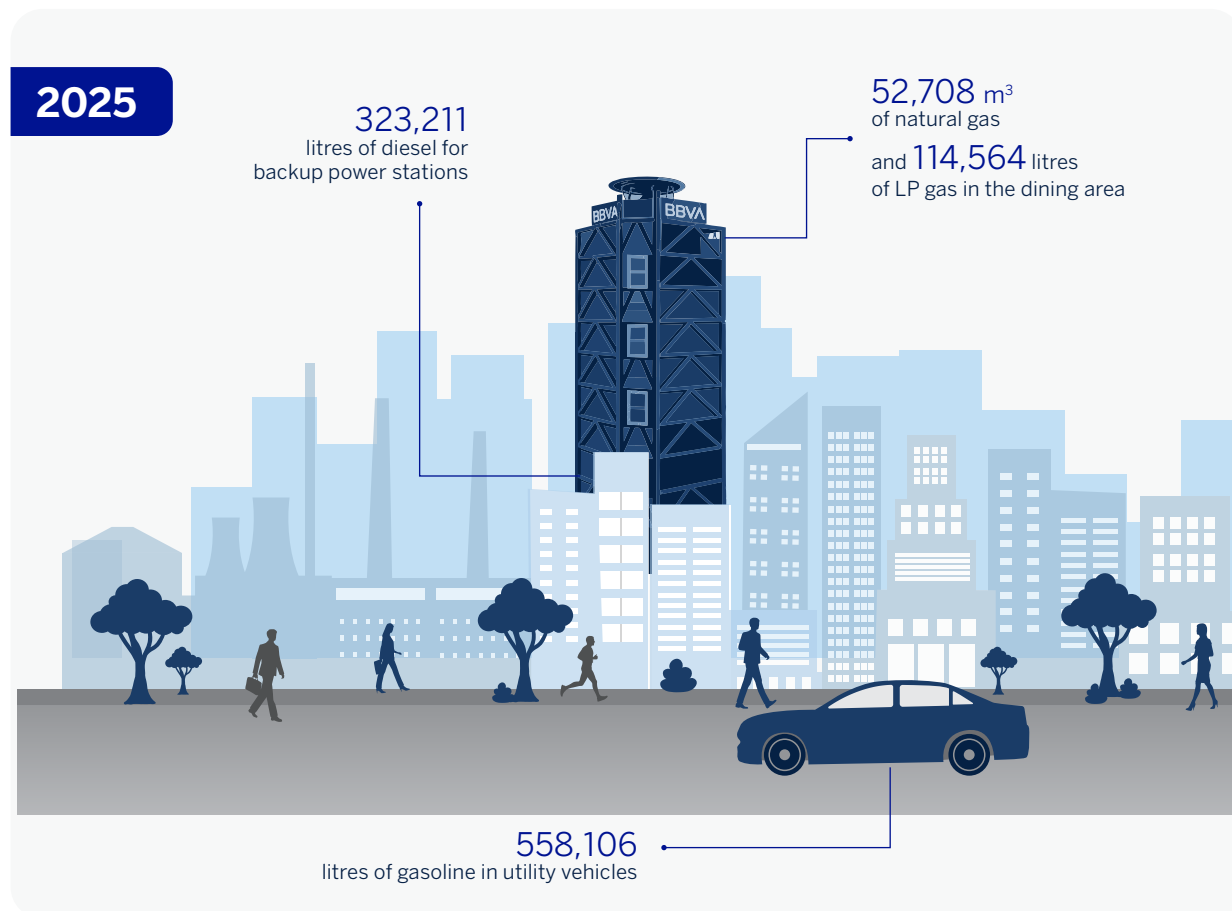
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Fuel Consumption from Non-renewable Sources



	LP Gas	Natural gas	Diesel	Gasoline
2023	110,273 Litres	43,624 m ³	298,540 Litres	507,482 Litres
2024	101,202 Litres	48,377 m ³	449,151 Litres	535,036 Litres
2025	114,564 Litres	52,708 m ³	323,211 Litres ¹¹	558,106 Litres

Use of Refrigerants

Refrigerant	2023 (kg)	2024 (kg)	2025 (kg) ¹²
R410A	5,508	4,205	4,219
R407C	89	17	13
R134A	1	52	2
R404A	24	52	34
R22	124	21	11
R290	—	—	0.7399
R32	—	—	19
Total	5,746	4,347	4,299

¹¹ Includes diesel fuel consumed both on-site and within the vehicle fleet.

¹² As of 2025, we began reporting R32 and R290.



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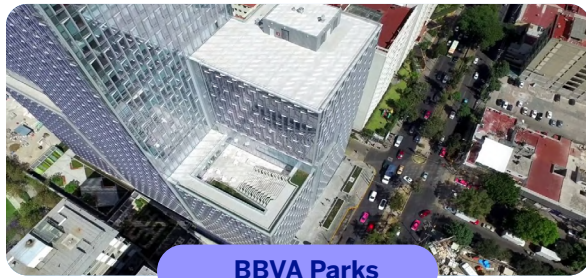
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Energy Efficiency Initiatives

During 2025, we carried out the following actions to improve electrical efficiency across our facilities.



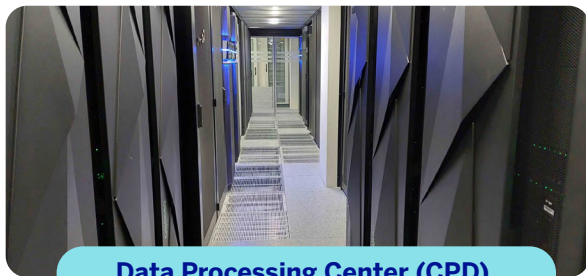
BBVA Parks

Dining area lighting: Shutdown of lighting in the dining area after 5:30 PM in a segregated manner, ensuring no impact on users or activities.

Recessed lighting: Deactivation of recessed spot lighting connected to both normal and critical circuits (from levels N8 to N10 and N13 to N29).

Air handling units (AHU): These units are turned off 24 hours a day during weekends and holidays.

Chiller setpoint adjustment: Modified chilled water temperature from 5°C to 7°C to optimize cooling efficiency.



Data Processing Center (CPD)

LED migration: Transitioned to LED lighting in the data center and corporate building to increase energy efficiency.

Solar thermal system: Implementation of a solar thermal system for kitchen water heating, reducing the consumption of conventional energy.



BBVA Tower

Precision air conditioning: Deactivation of two of the 12 precision air units serving the Main Distribution Frame (MDF), while continuously monitoring optimal temperature conditions to ensure equipment operation is not affected.

MDF lighting optimization: Reduced luminaire wattage from 29 to 18 watts in the MDF area.

HVAC scheduling: Adjusted operating schedules for Level 37 recirculation pumps and satellite hallway exhaust fans to decrease consumption during non-critical hours.

Targeted lighting shutdown: Lights turned off in specific areas: Martini Glass features in the level 12 dining hall, clinics and employee areas on level 34, and the helical zone from level 2 to 10.



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6.3 Carbon Emissions

BBVA defines and manages the emission calculation methodology applicable to BBVA Mexico. To this end, it uses the Salesforce tool, which incorporates the corresponding emission factors. The calculation of Scope 1, 2, and 3 emissions is carried out in accordance with the GHG Protocol standard, developed by the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD). Methodological details are further explained in BBVA's 2024 Annual Report (pp. 98-100).

Emissions BBVA Mexico, 2025



Year	Direct CO ₂ emissions (Scope 1)	Indirect CO ₂ emissions (Scope 2)	Other indirect CO ₂ emissions (Scope 3)	Total CO ₂ emissions	Total CO ₂ emissions per occupant
	Tons	Tons	Tons	Tons	tCO ₂ /FTE
2023	13,225	0	36,688	49,913	1.12
2024	11,065	0	39,122	50,187	1.07
2025	10,675	0 ¹³	41,258	51,933	0.92

¹³ Market-based emissions figure. Regarding Scope 2 emissions, in 2025, renewable energy certificates and supply were acquired for an amount equivalent to 106,325 tCO₂ (Location-based).



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Air Travel Kilometers BBVA Mexico, 2025

Indicator	2023	2024	2025
Short-haul (under 500 km)	4,470,949 km	4,785,346 km	3,550,452 km
Medium-haul (between 500 and 3,700 km)	24,939,909 km	25,862,874 km	21,719,727 km
Long-haul (over 3,700 km)	13,234,426 km	12,839,555 km	10,148,123 km

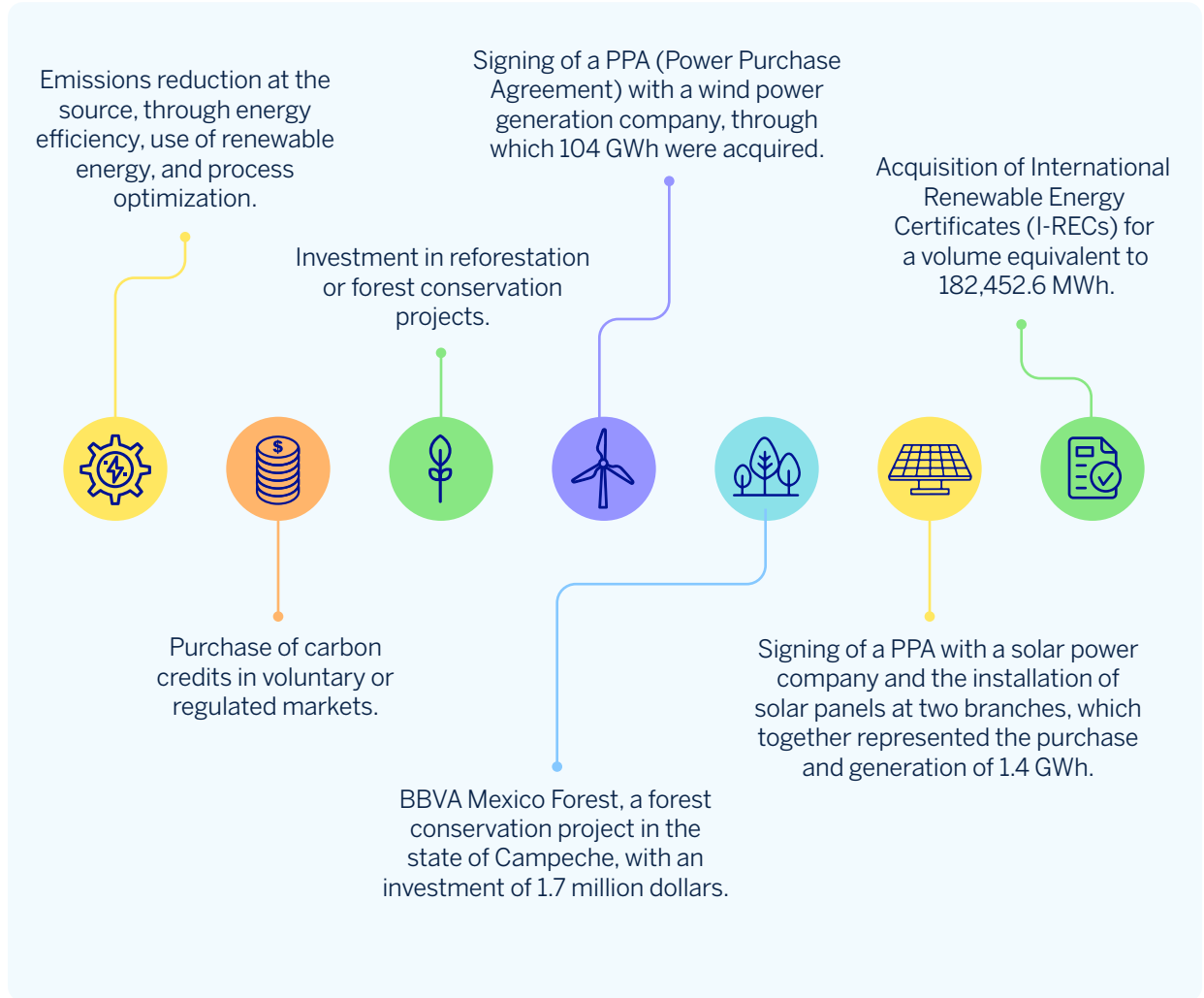
During 2025, BBVA acquired Sustainable Aviation Fuel certificates (SAFc). This action was carried out through its participation in Iberia’s SAF Circle initiative, an alliance that promotes the development of the sustainable aviation fuel industry and contributes to reducing atmospheric emissions. As part of this collaboration, BBVA acquired a total of 656 tons of SAF, equivalent to 2,367 tCO₂e.

Of the total equivalent emissions, 168 tCO₂e have been allocated to BBVA Mexico. The corresponding reduction in business travel emissions for 2025 is detailed below:

2025 (tCO ₂ e)	BBVA Mexico
Emissions from business travel without SAFc reduction (tCO₂e)	20.356
Equivalent tons reduced from SAFc purchase (tCO₂e)	-168
Emissions from business travel after SAFc reductions (tCO₂e)	20.188

Emission Offset Initiatives

The strategy is based on the following lines of action:



Purchase of Carbon Credits

During 2025, we purchased and retired carbon credits in a volume equivalent to our CO₂ emissions in Scopes 1 and 2, as well as Scope 3 categories 5, 6, and 7, which correspond to waste generated in operations, business travel, and employee commuting, that is, those over which we have a direct management capacity.

At the BBVA level, projects must be certified under recognized standards, such as Verified Carbon Standard (VCS), Gold Standard, American Carbon Registry (ACR), or Climate Action Reserve (CAR), and must be focused on CO₂ absorption or sequestration.

Nevertheless, the priority remains reducing the carbon footprint; therefore, the purchase of credits is considered only when there are no technological alternatives or financially viable options for direct mitigation.



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6.4 Water Consumption and Reuse

Water Management

Potable water consumed by BBVA Mexico is primarily sourced from municipal supply networks. This information is obtained from facility billing reports, water tanker purchases, and consumption estimates in cases where billing data is unavailable.

Regarding treated water, we operate our own on-site wastewater treatment plants (WWTPs) at the BBVA Tower, BBVA Parks, and the Data Processing Center (CPD). Additionally, our Landmark building utilizes treated water provided by the facility’s administration. Volume data for

treated water is obtained through on-site meters. Our water discharge management complies with water quality criteria based on Mexican Official Standards (NOMs) and applicable local regulations.

Total water consumption accounts for both extracted water (withdrawal) and water reused through treatment plants. The volume of water discharged into the municipal sewage system corresponds to the total extracted water minus the volume reused in treatment plants.

Water Reduction Target

BBVA Mexico has set a goal to reduce its water consumption by 6% during the 2025–2030 period, using 2024 as the base year.

Indicator	2023	2024	2025*	Units
Water extraction				
Third-party water	27,030	90,515	69,446	m ³
Municipal water supply	585,032	510,165	543,404	m ³
Total water withdrawal	612,062	600,680	612,850	m ³
Water withdrawal per occupant	13.79	12.80	13.08	m ³ /FTE
Water discharge				
Municipal sewage system	570,975	553,924	558,322	m ³
Water reuse and recovery				
Water reuse (wastewater treatment plants - WWTP) ¹⁴	41,087	46,755	54,528	m ³
Water consumption				
Annual total water consumption	653,150	647,435	667,378	m ³

*The reported information corresponds to data as of October 2025.

Volume of Wastewater Discharged

At BBVA, all treated water is stored in cisterns and subsequently reused; therefore, total discharge is 0 m³.

¹⁴ Treated water is reused for toilet flushing, cooling towers, reflecting pools, landscaping, and irrigation.



6.5 Management of Other Direct Environmental Impacts

Paper Consumption

Indicator	2023	2024	2025	Units
Total paper consumption	847,261	720,581	699,662	kg
Total paper consumption per occupant	19.08	15.36	14.93	kg/FTE
Paper use intensity per square meter (kg/m ²)	0.45	0.38	0.39	(kg/m ²)

Circular Economy

Waste Management

As part of the circularity strategy, BBVA Mexico promotes waste segregation to prevent disposal in landfills and prioritize recovery. Therefore, the Bank maintains operational controls, such as waste logs and Environmental Management System (EMS) reports, which allow measurement of waste generation and monitoring of its recovery through collection letters, manifests, and vouchers that certify proper management by authorized providers. Supervision ensures compliance across 17 facilities, including corporate buildings and BBVA Mexico headquarters.

In each of the facilities within the scope of the Environmental Management System (equivalent to 28.03% of the total surface area), waste is separated at the source in labeled containers. Subsequently, cleaning staff collect the waste by type and transfer

it to the weighing area and/or warehouse, where secondary segregation, weighing, and recording in the monthly generation log take place; this log is then reported to the environmental supervision team.

Waste removal is carried out according to the volume generated and the established collection frequency, always through authorized providers and with the goal of maximizing waste diversion from landfills. Within the branch network, waste generation is estimated based on indicators from the BBVA Tower.

In 2025, total waste generation amounted to 1,420,590 kg, of which 522,523 kg (37%) were diverted from landfill and sent for recovery outside the organization, and 898,066 kg (63%) were disposed of in landfills.



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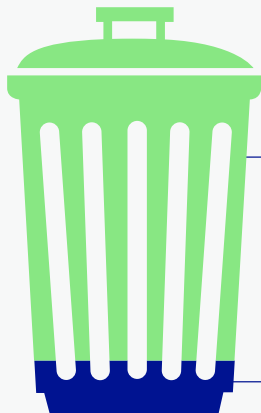
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BBVA Mexico Waste Management, 2025

2025



1,408,885 kg
of non-hazardous waste



11,705 kg
of hazardous waste

Total Waste:

1,420,590 kg

Indicator	2023	2024	2025	Units
Non-hazardous waste	786,737	1,277,243	1,408,885	kg
Hazardous waste	11,795	10,365	11,705	kg
Total	798,532	1,287,608	1,420,590	kg

Note: Starting in 2024, waste estimations for the branch network have been incorporated into the report.



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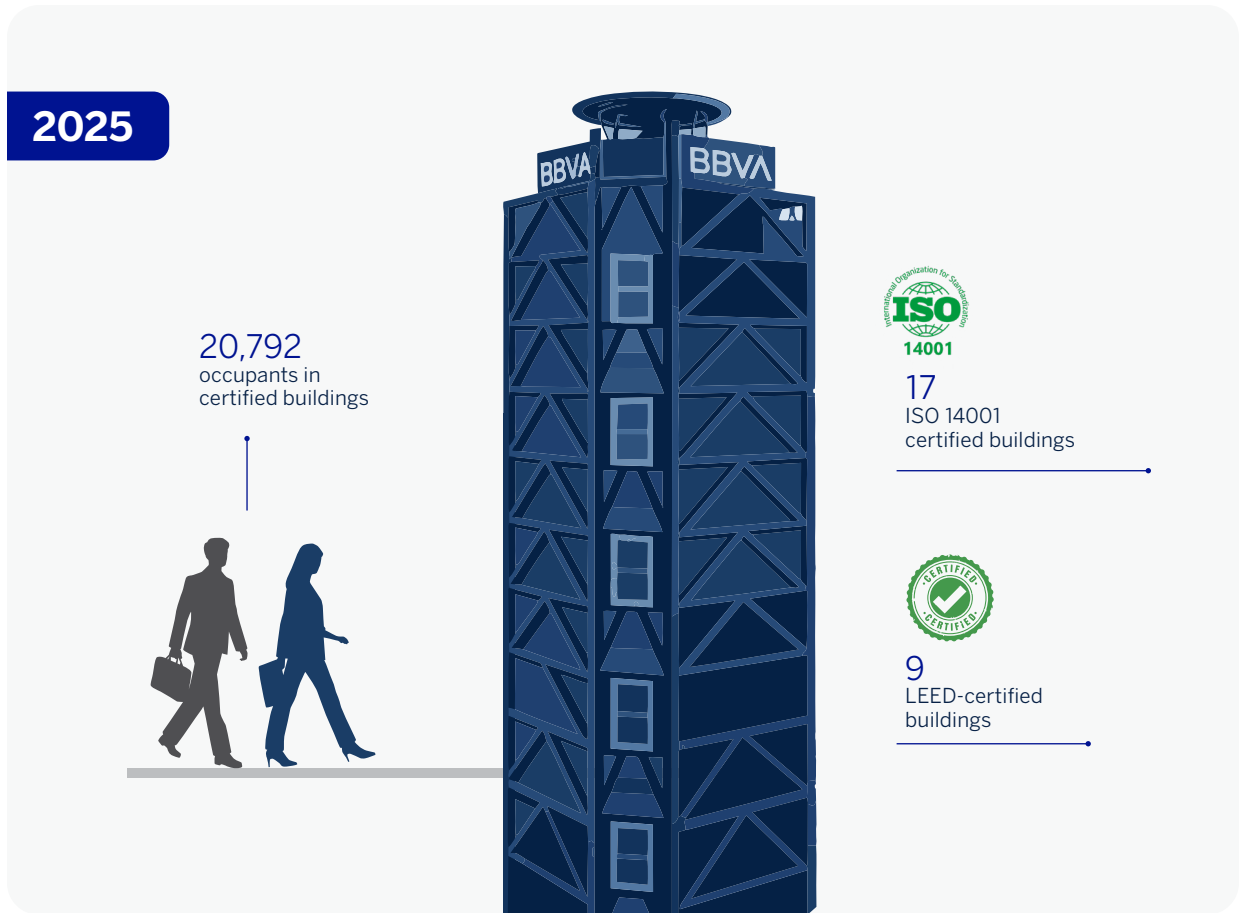
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Sustainable Construction

BBVA Mexico has a total surface area of 1,805,424 m², of which 572,309 m² correspond to facilities with ISO 14001 and/or LEED certification. These certifications are applicable to all companies operating within said buildings.



Indicator	2023	2024	2025
Number of ISO 14001 certified buildings	11	17	17
Number of LEED-certified buildings	8	8	9
Number of occupants in certified buildings	17,071	22,241	20,792



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BBVA Mexico acts as an ally in the conservation of 68,876 hectares of forest land in the state of Campeche, in collaboration with Pronatura and ejido communities. Operating under the Climate Action Reserve (CAR) standard, this partnership generates 100% Mexican carbon credits that are secured and verified according to high-quality standards.

The project generates benefits across three dimensions:



Social

Local job creation, capacity building for forest communities in natural resource conservation, regional economic growth, and the promotion of community and public-private partnership models.



Economic

Development of a stable and reliable carbon market, alongside financial education for ejidatarios (community landholders).



Environmental

Ecosystem conservation, biodiversity monitoring, and provision of ecosystem services, such as carbon sequestration, water regulation, and the preservation of natural habitats.

As a result of biodiversity monitoring in the municipalities of Hopelchén and Calakmul, various species of mammals, birds, and flora have been identified.

In Hopelchén, notable sightings include the white-lipped peccary (*Tayassu pecari*), ocelot (*Leopardus pardalis*), puma (*Puma concolor*), black howler monkey (*Alouatta pigra*), agouti (*sereque*), Baltimore oriole (*Icterus galbula*), keel-billed toucan (*Ramphastos sulfuratus*), turquoise-browed motmot (*Eumomota superciliosa*), grey-necked wood-rail (*Aramides cajaneus*), and the bare-throated tiger heron (*Tigrisoma mexicanum*).

In Calakmul, tree species recorded include Spanish cedar (*Cedrela odorata*), yaité (*Gymnanthes lucida*),

guaya (*Melicoccus oliviformis*), and ramón, along with various orchids and bromeliads. Additionally, bird species such as the northern cardinal, groove-billed ani (*Crotophaga sulcirostris*), parrots (*Psittaciformes spp*), bicolored hawk, red-billed pigeon (*Patagioenas flavirostris*), and the ocellated turkey (*Meleagris ocellata*) were identified. Mammal sightings, documented via camera traps, include the paca (*jaleb*), Central American agouti (*Dasyprocta punctata*), white-tailed deer (*Odocoileus virginianus*), white-lipped peccary (*Tayassu pecari*), nine-banded armadillo, gray fox (*Urocyon cinereoargenteus*), red brocket deer (*Mazama americana*), white-nosed coati (*Nasua narica*), northern raccoon (*Procyon lotor*), jaguar (*Panthera onca*), and puma (*Puma concolor*).



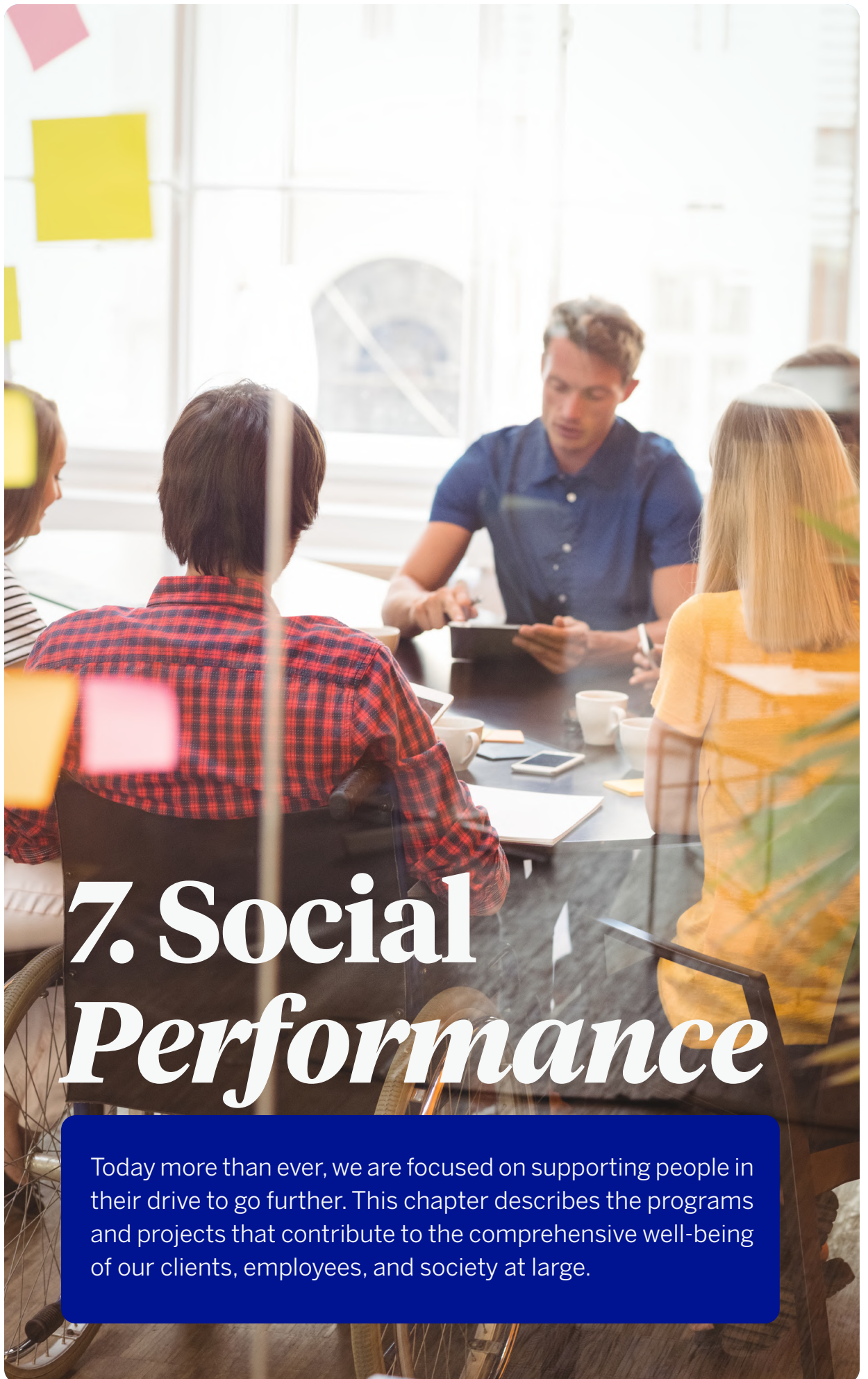
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7. Social *Performance*

Today more than ever, we are focused on supporting people in their drive to go further. This chapter describes the programs and projects that contribute to the comprehensive well-being of our clients, employees, and society at large.



7. Social Performance

Through its Purpose, Values, and Strategic Priorities, BBVA seeks to generate a positive impact on the lives of individuals, businesses, and society as a whole.

Beyond its core financing activities, BBVA contributes to the economic and social development of the communities where it operates through the following lines of action:



Generating quality employment for its employees across the geographies where it operates.



Supporting clients in improving their financial health, achieving their life goals, and navigating their transition toward sustainability through responsible conduct and a differentiated, innovative value proposition based on new technologies.



Promoting social action for the benefit of society and the most vulnerable groups, through the work of its banks and foundations to support inclusive growth.

7.1 Commitment to Our Customers

BBVA Mexico reaffirms its commitment to generating a positive impact on the lives of its customers through products and services tailored to every life stage, offering differentiated experiences across all touchpoints.

Currently, the strategy focuses on a radical customer-centric perspective, prioritizing their needs and goals as a key element of their financial health. To achieve this, technological developments leveraged by artificial intelligence and advanced analytics strengthen this vision, enabling more agile, personalized, and relevant interactions across all channels.

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Customer Conduct Policy

The Customer Conduct and Product Governance Policy is currently in effect in Mexico. It establishes the principles and provisions that BBVA Mexico must consider to properly protect its customers' interests when providing services or offering, recommending, or distributing products and services across any channel and throughout their entire life cycle.

This policy applies to the Bank and its subsidiaries when designing and distributing products, providing services, or managing collective investment vehicles.

BBVA Mexico's actions are underpinned by the principles of integrity—including the management of conflicts of interest—prudence in risk management, transparency in advertising and information provided to customers, long-term sustainable profitability, and regulatory compliance. Furthermore, the performance of products and services is monitored post-launch, evaluating their evolution, distribution, and suitability for the target market.





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We are RCP (Radical Client Perspective)

We continue to radically incorporate the customer’s perspective into everything we do, consolidating a model that reinforces BBVA’s role as an ally for individuals and businesses in an increasingly complex environment.

Radical Client Perspective (RCP) is the cornerstone of our transformation. It consists of understanding the customer in real time, anticipating their needs, and placing them at the center of every decision. This implies eliminating negative experiences and turning those that persist into opportunities, while simultaneously driving innovative proposals that strengthen their financial health and facilitate their relationship with the Bank through hyper-personalized and differentiated solutions in the Mexican market.

To ensure flawless execution across all channels, we have developed key indicators to measure performance and transformation strategies in processes and services. Among them is the Net Promoter Score (NPS), which measures the quality of the customer relationship, and the Customer Experience Indicator, which tracks performance at critical interaction touchpoints. This strategy is complemented by an internal transformation in culture, processes, and ways of working, leveraged by the responsible use of data and artificial intelligence to offer simpler, more empathetic, and timely solutions.

RCP is a cross-cutting priority that guides the entire organization in supporting customers to achieve their goals, improving their experience, and strengthening their financial well-being. Through this, we reaffirm the values of trust and progress that underpin our purpose and consolidate our position as the bank that people and businesses choose time and again for the value we provide in supporting their ambition to go further.

Open Market

For BBVA Mexico, understanding the perceptions of both customers and non-customers is fundamental. We continue to deploy measurement instruments that enable us to identify strengths and areas of opportunity in the service we provide.

Open Market Recommendation Index	Points Above the Closest Competitor
Commercial Banking	+23
Enterprise and Government Banking	+29
SME Banking	+4
Telephone Banking	+1
Mobile Banking	+2
Automated Teller Machines (ATMs)	+15





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Net Promoter Score (NPS)

As every year, providing excellent service remains our top priority. Consequently, BBVA Mexico consistently encourages customers to evaluate their service experience through the Net Promoter Score (NPS) methodology.

Feedback, gathered primarily through digital channels, is analyzed to identify improvement opportunities across branches, the ATM network, digital channels, and products. This process allows us to fine-tune operations based on customer feedback, fostering more agile, efficient, and relevant interactions.

Retail Banking Customer Perception		Wholesale Banking Customer Perception	
Banking	Variation from 2024 to 2025	Banking	Variation from 2024 to 2025
Commercial Banking	-0.2	Enterprise and Institutional Banking	-1
Wealth and Private Banking	-2	Mortgage Banking	-0.7
SME Banking	+0.1	Consumer Finance	-3.6

As a complement to traditional customer experience metrics, we have implemented Thermal NPS, a strategic active listening tool integrated directly into the BBVA App.

Using advanced Large Language Models (LLMs), we analyze and classify customer comments in real-time to detect operational or technical frictions. This capability allows us to scale the impact of each incident, proactively identify other customers potentially affected by the same issue, and automatically route cases to the appropriate departments (Insurance, Products, Networks, Self-Service), ensuring an agile and precise management of the customer experience.





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Financial Health

At BBVA, we support our customers to ensure they manage their personal finances in the best possible way to meet their needs and achieve their goals. This is accomplished through comprehensive solutions that simplify money management, promote savings, and encourage informed wealth creation.

Our offering of personalized experiences, intelligent tools, and innovative features is driven by artificial intelligence, the responsible use of data, and a team of experts involved in their development. Our goal is to present relevant information in an easily understandable format, incorporating personalized recommendations for informed financial decision-making that works in the customer's favor.

Core solutions within the BBVA App:



Balancing income and expenses. Within the Financial Health section, we help customers take control of their finances with a clear overview of income and expenses, both automatically categorized. We incorporate recommendations that facilitate effective tracking and foster habits for expense reduction and savings creation.



Currently, more than 10 million customers use the Savings feature, which allows for budget allocation to simplify income and expense management.



Saving. We developed the BBVA Plan functionality to facilitate goal-based savings. BBVA Plan features automated rules tailored to each customer, allowing them to define a goal, a timeframe, and a target amount.



Currently, there are more than 250,000 active plans with over \$454 million pesos in average balances.



Investing: We guide our customers through BBVA Invest, considering their risk profile and investment horizon within a portfolio managed by experts.



Nine months after its launch, more than 8,000 customers have invested over \$480 million pesos through this feature.

Through financial health, we aim for our customers to make informed decisions based on their actual behavior and data.

During 2025, 11.7 million customers used at least one financial health functionality monthly in the BBVA App, generating more than 117 million interactions.

These efforts reaffirm BBVA's commitment to supporting customers in taking control of their money and achieving their goals while maintaining sound financial health.



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Financial Education

In 2025, the Financial Education strategy focused on fostering behavioral changes to improve financial well-being in Mexico through three pillars: employees, customers, and society.

16.8 million people benefited from BBVA Mexico’s Financial Education program, an achievement built upon key initiatives developed within each line of action.

1

Employees – “It all starts at home”

We reinforced the financial health strategy for our employees through concrete training actions aimed at bolstering the team’s financial capabilities. Likewise, we extended EduFin training to their families through educational events that reached 333 children and young people.

2

Customers – “A better future begins today”

Training and workshops: We expanded our training catalog to 24 workshops (available in both in-person and remote-facilitated formats), designed to directly impact financial health. These reached 131,629 total participants (107,529 remote and 24,100 in person) across 2,837 companies.

Financial balance: 53% of attendees participated in savings and budgeting workshops, which focused on resource optimization, personalized budget design, and strengthened decision-making.



Strategic initiatives: The most significant impact was generated through strategic alliances with business units to create content focused on behavioral change and the integration of Behavioral Economics levers. These alliances reached 1,749,862 customers through interventions in savings, digital collections, and investments.

3

Society – “No one left behind”

BBVA’s Financial Education initiatives for the general public generated over 114 million impacts¹⁵ through digital campaigns, training, strategic alliances, and inclusion programs.

¹⁵ The scope is calculated as the sum of heterogeneous metrics of exposure and engagement (including views, visualizations, visits, plays and in-person attendees) corresponding to the different initiatives.



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Digital and Massive Reach

- **Digital campaigns:** Promoted key content and initiatives throughout the year, such as online workshops, the Investment Academy, and the “Youngsters” program. These campaigns generated 94,754,315 views and 12,798,465 clicks.
- **Financial Education Portal:** Our official website consolidated itself as the main resource hub, offering articles, online workshops, and webinars, recording 16,766,366 visits.
- **BBVA.com content:** We enhanced our institutional platform with specialized financial outreach articles, serving as a permanent reference for society, with a reach of 24,389 views.
- **SEM campaigns:** A strategy to promote content on topics of interest during specific times of the year (such as taxes, vacations, or Buen Fin); resulting in a total impact of 321,122 clicks.
- **Social media:** Our social media posts reached 1,275,378 views in 2025.
- **Online workshops:** Our express on-demand training catalog, available to the general public, recorded 127,530 total visits.
- **Training and workshops:** In-person and remote workshops led by a facilitator open to the general public, reached 82,390 participants.





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Strategic Alliances

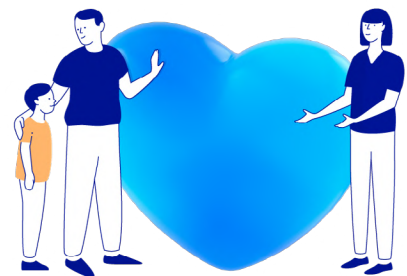
- **Children and Youth:** We promote financial literacy from childhood through our partnership with KidZania. In 2025, we reached 912,880 visits. Additionally, within our Social Service program, we deployed 298 ambassadors across 18 universities.
- **Women entrepreneurship:** We support the development of women-led businesses through our alliance with Victoria 147, achieving 28,589 digital clicks.

Events and Vulnerable Groups

- **Participation in key industry forums,** events at which we had a prominent presence.
- **National Financial Education Week (SNEF),** with 122,711 attendees.
- **ABM Financial Education Congress,** with 350 attendees on site and 5,200 views of the live stream.
- **No Money Forum,** with 165 in-person attendees and 1,341,637 views via digital broadcast.

Social Inclusion

- **Seniors:** An economic well-being framework developed in partnership with the Monterrey Institute of Technology and Higher Education (ITESM). In 2025, 2,666 individuals were reached, including professors, students, and seniors.
- **Mexican Sign Language (LSM):** To ensure financial knowledge is accessible to everyone, we launched our first-ever program in LSM, reaching 9,360 views.





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Regional Advisory Boards

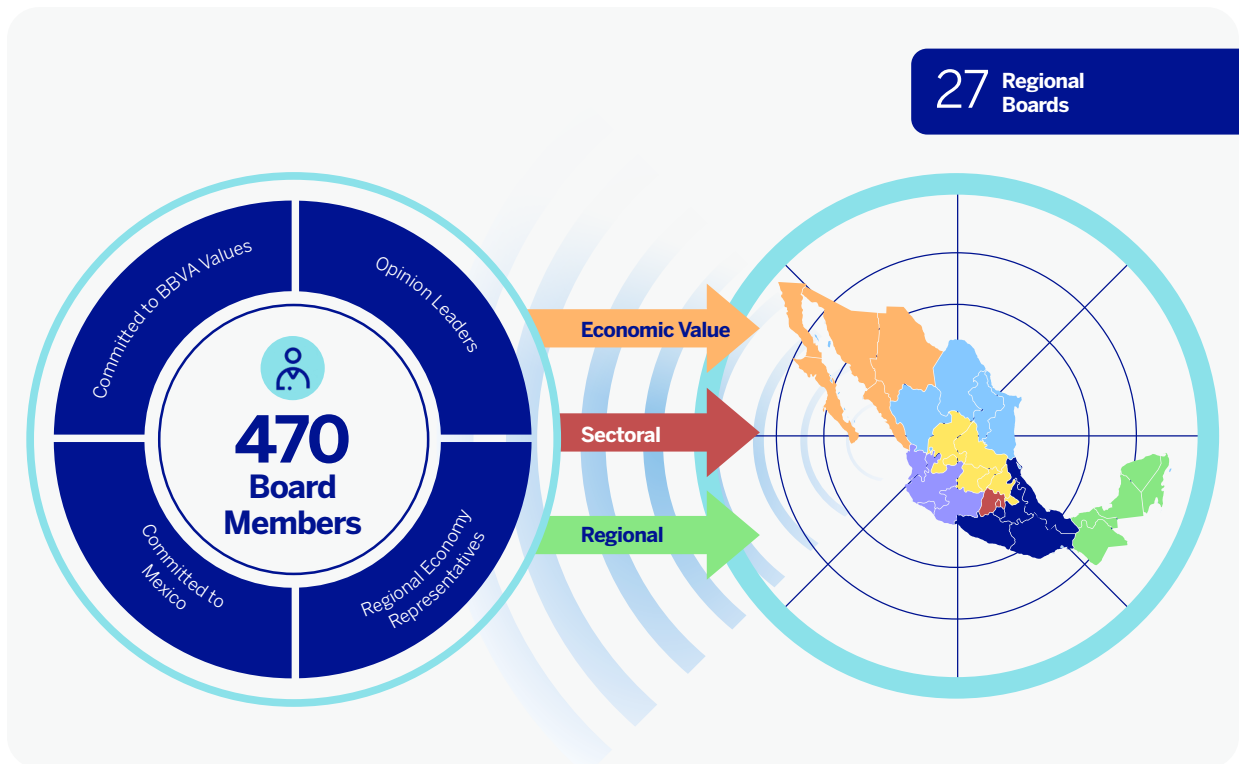
BBVA Mexico maintains 27 Regional Advisory Boards, comprising 470 business leaders across the country. They report to the Vice Presidency and Chief Executive Office, with delegated responsibility in the Corporate and Institutional Banking. Each board is structured with a Chairman, a Vice Chairman, and board members.

Strategic Objectives

The boards serve as a strategic forum for dialogue with business leaders, aimed at understanding regional and sectoral economic realities to drive national development. Through this high-level forum, BBVA Mexico consolidates its role as a key partner for Mexican projects by:

- Gathering direct feedback on business culture and regional economic dynamics to strengthen the Bank's position as a fundamental ally for growth.
- Fostering a business community committed to the progress of Mexico.
- Driving the growth and evolution of BBVA Mexico.
- Promoting strategic connections between entrepreneurs and key sectors at both national and international levels.

An additional purpose of these boards is active participation in BBVA Mexico's Sustainability and Inclusive Development initiatives. This is achieved by linking members with the BBVA Foundation's causes through scholarship programs, mentorships and employability initiatives, contributing directly to narrowing the social gap and promoting equitable growth.





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Customer Service



In 2025, 86% of first-instance claims received a favorable resolution for the customer. Of these, 88% were resolved through the First Contact Resolution (FCR) framework, ensuring agile and efficient management.

The Specialized Customer Service Unit (UNE) acts as a second instance for handling complaints and claims, including cases presented before CONDUSEF (National Commission for the Protection and Defense of Users of Financial Services).

During the year, 31,753 claims were processed, with an average resolution time of 7 days.

Communication Channels



Corporate offices: Located in Mexico City and Guadalajara.



National call center: 55 1998 8039



National email: une.mx@bbva.com



Website: <https://www.bbva.mx/personas/centro-de-ayuda/quejas-y-reclamos.html>

Total Number of Complaints to UNE

Year	Total
2025	10,460
2024	8,389
2023	6,539

Cumulative Complaints Resolved Against the Customer (UNE & CONDUSEF)

Year	Total
2025	16,860
2024	16,597
2023	15,596

Total Complaints Filed with the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF)

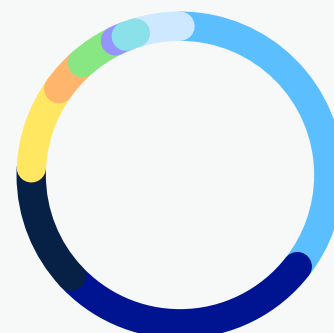
Year	Total
2025	21,293
2024	21,922
2023	22,065

Cumulative UNE and CONDUSEF Claims Resolved in Favor of the Customer

Year	Total
2025	14,776
2024	13,685
2023	12,971

Claims by Product and Service¹⁶

- Saving 36%
- Credits 4%
- Credit card 28%
- Insurance 1%
- ATMs 13%
- Domiciliation 1%
- Debit card 9%
- Others 5%
- App BBVA 4%



¹⁶ The percentages have been rounded, so the arithmetic sum may not be exact.



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Accessibility



At the close of 2025, BBVA Mexico consolidated its leadership in inclusion as a pioneer in implementing specialized service units for People with Disabilities (PwD) and Seniors through its Customer Care Center (CCC), strengthening autonomy and access to financial services.

Significant milestones were reached during the year in serving vulnerable groups:

- **Hearing impairment:** +1,923 service interactions via Mexican Sign Language (LSM) video calls.
- **Visual impairment:** +7,960 customers received specialized telephone assistance through the BBVA Line integrated within the app.
- **Seniors:** 130,835 calls with dedicated service.

During the second half of the year, the strategy was reinforced with high-impact initiatives, including:

- **Creation of an LSM Financial Glossary:** An unprecedented tool aimed at standardizing financial terms in Mexican Sign Language, facilitating clear and precise communication for customers.
- **Expansion of national media presence** to enhance the visibility of inclusive services.

Accessibility in Physical Spaces

As part of BBVA Mexico's commitment to inclusion and the elimination of barriers for people with disabilities, reasonable adjustments were made in 47 branches in 2025. These adjustments were mainly focused on improving access, architectural adaptations, and mobility and orientation conditions. Based on diagnoses and specific requests, these interventions prioritize functional and sustainable solutions that eliminate barriers and guarantee equitable and safe environments for both customers and employees, while also fostering their autonomy.





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7.2 Commitment to our People

Driving the progress of Mexico by accompanying the ambition of our customers and businesses to go further. This commitment begins from within: by cultivating an environment where our employees live our institutional values—the customer comes first, we think big, and we are one team—with pride, well-being, and a sense of belonging. By aligning a robust internal experience with the Radical Client Perspective (RCP), we transform our team’s talent into solutions that generate value for society.

Pillars of BBVA's People Management Strategy:

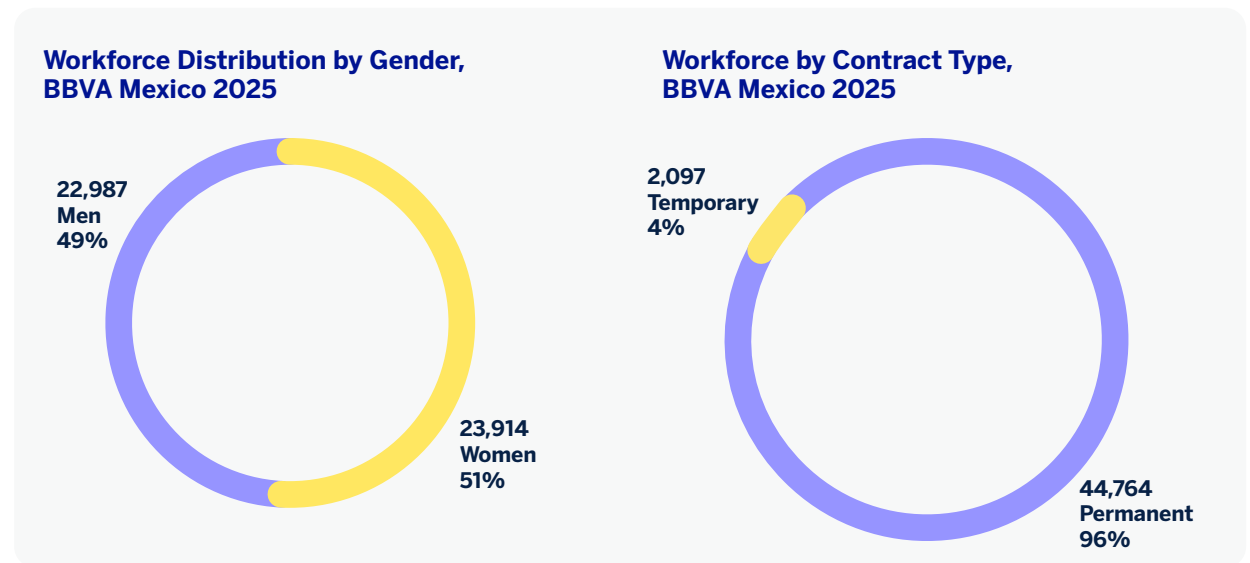
- Culture and values that inspire and connect.
- A winning team across our businesses.
- The best environment for talent development.

At BBVA Mexico, people are our most important asset. Under the principle of “we are one team,” we foster a safe space of trust and co-responsibility, designed to enhance commitment and the pride of belonging.

BBVA Mexico Workforce¹⁷

All employees are active participants and co-responsible for this project. We promote cross-functional collaboration, professional development, inclusion, and diversity, as well as safe workplaces where every individual can fully develop and contribute their best version.

In 2025, we had 46,901 employees, with the following distribution:



¹⁷ Overall, BBVA Mexico’s workforce considers employees from BBVA México, S.A.; Casa de Bolsa BBVA México, S.A. de C.V.; BBVA Asset Management México, S.A. de C.V., S.O.F.I.; BBVA Seguros México, S.A. de C.V.; BBVA Seguros Salud México, S.A. de C.V.; BBVA Pensiones México, S.A. de C.V.; Anida Proyectos Inmobiliarios S.A DE C.V.; BBVA Leasing México S.A. de C.V.; Multiasistencia, S.A. de C.V.; OpenPay S.A. de C.V.; Adquira México S.A. de C.V.; and BBVA México S.A. Houston Agency (except for employee breakdowns by contract type and working hours due to being outside the country).



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Workforce by Contract Type and Gender

Gender	Contract type	2023	2024	2025
Women	Permanent	22,467	23,105	22,849
	Temporary	1,498	1,354	1,050
Men	Permanent	21,467	22,338	21,915
	Temporary	1,777	1,401	1,047

Workforce by Age and Gender

Age	Women	Men	Total
Under 18 years of age	0	0	0
Between 18 and 40 years old	18,961	17,817	36,778
Between 41 and 65 years old	4,947	5,156	10,103
Over 65 years old	6	14	20

Workforce by Professional Category and Gender

Professional category	Women	Men	Total
Managers	563	972	1,535
Middle management	6,536	8,328	14,864
Operational	16,815	13,687	30,502

**Employees with Disabilities
BBVA Mexico, 2025**

Gender	Total
Women	158
Men	218
Total	376

**Unionized Workforce by Gender
BBVA Mexico, 2025**

Gender	Total
Women	7,972
Men	4,816
Total	12,788

Workforce by Work Schedule and Professional Category, BBVA Mexico, 2025

Work schedule type	Directors	Middle management	Operators	Total
Part-time	-	-	1	1
Full-time	1533	14,848	30,486	46,867

During the current fiscal year, 6,034 new hires were recorded, of which 2,982 were women and 3,052 were men. In the same period, there were 7,196 terminations, comprised of 3,469 women and 3,727 men. These movements reflect workforce turnover and adjustment, in line with the organization's operational and strategic requirements.

Employee Development Initiatives

We understand engagement as the quality of the relationship between our people and the organization. Throughout 2025, key initiatives were promoted in culture, well-being, diversity, sustainability, and Employee Experience (EX), all designed to reinforce the pride of belonging, daily motivation, and connection with our Purpose. These actions impact not only how individuals experience their work but also how they collaborate, innovate, and generate value for our customers.

To further strengthen this pride and sense of recognition, we promoted spaces and practices aimed at highlighting behaviors aligned with our core values and the daily contributions of our teams.



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Values Day

Global initiative that connects employees with BBVA's values and strategic vision. In this edition, teams participated in a workshop focused on integrating the Radical Client Perspective (RCP) as the central axis of our cultural identity. Over 4,600 teams participated in this workshop, cementing RCP as a core element of our cultural identity.

ViVa Awards: Culture and Purpose (8th Edition)

Global recognition program for employees who embody BBVA's core values. The selection process begins with nominations from direct leaders and concludes with a committee vote. In Mexico, three finalists and one winner were selected to represent our country at the global Values Day event.

Experience Recognition

Program that values career paths, achievements, and consistent positive impact, moving beyond mere seniority. In 2025, 4,792 employees with careers ranging from 5 to 45 years of service were recognized for their professional trajectories.





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Performance Evaluation Trips: Celebrating Excellence

This recognition was consolidated as the ultimate incentive for outstanding performance, driving excellence and cross-departmental integration. The program featured 286 participants across 3 international destinations.

Global RCP Awards – Best Retail and Business Banking Management

Recognition scheme based on business results and people management quality. The best managers were selected by geography, culminating in a best-practice exchange experience and networking with senior leadership in Madrid.

Mexico received six awards in total: Two of them in Corporate and Institutional Banking (one in Corporate segment and one for Government), where key indicators included engagement, NPS, performance, ethics, and business metrics. The additional four awards were in Retail Banking (two from the Commercial Network, one from Wealth Management & Private Banking, and one from SME Banking), where selection was based on indicators such as sales rankings, IReNe (Internal NPS), and ethics.

Come Dine With Me

Initiative that allowed family and friends to experience the corporate dining facilities at BBVA Tower and BBVA Parks. Capacity for 10,000 guests was enabled, with 1,910 employees and their family members participating throughout 2025.

Family and Friends

Initiative that provides employees the opportunity to invite their loved ones for a day of community and recreational activities at our headquarters, linked to key dates on the corporate calendar. In 2025, 753 employees participated.

These actions directly impact key engagement dimensions, such as pride of belonging, recommending BBVA as a great place to work, and the perception of an environment that truly values its people.



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Quality of Life and Well-being

BBVA Mexico reaffirms its commitment to the quality of life and well-being of its employees through a strategic pillar featuring the following initiatives:

Health and Well-being Week

Focused on promoting holistic well-being, with a special emphasis on mental health. Five training sessions were held featuring presentations by health experts, with 4,922 employees participating both in person and virtually.

Well-being Connection

Activity that engaged more than 12,000 employees in reflecting on the meaning of well-being within the Institution, based on the definition of "What does well-being mean at BBVA?".

Well-being and Culture Program

Platform active for 11 months of the year, offering a total of 43 activities oriented toward the holistic development of our employees, distributed as follows:

- 23 sports activities: Focused on physical activation and disease prevention.
- 11 cultural activities: Designed to foster creative expression, social integration, and soft skills development.
- 9 specialized guided activities: Focused on preventive health and emotional well-being, ensuring comprehensive support.





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Sports and Integration Activities

Banking Games

Initiative aimed at strengthening the spirit of self-improvement, social development, and institutional identity.

In Mexico City, the competition featured 34 disciplines and involved 931 participants—both active employees and retirees—over 11 weekends.

BBVA Mexico achieved 691 medals and secured its position as the overall winner for 17 consecutive years.

At the national level, the Regional Banking Games were held across three key disciplines—soccer, basketball, and volleyball—reinforcing a culture of excellence and teamwork throughout the country.

BBVA Race Circuit

In 2025, the circuit achieved national reach with seven races held in different cities. All registration fees were donated entirely to the BBVA Mexico Foundation to support the Chavos que Inspiran (Youth who Inspire) scholarship program. Over 23,000 people participated, covering a total of 40 kilometers.

Holistic Impact and Regulatory Compliance

These recreational and sporting activities promote community, camaraderie, and the embodiment of corporate values, contributing to building more cohesive and motivated teams. Furthermore, they foster work-life balance and physical and mental well-being, strengthening the organizational climate and supporting compliance with high standards such as NOM-035-STPS-2018. In addition, these events demonstrate BBVA's commitment as a socially responsible company to the holistic well-being of its employees.



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Diversity and Inclusion

BBVA Mexico has a General Diversity, Equity, and Inclusion Policy which, together with the Harassment and Discrimination Protocol, establishes the guiding principles for promoting equality and zero tolerance for discrimination. This regulatory framework, published in August 2025, applies to the majority of BBVA subsidiaries operating in Mexico¹⁸. The policy is reviewed at least annually, or upon the occurrence of any event requiring updates.

The policy explicitly promotes non-discrimination based on gender, disability, sexual orientation, age, ethnic origin, or any condition that violates human dignity. It is reviewed annually under a shared responsibility scheme led by Talent & Culture and is authorized by the Board of Directors of the Financial Group.

Dissemination was carried out through Internal Communications and the Employee Portal, and it remains available on the internal regulations site. Under this institutional framework, the strategy is organized into four pillars: Gender, People with Disabilities, LGBTQ+, and Safe Spaces, further supporting the operation of Employee Resource Groups (ERGs).

Gender

We work to close structural gaps by empowering women through training and affirmative actions that guarantee equity throughout the talent cycle and provide protection during key life stages, such as maternity.

International Women's Day

Within the framework of International Women's Day (8M), a special awareness and call-to-action event was held, aimed at reinforcing the organization's collective commitment to gender equality and female empowerment. A total of 2,753 participants were recorded across various forums and activities.

Female Talent Development Program

The strategy is a comprehensive model composed of two lines of action: the cross-functional initiative "Yo Soy Talento Femenino" (I Am Female Talent), open to the entire workforce, and the Female Talent Seedbed (Semillero), focused on empowering high-potential female employees to assume new responsibilities. There were 3,833 participations in the cross-functional line and 425 women promoted through the high-potential seedbed.



¹⁸ Anida Proyectos Inmobiliarios S.A. de C.V.; BBVA Asset Management México S.A. de C.V.; BBVA Leasing México, S.A. de C.V.; BBVA México S.A.; BBVA Pensiones México S.A. de C.V.; BBVA Seguros México S.A. de C.V.; BBVA Seguros Salud México S.A. de C.V.; BBVA Technology America, S.A. de C.V.; Casa de Bolsa BBVA México, S.A. de C.V.; Grupo Financiero BBVA México; Fundación BBVA México, A.C.



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Monitoring Female Talent Goals

We continue applying the Rooney Rule, a procedure that guarantees the inclusion of at least one woman in the final candidate shortlists for leadership positions, strengthening equity in selection processes. Additionally, tools were implemented in Workday to promote feedback for female candidates, reinforcing transparency and development. Women represented 37.5% of leadership positions, with an 81% compliance with the Rooney Rule.

Parental Support

BBVA Mexico strengthened support for mothers and fathers through benefits oriented toward well-being and development during the parenthood stage. The nursing room network was expanded across branches, and affirmative actions were implemented, such as protection safeguards in performance evaluations and talent mapping for employees who are mothers during the year. Furthermore, exemptions from regulatory training were granted during maternity and paternity leaves.

By the end of 2025, BBVA Mexico had 690 nursing rooms in branches and 13 in corporate buildings.

For indicators related to parental leave, please see the [“Maternity and Paternity Leave”](#) section.



People with Disabilities (PwD)

We promote a labor inclusion model based on talent, aimed at guaranteeing universal accessibility from the attraction process to professional development. This approach ensures that every individual has the adjustments and conditions necessary to perform fully and reach their maximum potential within the organization.



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Specialized Inclusion Cell

Dedicated to strengthening attraction and retention strategies for diverse talent, expanding inclusive employment opportunities through specialized fairs and labor networking events. There are 376 active employees with disabilities within the organization. We held five job fairs for people with disabilities and 18 external labor networking events.

Accessibility in Communication and Sessions

To ensure that key information reaches everyone, informative sessions were implemented in inclusive formats regarding relevant topics, such as the benefits package and performance evaluations.

Reasonable Adjustments

In compliance with the Diversity, Equity, and Inclusion Policy, the adoption of reasonable accommodations was promoted, eliminating physical and digital barriers that could limit optimal performance for individuals in at least 29 branches.

Diagnosis and Improvement of the PwD Experience in Branches

A diagnosis was conducted across 28 branches to evaluate the experience of advisors with disabilities. This process enabled the adjustment of sales targets, the strengthening of support schemes, and the optimization of hiring profiles.





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Strengthening Talent Attraction Capabilities

Training was provided to the recruitment team, equipping them with specialized tools to identify and support talent with disabilities throughout the onboarding process. A total of 157 recruitment team members were trained.

“Éntrale” Distinction

As a result of these efforts, BBVA Mexico received the “Éntrale” Distinction for the third consecutive year. Awarded by the Mexican Business Council, this recognition reaffirms the organization’s commitment to labor inclusion and equal opportunity.

LGBT+

At BBVA Mexico, commitment to the LGBTQ+ community translates into actions aimed at guaranteeing a safe, inclusive, and respectful work environment. We rely on constant dialogue as the foundation for a solid and representative culture, with initiatives focused on generating a measurable and sustained cultural impact.

Promoting Strategic Dialogue and Active Listening

During 2025, the second edition of the LGBTQ+ Discovery Study was launched to identify specific cultural needs, perceptions, and strengths within the community, guiding decision-making regarding inclusion. The study recorded a total of 150 participants.

Leading by Example and Cultural Transformation

Awareness sessions on LGBTQ+ inclusion were implemented for Top Management and work teams, strengthening their role as agents of change in building safe spaces for the community. There were 705 participations in these awareness sessions.



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Diversity Days

Space for collective reflection on inclusive culture under the slogan “What footprint do you want to leave in the construction of safe spaces?”, promoting the workforce’s active commitment to respect and psychological safety. There were 5,117 participations in forums and awareness talks.

Safe Spaces Connection

Initiative designed to put inclusion into daily practice through the analysis of real-life cases, identifying key behaviors and actions to build trust-based environments within teams. 21,318 people participated.

Safe Spaces Accelerator

Evolution of the Reverse Mentoring program, which connects members of Top Management with mentors from diverse groups—LGBTQ+, people with disabilities, and female talent—promoting an intersectional dialogue that accelerates cultural change from the highest levels of leadership. The program featured the participation of 21 leaders and 21 mentors.

Continuous Awareness

Awareness sessions were held within Business Committees and strategic forums for General Management areas, integrating the vision of inclusion and psychological safety into each area’s strategy. A total of 2,654 participations were recorded.

Employee Resource Groups (ERGs)

BBVA promotes the participation of affinity and interest groups known as Employee Resource Groups (ERGs) as voluntary spaces for dialogue, learning, and interaction. These groups are fundamental to our diversity, equity, and inclusion strategy. They are composed of employees whose participation strengthens the understanding of the realities faced by each group and promotes awareness and visibility actions.

In 2025, the ERG network in Mexico was strengthened with the incorporation of two new groups, consolidating a cross-functional and intersectional approach.



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3 Active ERGs in Mexico:

- “Be Yourself” ERG (LGBTQ+): The group with the longest track record in Mexico, established as the largest ERG at BBVA Mexico. It focuses on support and visibility for the LGBTQ+ community.

+575 active participants.

- “Talento sin Límites” (Talent Without Limits) ERG (people with disabilities): Created in February 2025, it promotes labor inclusion and accessibility, bringing together allies committed to eliminating barriers.

+300 allies.

- “We STEM” ERG: Launched in June 2025, its goal is to empower female talent in science and technology. During its initial phase, it focused on a discovery process to define its 2026 strategy and held an awareness day in partnership with Inspiring Girls to encourage STEM¹⁹ vocations in girls from an early age.

+93 allies.

Engagement

BBVA measures employee engagement through the Kantar Engagement+ model, an international standard that evaluates the relationship between individuals and the organization across three dimensions:

- Individual employee perspective: Satisfaction, pride of belonging, and alignment with the company's direction.
- Team dynamics and cohesion: Collaboration, discretionary effort, and collective commitment.
- Customer orientation and empathy: The link between internal commitment and the quality of customer service.

Based on these dimensions, an engagement index is built on a scale of 0 to 100, using a global financial sector benchmark to guide organizational decision-making.

In this way, BBVA drives concrete actions to strengthen commitment while listening to its people, ensuring that culture and employee experience remain key levers for building a winning team and a solid, sustainable relationship with customers. The Engagement Index was 93.

¹⁹ STEM stands for Science, Technology, Engineering and Mathematics.



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Competitive Remuneration

BBVA Mexico has a compensation policy for the remuneration of our employees, oriented toward the recurring generation of value and designed by the Board of Directors. This policy promotes appropriate management and supervision based on the following principles:

- Long-term value creation.
- Rewarding the achievement of results based on prudent and responsible risk-taking.
- Attracting and retaining the best talent.
- Rewarding the responsibility and career trajectory of our employees.
- Ensuring internal equity and external competitiveness.
- Ensuring transparency within the remuneration model.
- Guaranteeing the absence of gender-based pay gaps.
- Incentivizing responsible conduct and fair treatment of customers.

The salary structure integrates fixed remuneration, determined by job responsibility, career trajectory, and function, and variable remuneration, linked to the achievement of individual and team objectives under the corporate model and other incentive schemes. This variable component recognizes performance and contribution to the Bank's overall results.

Benefits

Our comprehensive benefits proposal is designed to improve the quality of life and well-being of our employees across physical, emotional, and financial dimensions throughout their professional life cycle.



Exclusive benefits for full-time employees include financial solutions designed to provide flexibility and peace of mind, such as consumer and mortgage loans at preferential rates, vacation day advances starting from year zero, liquidity schemes (advances on year-end bonuses, vacation premiums, or annual bonuses), and electric vehicle leasing, further driving sustainable mobility.

Pensions and Other Benefits



BBVA has social welfare systems designed in accordance with principles of equity, inclusion, and sustainability, with no differences based on gender or personal characteristics. Generally, pension plans are defined contribution schemes for retirement, promoting a shared responsibility between the organization and the employee in building long-term financial well-being.

Contributions to social welfare systems are made in accordance with applicable labor regulations and current individual or collective agreements. Benefits associated with retirement, death, and disability are calculated based on the current fixed salary, excluding variable components or performance-linked elements, thus ensuring a clear, transparent, and equitable scheme.

Furthermore, BBVA Mexico's pension plans are managed under criteria aligned with the United Nations Principles for Responsible Investment (PRI), integrating environmental, social, and governance (ESG) factors into investment decisions.



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Holistic Well-being and Work-Life Balance

The benefits package is complemented by schemes that promote work-life balance, including vacation days exceeding legal requirements, extended parental leaves, and initiatives focused on physical and emotional healthcare. These actions strengthen employee commitment, satisfaction, and holistic well-being.

Regarding other benefits, BBVA Mexico operates under a framework for each location that allows each entity to adapt its benefits package according to its sector and geographic area, while always maintaining its commitment to equity, non-discrimination, and equal opportunity.

Maternity and Paternity Leave



In terms of parenthood, in addition to the leaves established by law, BBVA Mexico offers extended schemes for:

- Pregnant mother
- Biological father
- Non-gestational mother
- Adoptive father
- Adoptive mother
- Full-time mother or father

Employees who exercised their right to parental leave

Indicator	Women	Men	Total
Total employees who exercised their right to parental leave – BBVA Mexico 2025	875	747	1,622
Total number of employees who returned to work during the reporting period after ending parental leave	676	594	1,270
Total number of employees who were still employed 12 months after returning to work from parental leave	768	639	1,407

Retention of men and women who exercised their right to parental leave

Indicator	2025 Women	2025 Men
Return-to-work rates after parental leave	97%	99%
Retention rates of employees who took parental leave ²⁰	79%	90%

²⁰ This refers to employees who returned from their leave in 2024 and remained with the Company for 12 months.



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Nursing Rooms

Since 2023, we have implemented nursing rooms in our branches, adding to the pre-existing facilities in our corporate buildings and offices. Currently, we offer more than 703 dedicated spaces for mothers.

Site Type	Number of Rooms
Corporate buildings	13
Branches	690
Total	703



Training & Development

The continuous development of our employees through training is essential to drive their holistic growth and promote talent retention. We provide a range of tools, programs, and knowledge designed to foster the creation of innovative solutions, ensuring we meet the evolving needs and expectations of our customers.

Training hours by professional category and gender, BBVA Mexico

Professional category	Training hours by gender		Training hours
	Men	Women	
Executives	46,233	30,262	76,494
Middle management	609,520	476,083	1,085,604
Operational	640,336	738,992	1,379,328
Total by gender	1,296,089	1,245,337	2,541,426

Average training hours by professional category and gender, BBVA Mexico

Professional category	Training hours by gender		Training hours
	Men	Women	
Executives	48	54	50
Middle management	73	73	73
Operational	47	44	45
Total by gender	56	52	54



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Breakdown of BBVA Mexico employees who completed the General Anti-Corruption Policy course in 2025²¹

Professional category	Men	Women
Executives	1,005	565
Middle management	8,620	6,594
Operational	13,599	16,732
Total by gender	23,224	23,891

Sustainability Training

BBVA Mexico consolidated its sustainability training strategy through a comprehensive and segmented academic offering, aligned with the priorities of each Business Unit and the organization as a whole.

During 2025, the training ecosystem included technical specialization courses aimed at sales networks, as well as agile awareness courses (“express courses”) to ensure a baseline level of knowledge in three key areas: Climate Change, Natural Capital, and Inclusive Growth. A total of 45 courses were delivered (41 technical and 4 awareness-based). Furthermore, 39,500 employees were trained (19,010 women), totaling 9,900 hours of sustainability training.

Internal training focused on strengthening the value proposition of the business lines—Retail Network, SME Banking, Corporate & Institutional Banking, and CIB—with the goal of providing teams with the capabilities and technical skills to identify opportunities and support clients through their own sustainability challenges, positioning BBVA Mexico as a strategic partner in their transformation.

Additionally, for the second consecutive year, the Bootcamp Master specialization program was deployed. This 40-hour program is designed for sustainability specialists from different areas of BBVA Mexico to strengthen a common knowledge base regarding sustainable business. Approximately 50 people were trained in Mexico.

Internal training was complemented with external advanced specialization programs for strategic profiles within Corporate & Investment Banking (CIB).

+27,200 employees across several Business Units completed at least one sustainability training course, equivalent to approximately 90% of the sales force.



²¹ Includes BBVA México, S.A.; Casa de Bolsa BBVA México, S.A. de C.V.; BBVA Asset Management México, S.A. de C.V.; S.O.F.I.; BBVA Seguros México, S.A. de C.V.; BBVA Seguros Salud México, S.A. de C.V.; BBVA Pensiones México, S.A. de C.V.; Anida Proyectos Inmobiliarios S.A DE C.V; BBVA Leasing México S.A. de C.V.; Multiasistencia, S.A. de C.V.; OpenPay S.A. de C.V.; Adquira México S.A. de C.V.; Fundación BBVA A.C.; BBVA Technology America, S.A. de C.V.



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Sustainability Day 2025

Initiative aimed at raising awareness among employees about sustainability as a strategic priority through segmented audiovisual content and a virtual activity powered by artificial intelligence. More than 28,500 employees participated.

Global Sustainability Awards – Sustainable Banker and Deal

Through the Sustainability Awards, the performance of nine employees in sustainable placement from the sales networks was recognized. They participated in a comprehensive learning experience, cultural exchange, and recognition event in Madrid.

These initiatives strengthen the sense of purpose and pride of belonging to an organization committed to sustainable development.

Performance Evaluation²²

In 2025, we evaluated the performance of 46,015 active employees (as of October 31st). The process included a comprehensive strategy consisting of webinars for employees to explain key aspects such as peer selection, the use of the assessment platform, the interpretation of results reports, and the execution of development conversations between managers and employees.

Number of employees who have received a periodic performance evaluation

Job Category	Women	Men	Total by category
Executives	562	996	1,558
Middle management	6,504	8,431	14,935
Operational staff	16,351	13,171	29,522
Total by gender	23,417	22,598	46,015

²² The entities that participate in this process are: Multiasistencia S.A. de C.V.; BBVA Asset Management México S.A. de C.V.; S.O.F.I.; BBVA Seguros México S.A. de C.V.; BBVA Seguros Salud México S.A. de C.V.; BBVA Pensiones México S.A. de C.V.; BBVA Technology America, S.A. de C.V.; BBVA Leasing México, S.A. de C.V.; Fundación BBVA México, A.C.; Casa de Bolsa BBVA México S.A. de C.V.; Anida Proyectos Inmobiliarios S.A. de C.V.; BBVA México S.A.; BBVA México S.A. Houston Agency.



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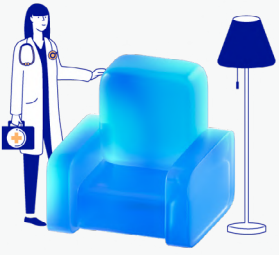
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Occupational Health and Safety

Vaccination Campaigns

To prevent the seasonal flu and its potentially severe complications—such as pneumonia and hospitalization—BBVA Mexico conducted a vaccination campaign designed to protect against the four main strains of the influenza virus. This initiative prioritizes the protection of vulnerable groups, including children over six months old, senior citizens, and individuals with chronic illnesses.

The campaign was open to active employees, retirees, and their registered beneficiaries, as well as specific external roles.



3.99 million pesos invested and 12,903 doses administered during November and December 2025.

Health Line

Through the Health Line, BBVA Mexico provides its employees and registered beneficiaries—under the Vitamédica Medical Service or the Major Medical Expenses Policy (PGMM)—with a free medical, psychological, and nutritional guidance service, as well as in-home medical assistance and ground ambulances.

The service is delivered by a specialized provider via telephone or video call, available in both reactive (urgent) and scheduled modes, ensuring absolute confidentiality at all times. Certified specialists offer emotional support for several conditions, such as anxiety, depression, irritability, sleep disorders, concentration difficulties, and burnout, as well as support in dealing with workplace stressors, like heavy workload, inefficient communication, harassment, role ambiguity, and interpersonal conflicts. The main goal is to strengthen emotional well-being, productivity, and the quality of both personal and professional relationships. This service is available 24/7 nationwide.

During 2025, a total of 3,973 consultations were provided, distributed as follows:

Medical guidance:
2,541 consultations

Emotional & psychological guidance:
797 consultations

Nutritional guidance:
617 consultations

The promotion of mental and physical health is a cornerstone for building healthy, empathetic, and productive work environments. At BBVA Mexico, prevention and self-care are an essential part of a comprehensive well-being approach.



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Visual Health Campaign

With the aim of raising awareness about eye care and preventing the physical and functional effects associated with low vision—both in daily life and the workplace—a comprehensive campaign for early detection and timely treatment was conducted during 2025.

In the 2025 campaign, 1,213 studies were performed, including: eye exams, tonometry (to measure intraocular pressure) and light profiling (to detect light sensitivity and glare intolerance). These studies focused on the detection of refractive errors, glaucoma, and light reflection intolerance.

This year, the program expanded its scope by incorporating specialized medical care and access to corrective surgical treatments. The results of the campaign were as follows:

21 patients received specialized medical consultations.

2 employees underwent successful refractive surgery.

670 people completed their treatment by purchasing prescription glasses at preferential rates, improving access and reducing waiting times.

For the first time, the sale of ocular lubricants was included to address the high frequency of dry eye conditions detected during the exams.

Physical Activity Classes

The purpose of this initiative is to foster self-care habits among employees, positioning physical activity as a key pillar for achieving health goals, improving mental health, increasing energy levels, and reducing the risk of chronic diseases.

These classes are available to all employees located at the corporate headquarters in Mexico City. During 2025, 840 classes were held, including disciplines such as functional training, jumping, barré and dance, among others.

This comprehensive program reaffirms the organization’s commitment to the well-being and preventive health of all staff. Its positive impact is reflected in consistent participation and a significant reduction in sedentary behavior.



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Civil Protection

The main objective of the Bank's Civil Protection department is to safeguard the integrity of our employees, customers, and visitors across all our facilities. In 2025, we achieved the following results:

21 bulletins and digital postcards published regarding risk prevention.

1,946 positive civil protection permits issued in compliance with the applicable regulations for our workplaces.

1,809 emergency plans (internal civil protection programs) implemented across BBVA Mexico workplaces.

44,718 employees trained through online civil protection courses.

545 courses and workshops on Civil Protection conducted for employees.

Occupational Accidents

Number of work-related injuries and occupational diseases resulting in disability or death, by type.

Indicator	Answer
Number of work-related injuries resulting in disability	482
Types of work-related injuries	<p>High-consequence work-related injuries reported in 2025 included:</p> <ul style="list-style-type: none"> • Traumatic Brain Injury (TBI) from a motorcycle accident resulting in traumatic brain syndrome and hemianopia • Tibial fracture from a motorcycle accident leading to peroneal nerve paralysis • Humeral fracture from a motorcycle accident resulting in nonunion (pseudoarthrosis) of the right humerus • Whiplash injury that led to permanent discocervical disorders in the cervical spine
Number of occupational diseases reported during the period	2
Number of fatalities as a result of work-related injury or occupational disease	0
Number of disability days related to work-related injuries, common illnesses, and occupational diseases	<ul style="list-style-type: none"> • Number of calendar days of leave due to common illness (excluding maternity leave): 117,190 • Number of calendar days lost due to work-related injuries and fatalities (including commuting accidents): 15,319 • Total calendar days of absenteeism during the year due to illness or occupational accidents (including commuting): 132,509



7.3 Community Commitment

BBVA drives its contribution to society through its social action, primarily through programs developed by BBVA and its foundations. Furthermore, we make contributions to foundations and non-profit organizations, as well as promote a corporate culture of social and environmental commitment, which facilitates employee participation in volunteering activities.

BBVA Mexico Foundation

The BBVA Mexico Foundation is a non-profit organization and authorized donee that leads the Bank's social action initiatives. Its mission is to channel resources into programs that promote the social development of vulnerable communities through educational initiatives—such as the “Becas BBVA para Chavos que Inspiran” (BBVA Scholarships for Inspiring Youth) program, both in its traditional model and for young people with disabilities—as well as to provide support in natural disaster situations.

The Foundation focuses on social mobility and reducing inequalities, with the goal of building a more equitable and just society. Furthermore, it aligns its strategy with the Sustainable Development Goals (SDGs) and prioritizes initiatives that generate a significant positive impact on education, culture, and social development in Mexico. For more information, click [here](#).

+1.9 million people were impacted by the BBVA Mexico Foundation.
+1.9 billion pesos invested during 2025.

Key Programs and Indicators 2025

“Chavos que Inspiran” Scholarships

A specialized and comprehensive support program for students in middle school, high school, university, online education, and for those with disabilities, aimed at driving social mobility through education. This support is provided through scholarships throughout the 10-year academic journey of talented students in situations of socioeconomic vulnerability. The program enables them to develop their full potential and continue their studies from middle school through university and into their first job.

In 2025, 50,000 students received scholarships through the “Chavos que Inspiran” program, and 4,400 students received scholarships through the “Chavos con discapacidad que Inspiran” (Inspiring Youth with Disabilities) program.



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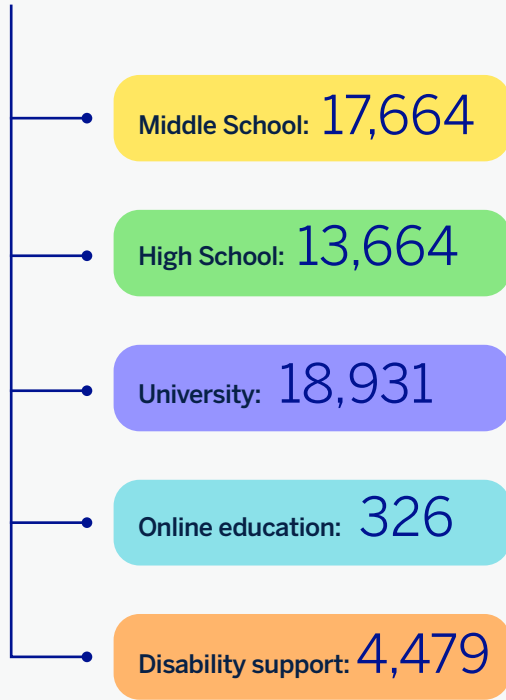
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2025 Results:
Direct Beneficiaries



“Supérate” Platform

An open and free digital ecosystem for anyone in Mexico, designed to strengthen the cognitive and socio-emotional skills of individuals with educational levels equivalent to middle and high school. Through individualized diagnostics and a comprehensive strategy, it combines the development of cross-functional skills. Designed by academic experts, this ecosystem utilizes a gamified approach that allows young people to maximize their knowledge and competencies, establishing itself as the educational pillar of the “Chavos que Inspiran” program.

In 2025, we launched “Rumbo a la Uni” (Heading to University), an initiative that supports third-year high school students by offering vocational guidance and practical tools to enter the country’s top universities. This includes admission exam simulators and other valuable resources.

+4 million pesos invested in 2025.

“Chavos que Inspiran” Schools

BBVA elementary schools dedicated to providing educational excellence and establishing the academic foundations necessary for students to acquire the cognitive and social competencies required for their long-term academic success through university.

+61 million pesos invested and 425 students benefited.

Education Alliances

Program that aims to reduce inequality in access to educational opportunities for individuals in situations of social vulnerability and those belonging to groups affected by structural discrimination. To achieve this, the Foundation collaborates with civil society organizations and strategic partners, combining the Foundation’s expertise and knowledge with external practices of excellence.



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Mentorship Program

A comprehensive academic, personal, and professional support program for university and middle school scholarship recipients. Mentors are volunteer BBVA employees nationwide, selected based on evaluations, educational background, and other criteria. They receive specialized mentorship training through Campus BBVA to perform this role effectively. The program includes two modalities: Central Area Mentorship, volunteers who work with first-year and fourth-year university scholars, and Branch Network Mentorship, who support first-year middle school scholars and their tutors.

+8,000 volunteer mentors participated in 2025.

+15,300 mentorship hours provided to “*Chavos que Inspiran*” scholarship recipients.

Natural Disaster Relief

A humanitarian aid program that provides support to individuals facing emergency, high-risk, or extraordinary situations during natural disasters. In collaboration with Fundación Televisa and the Ministry of National Defense, assistance is delivered to affected communities. The BBVA Mexico Foundation supports populations in areas classified by the Defense Ministry under the DN-III-E Plan, aiming to act swiftly to deliver food supplies and hygiene kits in a timely manner. This year, up to 24,000 people were benefited with the delivery of food supplies and hygiene kits following the floods in the state of Veracruz.

Additionally, we continued the “Juntos por la Educación” program in Guerrero, supporting educational communities affected by the damage caused by Hurricane Otis. This initiative benefited over 30,000 people with an investment exceeding 67 million pesos.



The figures presented in this section are preliminary. The BBVA Mexico Foundation prepares an independent annual report published on a different date than this Report; therefore, there may be differences in the information reported. For more information on the programs and results of the BBVA Mexico Foundation, please consult the 2024 Annual Report at the following site: <https://www.fundacionbbva.mx/pagina-inf/>.



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“Aprendemos Juntos México”

“Aprendemos Juntos México” (We Learn Together Mexico) is the digital educational platform launched by BBVA Mexico in September 2024 as an extension of the global “Aprendemos Juntos 2030” initiative. It was created to establish a local narrative centered on the Mexican “how-to” concept, using storytelling to share real-life accounts of resilience and effort, highlighting the potential for individual and collective growth within the country.

Content and Collaboration

The project features the participation of over 100 personalities who share stories, reflections, and lessons learned. The content is adapted into different formats and lengths for distribution across multiple digital channels—including YouTube, TikTok, Instagram, Facebook, and Spotify—ensuring full accessibility.

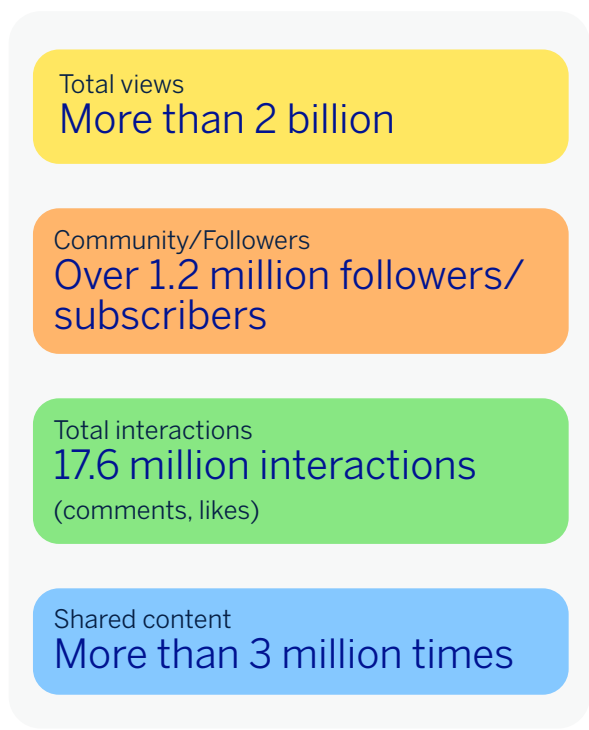
Strategic Objectives

“Aprendemos Juntos México” transcends traditional informative content, seeking to impact personal development and audience decision-making through three key objectives:

- **Inspiration and personal growth:** Identifying and sharing authentic, inspiring stories that motivate the audience toward reflection and continuous improvement.
- **Institutional commitment:** Reinforcing and expanding BBVA’s commitment to people and sustainability, aligned with the global vision of Aprendemos Juntos 2030.
- **Democratization of knowledge:** Utilizing social media as a free distribution tool to ensure that access to content is simultaneous and independent of socioeconomic context, fostering a more equitable society.

Results and Impact

From its launch in September 2024 through the end of 2025, “Aprendemos Juntos México” has demonstrated high public acceptance and significant reach, establishing itself as a benchmark for innovation in digital education.



At the end of 2025, the results achieved consolidate “Aprendemos Juntos México” as an effective initiative for expanding access to knowledge and strengthening personal development through inspiring narratives. The platform has demonstrated a high demand for non-traditional training formats, and its impact is focused on transforming lives and fostering a sense of community within Mexican society, highlighting the free-of-charge value and the high quality of its content.

Cultural Promotion

This program promotes collaboration and exchange to strengthen outstanding artistic and cultural initiatives through financial incentives and support for their production and dissemination. In 2025, we established six cultural alliances with the following institutions: the Palace of Fine Arts Museum, Kaluz Museum, Tlaxcala Contemporary Art Museum, Querétaro Contemporary Art Museum, Casa Diego Rivera Museum in Guanajuato, and the Puebla Municipal Art Gallery.

Beneficiaries: +400,000 people.



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Annex I. *Materiality* Methodology

As part of the report’s preparation process and with the aim of focusing the content to be disclosed, BBVA Mexico annually updates its material sustainability topics under a double materiality approach, considering both their financial relevance and their impact on the environment and society. This analysis incorporates BBVA’s current strategy, the priorities of the 2025–2029 Strategic Plan, the country’s economic and regulatory context, stakeholder perspectives, and emerging trends, such as the integration of artificial intelligence into the activities of individuals and organizations, as well as regulatory and sectoral changes, among other factors.



Materiality Assessment Process

Initially, the update of BBVA Mexico’s 2025 double materiality analysis considered the following activities:

- Review of potentially material topics: Potentially material topics and their corresponding sub-topics from the 2024 exercise were revisited to determine relevant changes for the financial sector, sectoral and social benchmarks, and BBVA Mexico. These sub-topics were translated into the themes considered by the S&P Global Corporate Sustainability Assessment (CSA).
- Benchmarking and risk analysis: Once potentially material topics were identified, a comparative study was conducted on the maturity level of relevant companies in the financial sector, including banks, insurers, and leasing companies. Additionally, a risk analysis was performed regarding requirements established by sectoral and social benchmarks (both binding and voluntary) in economic, environmental, social, and governance (ESG) matters.

- Review of institutional materials: Aspects reported in BBVA Mexico’s 2024 Annual Financial and Sustainability Report, the 2025–2029 Strategic Plan, and other institutional materials and public information from BBVA were reviewed.
- Sectoral and regulatory analysis: Sectoral indicators, applicable regulatory and market requirements, and requests from voluntary organizations were analyzed.

In a second stage, the potential list of relevant topics was submitted for consultation to the Evaluation Committee—composed of several areas within BBVA Mexico—to analyze the Impacts, Risks, and Opportunities (IRO) associated with each issue, as well as their severity, probability, and incidence regarding human rights.



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The mapped issues were evaluated with the purpose of determining:

- Topics that generate or could generate significant Impacts, Risks, or Opportunities (IRO) for the organization and its stakeholders:
 - **Impact:** Positive or negative, actual or potential effect that an entity's activities, products, services, or business relationships produce on people or the environment.
 - **Risk:** Potential effect of sustainability matters that may cause adverse financial impacts on the entity's position or performance.
 - **Opportunity:** A situation or trend that, when properly managed, can generate positive financial effects or strengthen the organization's resilience.
- Positive / negative impact:
 - **Negative impact:** An adverse effect that the entity causes, contributes to, or is directly linked to through its business relationships, affecting human well-being, environmental conservation, or human rights.
 - **Positive impact:** A favorable effect generated by the entity's activities on people or the environment, contributing to sustainable development beyond regulatory compliance.
- Time horizon:
 - **Actual impact:** An effect that has already occurred.
 - **Potential impact:** An effect that has not yet materialized but could occur in the future.

In addition, the mapped issues were assessed according to the following variables:

- Severity: The level of harm, prejudice, or benefit associated with the impact, evaluated through:
 - **Scale or severity:** Indicates the intensity of the consequences.
 - **Scope:** The number of people, communities, or ecosystems affected by the impact.
 - **Irremediability:** The degree to which the damage can or cannot be repaired, compensated, or reversed.
- Likelihood: The possibility of an impact, risk, or opportunity materializing, considering:
 - **Probability of occurrence:** The likelihood level of the impact manifesting, considering precedents, business exposure or vulnerability, existing controls or preventive measures, and regulatory or market changes.
 - **Time horizon:** The timeframe in which an impact, risk, or opportunity could materialize: Short-term (≤ 12 months), medium-term (1–3 years), or long-term (> 3 years).
- Human rights impact: The way in which a company may cause, contribute to, or be linked to actual or potential negative impacts on human rights within its operations, value chain, or business relationships.

Finally, based on the results of the aforementioned activities, a short list of material topics was identified.

Stages of the Materiality Assessment Process



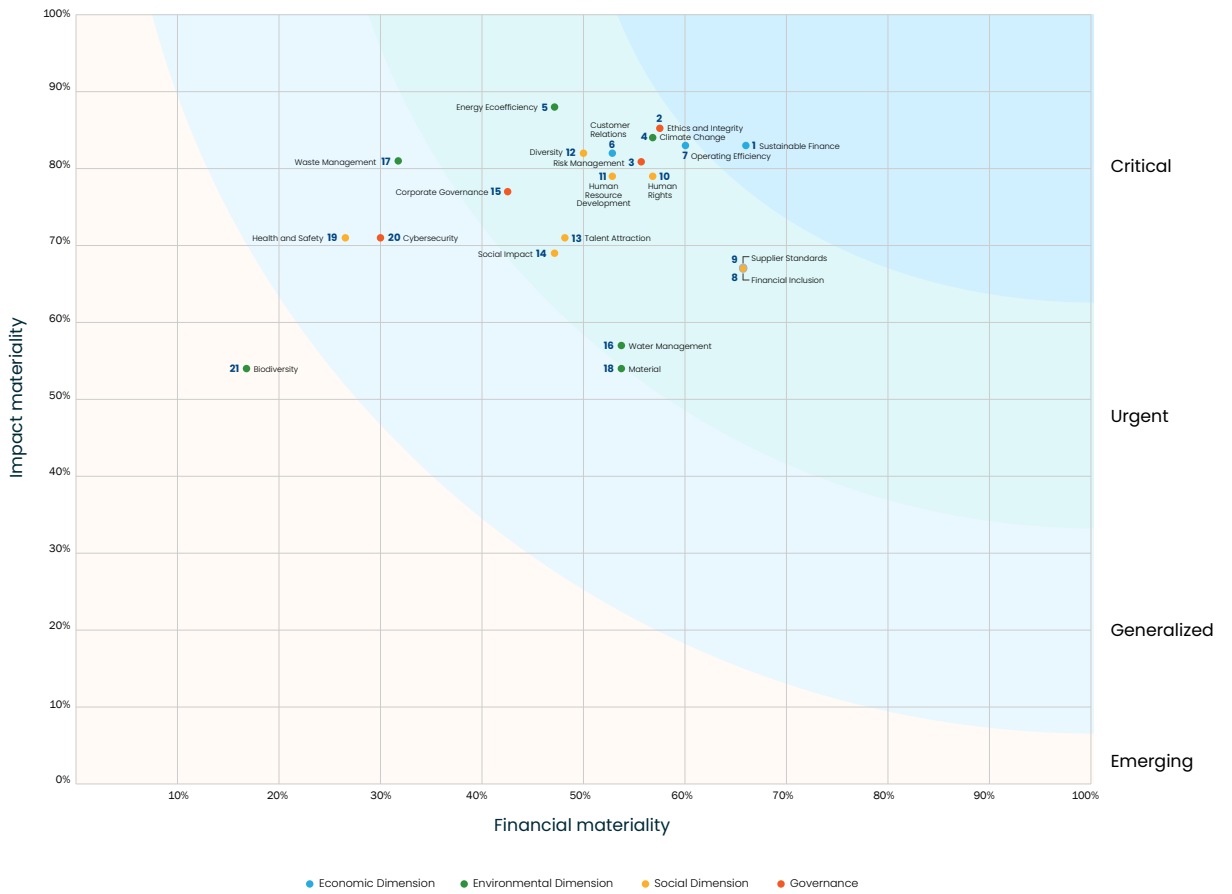
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Annex II. Independent Assurance Report

BBVA Mexico requested a limited assurance service from an independent and authorized third party regarding a sample of performance indicators included in the 2025 BBVA Mexico Annual Financial and Sustainability Report, the verified indicators are defined in **Annex I** of the assurance report. This service was performed by EY (Mancera, S.C., a member firm of Ernst & Young Global Limited).



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**Independent external auditor’s assurance report
(English translation of the independent assurance report originally issued in Spanish)**

Messrs Gerencia de Grupo Financiero BBVA México S.A. de C.V.

1. Scope

We have been engaged by Grupo Financiero BBVA México S.A. de C.V. (the “Company”) to perform a ‘limited assurance engagement,’ as defined by International Standards on Assurance Engagements, here after referred to as the engagement, to report on the specific indicators (the “Subject Matter”) as detailed in Annex 1, contained on the Company’s Informe Anual Financiero y de Sustentabilidad 2025 in its Spanish version for the period from January 1 to December 31, 2025 (the “Report”),

Other than as described in the preceding paragraph, which sets out the scope of our engagement, we did not perform assurance procedures on the remaining information included in the Report, and accordingly, we do not express a conclusion on this information.

2. Criteria applied by the Company

In preparing the Subject Matter as detailed in the Annex 1, the Company applied the Custom Criteria as detailed in the Annex 1 (Criteria). Such Criteria were specifically designed for the Company; As a result, the subject matter information may not be suitable for another purpose.

3. Company’s responsibilities

Company’s management is responsible for selecting the Criteria, and for presenting the Subject Matter in accordance with that Criteria, in all material respects. This responsibility includes establishing and maintaining internal controls, maintaining adequate records and making estimates that are relevant to the preparation of the subject matter, such that it is free from material misstatement, whether due to fraud or error.

4. Mancera S.C. (“Mancera”)’s responsibilities

Our responsibility is to express a conclusion on the presentation of the Subject Matter based on the evidence we have obtained.

We conducted our engagement in accordance with the *International Standard for Assurance Engagements Other Than Audits or Reviews of Historical Financial Information* (‘ISAE 3000 (Revised)’) and the terms of reference for this engagement as agreed with the Company in the annex 2 to contract 3024GFB210 dated January 21, 2026. Those standards require that we plan and perform our engagement to express a conclusion on whether we are aware of any material modifications that need to be made to the Subject Matter in order for it to be in accordance with the Criteria, and to issue a report. The nature, timing, and extent of the



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procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error.

We believe that the evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.

5. Our independence and quality management

We have maintained our independence and confirm that we have met the requirements of the Code of Ethics for Professional Accountants issued by the International Ethics Standards Board for Accountants and the ethical requirements in accordance with the "Código de Ética Profesional del Instituto Mexicano de Contadores Públicos" ("IMCP Code"), and have the required competencies and experience to conduct this assurance engagement.

Mancera also applies International Standard on Quality Management 1, *Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services engagements*, which requires that we design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

6. Description of procedures performed

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance. Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the specific indicators as detailed in Annex 1 and related information, and applying analytical and other appropriate procedures.

Our procedures included:

- a. Conduct interviews with Company personnel to understand the business and the process of preparing The Report.
- b. Conduct interviews with those responsible for preparing the Report to understand the process of collecting, collating, reviewing and presenting the information of the Subject Matter.
- c. Checked that the calculation criteria have been correctly applied in accordance with the methodologies outlined in the Criteria.



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- d. Undertook analytical review procedures to support the data
- e. Identify and test the assumptions that support the calculations.

We also performed such other procedures as we considered necessary in the circumstances.

7. Conclusion

Based on our procedures and the evidence obtained, we are not aware of any material modifications that should be made to the specific indicators as detailed in Annex 1 for the period from January 1 to December 31, 2025, in order for it to be in accordance with the Criteria.



C.P.C. Brenda Miroslava Vázquez Calderón
Audit Partner
Mancera, S.C.
A Member Practice of Ernst & Young Global Limited
Ciudad de México.
March 18th, 2026



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Subject Matter

The sustainability information corresponding to the indicators included within the scope of our limited assurance engagement is presented in the following table.

#	Topic	Criteria	Indicator	Assured Value	Unit
1	BBVA - Social	The company reports: 1. Number of occupational accidents that resulted in disability 2. Number of occupational diseases reported during the period 3. Number of deaths caused by an occupational disease or work accident	Occupational Accidents and Occupational Diseases	1. Occupational accidents: 482 2. Occupational diseases: 2 3. Number of deaths caused by an occupational disease or work-related accident: 0	Number of accidents, diseases and those resulting in deaths (no.)
2	BBVA – Governance	The company reports: 1. Name of its General Privacy and Data Protection Policy. 2. A description of the Policy including: a. Scope - subsidiaries to which the policy applies b. Topics covered c. Profile of responsible approvers d. Review frequency e. Date of last review f. Communication channels g. Stakeholders reached	General Privacy and Data Protection Policy	1. Name of its General Privacy and Data Protection Policy: General Privacy and Data Protection Policy 2. A description of the Policy including: a. Scope – subsidiaries to which the policy applies: BBVA Mexico and the entities over which the Bank has management control b. Topics covered: establishes the general principles and basic management and control guidelines for the processing of personal and corporate data	N/A



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#	Topic	Criteria	Indicator	Assured Value	Unit
				c. Profile of those responsible for approving the policy: Audit Committee d. Frequency of policy review: Annually e. Date of last review: 2025 f. Communication channels used to disseminate the policy: Internal Regulation Portal g. Stakeholders to whom the Policy is disseminated: applies to all personal and corporate data of natural and legal persons —clients, non-clients, employees, shareholders, suppliers, partners, etc.	
3	BBVA – Governance	The company reports: 1. Name of its Sustainability Policy. 2. A description including: a. Scope b. Topics covered c. Approval responsibility d. Review frequency e. Last review date. Communication channels g. Stakeholders reached	Sustainability Policy	1. Name of the Sustainability Policy: General Sustainability Policy 2. A Description of the Policy, including: a. Scope – subsidiaries to which the policy applies: the subsidiaries and affiliates that are consolidated under Grupo Financiero BBVA México. b. Topics covered: it establishes the general principles, objectives, and management and control guidelines that BBVA and its	N/A



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#	Topic	Criteria	Indicator	Assured Value	Unit
				constituent entities follow in matters of sustainable development. c. Profile of those responsible for approving the policy: Board of Directors. d. Frequency of policy review: Annual. e. Date of last review: 2025. f. Communication channels used to disseminate the policy: Annually through the sustainability report. g. Stakeholder groups to whom the Policy is communicated: clients, employees, shareholders and investors, suppliers, regulators and supervisors, as well as society and the community.	
4	BBVA – Governance	The company reports: 1. Name of its Diversity, Equity and Inclusion Policy. 2. A description including: a. Scope b. Topics covered c. Approval responsibility d. Review frequency e. Last review date f. Communication channels	Diversity, Equity and Inclusion Policy	1. Name of its General Diversity, Equity and Inclusion Policy: General Diversity, Equity and Inclusion Policy 2. A description of the Policy including: a. Scope – subsidiaries to which the policy applies: applies to most BBVA subsidiaries operating in Mexico (see p. 107) b. Topics covered: establishes the guiding principles to	N/A



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#	Topic	Criteria	Indicator	Assured Value	Unit
		g. Stakeholders reached		promote equality and zero tolerance for discrimination c. Profile of the individuals responsible for approving the policy: Board of Directors d. Frequency of policy review: Annual e. Date of last review: 2025 f. Communication channels used to disseminate the policy: Internal Communications and the employee portal g. Stakeholders to whom the Policy is disseminated: BBVA subsidiaries operating in Mexico	
5	BBVA – Governance	The company reports: 1. Name of its Code of Conduct. 2. A description including: a. Scope b. Topics covered c. Approval responsibility d. Review frequency e. Last review date. Communication channels g. Stakeholders reached	Code of Conduct	1. Name of its Code of Conduct: Code of Conduct 2. A description of the guideline including: a. Scope – subsidiaries to which the policy applies: all individuals and entities that are part of BBVA b. Topics covered: conduct toward customers, colleagues, the organization, and society c. Profile of the individuals responsible for approving the policy: Board of Directors	N/A



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#	Topic	Criteria	Indicator	Assured Value	Unit
				d. Frequency of policy review: Annually e. Date of last review: 2025 f. Communication channels used to disseminate the policy: Whistleblowing channel and consultation channel g. Stakeholders to whom the Policy is disseminated: all individuals and entities that are part of BBVA	
6	BBVA – Governance	The company reports: 1. Types of complaints that can be submitted regarding breaches of the Code of Conduct. 2. Total number of complaints received through the Whistleblowing Channel.	Complaints received through the Whistleblowing Channel	1. The different types of reports that can be submitted for breaches of the Code of Conduct: a) Management and leadership style b) Transparency c) Respect for people d) Handling of conflicts of interest e) Know your customer f) Fraud g) Other 2. Total number of reports received through the Whistleblowing Channel: 2,283	Qualitative description and number of complaints (no.)
7	BBVA – Sustainability	The company reports: 1. Number of suppliers assessed under sustainability	Suppliers evaluated under sustainability criteria	2,637	Number of suppliers evaluated (no.)



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#	Topic	Criteria	Indicator	Assured Value	Unit
		criteria during the reporting period.			
8	BBVA – Environmental	The company reports: 1. Total wastewater discharge in cubic meters (m3).	Wastewater discharge	558,322.25	Cubic meters (m3)
9	BBVA – Environmental	The company reports: 1. Total weight of recovered waste in kilograms. 2. Breakdown of recovered waste: a. On-site b. Off-site	Recovered waste	The company reports: 1. Total weight of recovered waste in kilograms: 522,523.4 2. Breakdown of recovered waste: a. On-site: 0 b. Off-site: 522,523.4	Kilograms (kg)
10	BBVA – Environmental	The company reports: 1. Total paper consumed (kg). 2. Paper-use intensity per employee (kg/FTE). 3. Paper-use intensity per m2 (kg/m2).	Paper consumption	1. Total paper consumed (kg): 699,662 2. Paper-use intensity per employee (kg/FTE): 14.93 3. Paper-use intensity per m2 (kg/m2): 0.39	kg; kg/FTE; kg/m2
11	BBVA – Environmental	The company reports: 1. Total wastewater treated before discharge (m3).	Treated wastewater discharge	0	Cubic meters (m3)
12	BBVA – Sustainability	1. Monetary value of the 2025 portfolio of products/ services providing environmental or social benefits. 2. Percentage allocation of sustainable mobilization to	Sustainable business mobilization	1. Monetary value of the 2025 portfolio of products/ services providing environmental or social benefits: Environmental: 353,602 MMXN Social: 116,809 MMXN 2. Percentage	Monetary unit; Percent (%)



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#	Topic	Criteria	Indicator	Assured Value	Unit
		environmental and social categories.		allocation of sustainable mobilization to environmental and social categories. Environmental: 75% Social: 25%	
13	Sustainable construction and management	All buildings with valid LEED certification at reporting date.	LEED-certified buildings	9	Number of certified buildings (no.)
14	Sustainable construction and management	All buildings with valid ISO 14001 certification at reporting date.	ISO 14001 certified buildings	17	Number of certified buildings (no.)
15	Consumption	The company reports: 1. Total reused water (m3) during the reporting period.	Reused water	54,528	m3
16	General Data	The surface indicator corresponds to the gross area of all BBVA buildings.	Total constructed area of BBVA Mexico facilities	1,805,424	m2
17	BBVA – Social	The company reports: 1. Total number of employees at BBVA Mexico. 2. Number of employees broken down by contract type (permanent/temporary) and gender (male/female). 3. Number of employees broken down by working schedule (full-time/part-time) and by professional category (executives/middle	Workforce composition	1. Total number of employees at BBVA Mexico: 46,901 2. Number of employees broken down by contract type (permanent/temporary) and gender (female/male): Female • Permanent: 22,849 • Temporary: 1,050 Male • Permanent: 21,915 • Temporary: 1,047	Number of employees (no.)



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#	Topic	Criteria	Indicator	Assured Value	Unit
		management/operational staff). 4. Number of unionized employees by gender (male/female).		3. Number of employees broken down by working schedule (full-time/part-time) and professional category (executives/middle management/operational staff): Full-time: • Executives: 1,533 • Middle Management: 14,848 • Operational Staff: 30,486 Part-time: • Executives: 0 • Middle Management: 0 • Operational Staff: 1 4. Number of unionized employees by gender: • Female: 7,972 • Male: 4,816	
18	BBVA – Social	The company reports: 1. Number of employees by gender (male/female). 2. Number of employees by professional category (executives/middle management/operational staff). 3. Number of employees by age group (under 18 /	Workforce diversity	1. Number of employees by gender (male/female): • Female: 23,914 • Male: 22,987 2. Number of employees by professional category (executives / middle management / operational staff): • Executives: 1,535	Number of employees (no.)



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#	Topic	Criteria	Indicator	Assured Value	Unit
		18-40 / 41-64 / over 65).		<ul style="list-style-type: none"> • Middle Management: 14,864 • Operational Staff: 30,502 <p>3. Number of employees by age group (under 18 / 18-40 / 41-65 / over 65):</p> <ul style="list-style-type: none"> • Under 18: 0 • 18-40: 36,778 • 41-65: 10,103 • Over 65: 20 	
19	BBVA – Social	The company reports: 1. Employees who took parental leave by gender. 2. Number of employees who completed their parental leave during the reporting period and returned to work	Parental leave	1. Employees who took parental leave by gender: Female: 875 Male: 747 2. Number of employees who completed their parental leave during the reporting period and returned to work: 1,270	Number of employees (no.)
20	BBVA – Social	The company reports: 1. Total number of training hours received by the organization's employees during the reporting period. 2. Number of training hours received by the organization's employees during the reporting period, broken down by:	Employee training	1. Total number of training hours received by the organization's employees during the reporting period: 2,541,426 2. Number of training hours received by the organization's employees during the reporting period, broken down as follows: • Female: 1,245,337 • Male: 1,296,089 • Executives: 76,494 • Middle	Hours; Average



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#	Topic	Criteria	Indicator	Assured Value	Unit
		a. Gender (male/female) b. Professional category (executives / middle management / operational staff) 3. Average number of training hours received by the organization's employees during the reporting period, broken down by: a. Gender (male/female) b. Professional category (executives / middle management / operational staff)		Management: 1,085,604 • Operational Staff: 1,379,328 3. Average number of training hours received by the organization's employees during the reporting period, broken down as follows: • Female: 52 • Male: 56 • Executives: 50 • Middle Management: 73 • Operational Staff: 45 • Overall average: 54	
21	BBVA – Social	The company reports: 1. Number of employees who received a periodic performance evaluation, broken down by professional category (executives / middle management / operational staff).	Employee evaluation	• Executives: 1,558 • Middle Management: 14,935 • Operational Staff: 29,522 • Total: 46,015	Number of employees (no.)
22	BBVA – Governance	The company reports: 1. Total number of members of the Board of Directors. 2. Number of independent members of the Board of Directors.	Board composition	1. Total number of members of the Board of Directors: 18 2. Number of independent members of the Board of Directors: 10	Number; Average



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		3. Years of tenure of each member of the Board of Directors.		3. Years of tenure of each member of the Board of Directors.	
		4. Number of members of the Board of Directors by gender (male/female).		Jaime Serra 18 Puche *	
		5. Percentage of women on the Board of Directors.		Eduardo 10 Osuna Osuna	
		6. Number of members of the Board of Directors by age group (under 30, 30–50, over 50).		Onur Genç 6 Carlos Torres 9 Vila	
				Vicente María 13 Rodero Rodero *	
				Carlos Vicente 20 Salazar Lomelín *	
				Arturo Manuel 31 Fernandez Pérez *	
				Jorge Saenz 9 Azcunaga Carranza	
				Valeria Moy Less Campos * tan a year	
				Alejandro 4 Mariano Werner Wainfeld *	
				Armando 7 Garza Sada	
				Juan Asúa 6 Madariaga	
				Rafael Salinas 2 Martínez de Lecea	
				Patricia 2 Espinosa Cantellano *	
				Alejandra 1 Palacios Prieto *	
				Ana Laura 4 Magaloni Kerpel *	
				Enrique de 5 Jesús Zambrano Benítez	
				Alejandro 12 Ramirez Magaña *	
				4. Number of members of the	



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#	Topic	Criteria	Indicator	Assured Value	Unit
				Board of Directors by gender: Female: 4 Male: 14 5. Percentage of women on the Board of Directors: 22% 6. Number of members of the Board of Directors by age group: • Under 30: 0 • Between 30–50: 0 • Over 50: 18	
23	BBVA – Governance	The company reports: 1. The name of its consultation and whistleblowing mechanism for potential breaches of the Code of Conduct. 2. A description of the mechanism including: a. The scope — subsidiaries to which the policy applies b. The profile of the individuals responsible for approving the policy c. The frequency with which the policy is reviewed d. The date of the last review e. The communication channels used to disseminate the policy	Whistleblowing channel	1. Name of its consultation and whistleblowing mechanism for potential breaches of the Code of Conduct: Whistleblowing Channel and BKMS Whistleblowing Platform: https://www.bkms-system.com/consultas 2. A description of the guideline including: a. Scope – subsidiaries to which the policy applies: all individuals and entities that are part of BBVA b. Topics covered: conduct toward customers, colleagues, the organization and society	N/A



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		f. The stakeholders to whom the policy is communicated		c. Profile of the individuals responsible for approving the policy: Board of Directors d. Frequency of policy review: annually e. Date of last review: 2025 f. Communication channels used to disseminate the policy: Whistleblowing channel and consultation channel	
24	BBVA – Governance	The company reports: 1. Number of employees who received anti-corruption training, broken down by professional category (executives / middle management / operational staff).	Anti-corruption training	Executives: 1,570 Middle management: 15,214 Operational staff: 30,331	Number of employees (no.)
25	BBVA – Sustainability	The company reports: 1. List of material topics. 2. Description of the materiality determination process.	Material topics	1. List of material topics: • Climate change • Own workforce • Affected communities • Business conduct 2. Description of the process used to determine the material topics: • Analysis of sector maturity and	N/A



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#	Topic	Criteria	Indicator	Assured Value	Unit
				sector-specific and social risks • Calibration of material topics • Final list of material topics	
26	BBVA – Environmental	The company reports: 1. Water extraction sources. 2. Total water consumption (m3).	Water consumption	1. Water extraction sources: • Third-party water: 69,446 • Municipal water: 543,404 • Reused water: 54,528 2. Total water consumption during the reporting period, expressed in cubic meters (m ³): 667,378	Cubic meters (m3)
27	BBVA – Environmental	The company reports: 1. Total consumption of fuels from non-renewable sources within the organization: a. Total energy consumption from non-renewable sources, broken down into: i. Gasoline, expressed in liters ii. Natural gas, expressed in m ³ iii. LP gas, expressed in liters iv. Diesel, expressed in liters v. Total refrigerant consumption, expressed in kg	Energy consumption	1. Total consumption of fuels from non-renewable sources within the organization: a. Total energy consumption from non-renewable sources, broken down as follows: i. Gasoline, expressed in liters: 558,106 ii. Natural gas, expressed in m ³ : 52,708 iii. LP gas, expressed in liters: 114,564 iv. Diesel, expressed in liters: 323,211 v. Total refrigerant consumption,	MWh; liters; m3; kg



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#	Topic	Criteria	Indicator	Assured Value	Unit
		vi. Electricity consumption, expressed in MWh b. Total energy consumption from renewable sources, expressed in MWh		expressed in kg: 4,299 vi. Electricity consumption, expressed in MWh: 182,452.66 b. Total energy consumption from renewable sources, expressed in MWh: 106,237.57	
28	BBVA – Environmental	The company reports: 1. Gross Scope 1 GHG emissions (tCO ₂ e).	Scope 1 emissions	10,675	Metric tons CO ₂ e
29	BBVA – Environmental	The company reports: 1. Gross value of indirect GHG emissions associated with energy (Scope 2) without considering offsetting activities. 2. Gross value of indirect GHG emissions associated with energy (Scope 2), market-based, expressed in metric tons of CO ₂ equivalent.	Scope 2 emissions	1. Gross value of indirect GHG emissions associated with energy (Scope 2) without considering offsetting activities: 106,325 2. Gross value of indirect GHG emissions associated with energy (Scope 2), market-based, expressed in metric tons of CO ₂ equivalent: 0	Metric tons CO ₂ e
30	BBVA – Environmental	The company reports: 1. Gross value of other indirect GHG emissions (Scope 3), expressed in metric tons of CO ₂ equivalent.	Scope 3 emissions	1. Gross value of other indirect GHG emissions (Scope 3), expressed in metric tons of CO ₂ equivalent: 41,258	Metric tons CO ₂ e



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#	Topic	Criteria	Indicator	Assured Value	Unit
		2. Categories and activities related to other indirect GHG emissions (Scope 3) included in the calculation.		2. Categories and activities related to other indirect GHG emissions (Scope 3) included in the calculation: • Category 5: Waste • Category 6: Business travel • Category 7: Employee commuting	
31	BBVA – Environmental	The company reports: 1. The waste classification categories used by the organization (hazardous / non-hazardous). 2. Total weight of waste generated during the reporting period, expressed in kilograms (kg). 3. Weight of waste by classification, expressed in kilograms (kg): a. Hazardous b. Non-hazardous	Waste management	1. Waste classification categories used by the organization (hazardous / non-hazardous): Hazardous and non-hazardous 2. Total weight of waste generated during the reporting period, expressed in kilograms (kg): 1,420,590 3. Weight of waste by classification, expressed in kilograms (kg): a. Hazardous: 11,705 b. Non-hazardous: 1,408,885	Kilograms (kg)



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ANNEXES

Annex I. Materiality Methodology

Annex II. Independent Assurance Report

Annex III. Consolidated Financial Statements

Annex III. Consolidated *Financial Statements*

The Consolidated Financial Statements for Grupo Financiero BBVA México, S.A. de C.V. can be consulted [here](#). and the Financial Statements of BBVA México, S.A., Institución de Banca Múltiple, can be consulted [here](#).



2025 Annual Financial and
Sustainability Report