

BBVA

1Q26

Investor Relations

BBVA MEXICO

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We are part of a solid international financial group



GLOBAL PRESENCE BBVA (MARCH)



Countries	Branches	Employees
>25	5,565	126,877



DIGITAL CAPABILITIES (MARCH)

Digital Sales	Mobile Clients
78.8%	62.6 millions



FINANCIAL MAGNITUDES (MARCH)

Net Income	Total Assets
2,989 million euros	894,267 million euros
Performing Loans	Deposits
478,949 million euros	505,059 million euros



ESG DEVELOPMENT

New Sustainable Business Pipeline Target Set for 2025-2029	700 million euros between 2025 and 2029
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BBVA Mexico with a success history...

- 1932 Bancomer is founded under the name of *Banco de Comercio*
- 1991 creation of Grupo Financiero Bancomer
- 1996-1997 Afore, Seguros y Pensiones Bancomer were created
- 2000 Grupo Financiero BBVA Bancomer (GFBB) born as a result of the merger of Grupo Financiero BBV-Probursa with Grupo Financiero Bancomer | GFBB acquires Banca Promex and consolidates itself as the largest financial institution in Mexico
- 2005 GFBB acquires Hipotecaria Nacional
- 2021 Name change (BBVA México)
- 2022 BBVA Mexico celebrates 90 years contributing to the development of mexican economy
- 2025 New strategic plan 2025-2029



Business Model & Strategy

Our purpose

A NEW WAVE OF DIFFERENTIATION



Embed a Radical Client Perspective (RCP) in All We Do

FULL COMMITMENT TO GROWTH AND VALUE CREATION



Boost Sustainability as a Growth Engine



Scale up All Enterprise Segments



Promote a Value and Capital Creation Mindset

SOUND FOUNDATIONS TO DRIVE MEANINGFUL IMPACT ACROSS THE BOARD



Unlock the Potential of AI and Innovation through Data Availability and Next Gen Tech



Strengthen Our Empathy, Succeed as a Winning Team

OUR VALUES



Customer comes first



We think big



We are one team

Support your drive to go further

BBVA Mexico's Footprint

(March 26)



#1

Consolidating our leadership position



INFRASTRUCTURE



14,222

ATMs



1,601

Branches

SOCIAL IMPACT



34.2 M

Customers



44,687

Employees

INNOVATION



27.2 M

Mobile Clients



76%

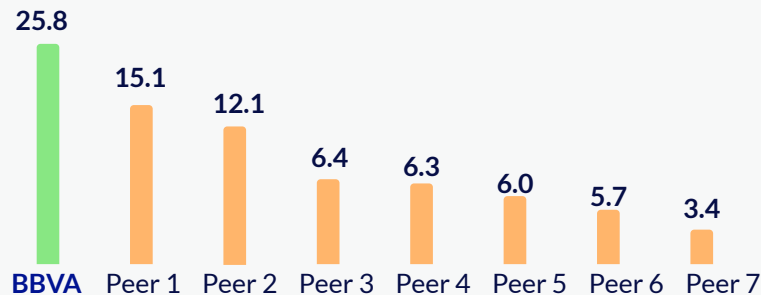
Digital Transactions

BBVA



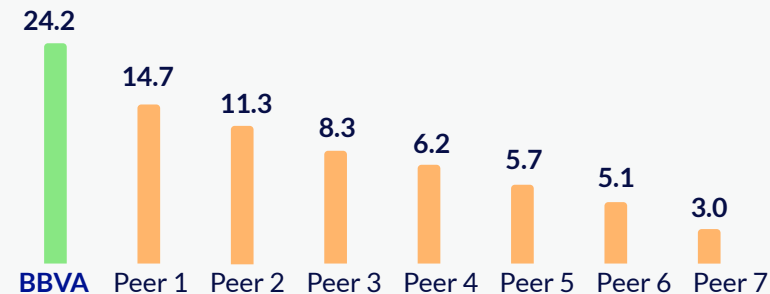
Performing Loans Market Share

(Stage 1,2 | Feb.26 | %)



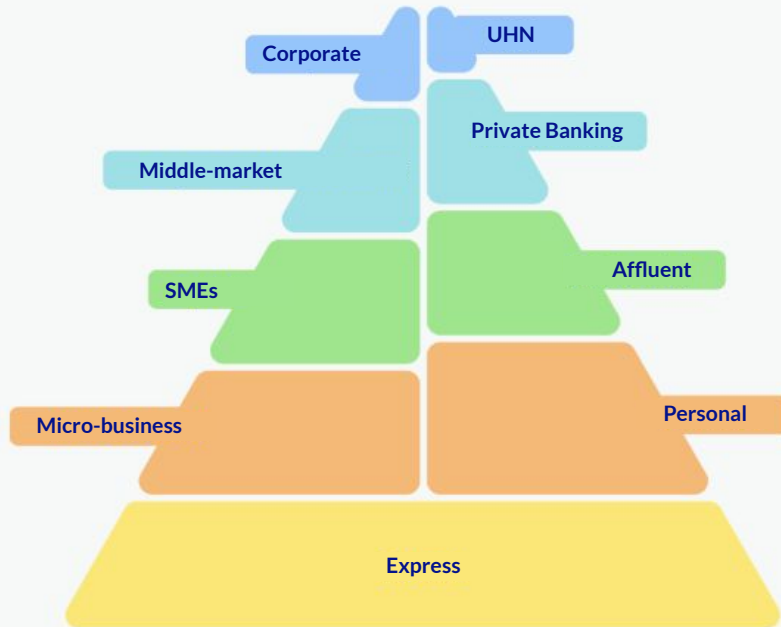
Deposits Market Share

(Demand + Time deposits | Feb.26 | %)



Differentiated business model

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

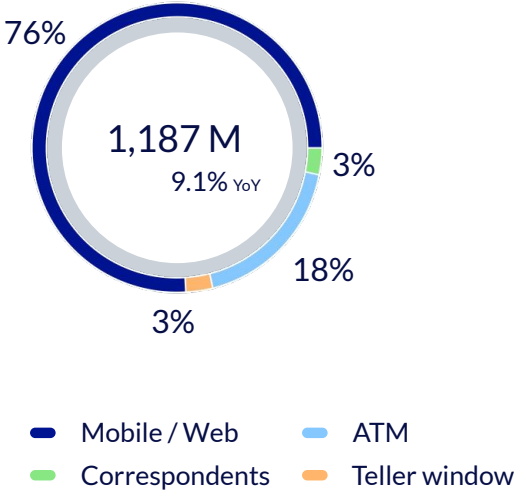


Investment as a pillar and key driver to continue transformation and innovation
(create new technology, digital channels, products and services)

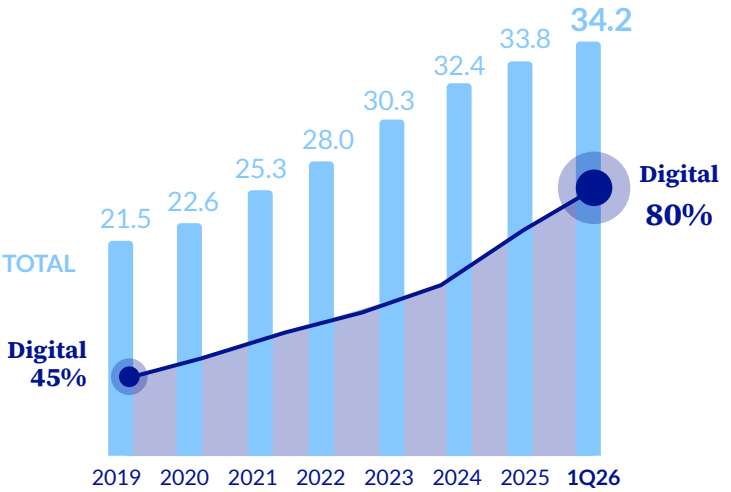
Specialized and personalized attention for each customer segment
(provide a higher quality service)

We promote financial inclusion through digital innovation

TOTAL FINANCIAL TRANSACTIONS (3M26 | MILLIONS | EX POS TERMINALS)



CLIENTS EVOLUTION (MILLION)



Driving growth through sustainable finance

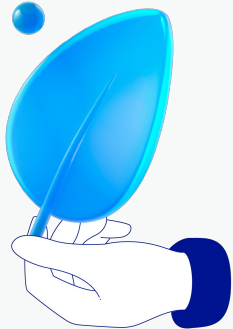
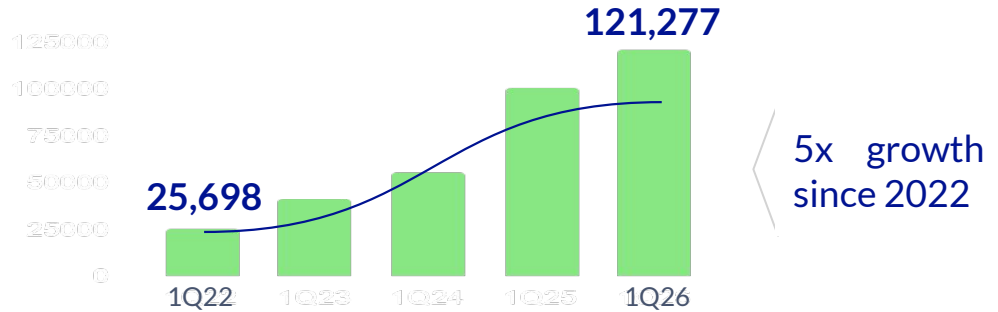



ESG CHANNELING (3M26 | MXN MN)


Total
121,277

Inclusive growth
32,541

Environment
88,736



 Mexican platform APLAZO has increased its credit line with BBVA Spark by 40%, reaching a total of \$50 million. This expansion will enable the company to continue driving its growth and expand access to financing solutions in Mexico.

 BBVA Mexico supports FIRA (FEFA) in the issuance of trust-backed bonds in the local market for a total amount of 7,017 million pesos, connecting institutional savings with the real and sustainable progress of the agricultural sector. .

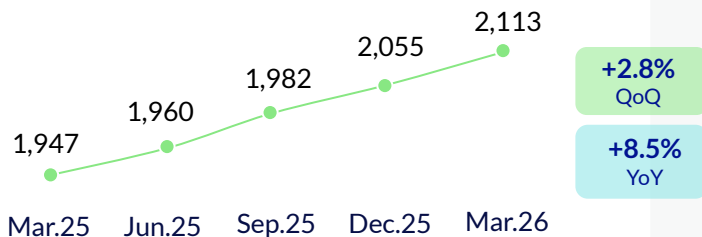
Financial Performance

3M 2026

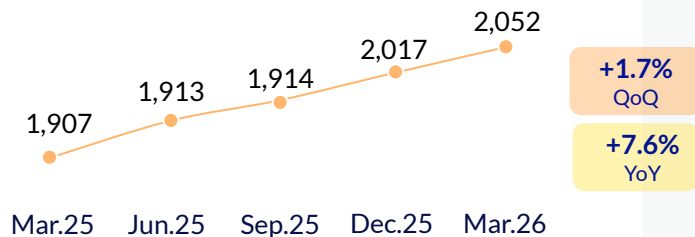
Incentive the economy and productive activities through loan granting and by promoting saving



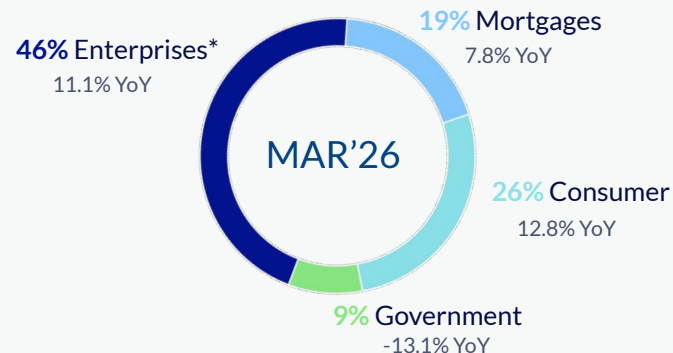
PERFORMING LOANS (BP)



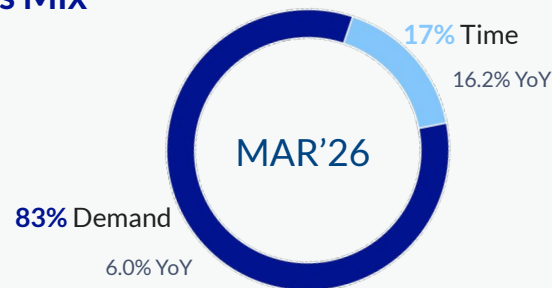
DEPOSITS (BP)



Loan Mix



Deposits Mix

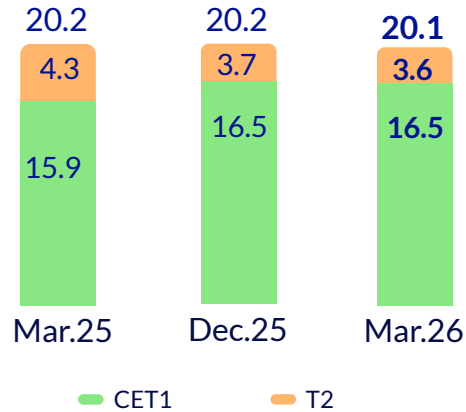


Profit & Loss 1Q26

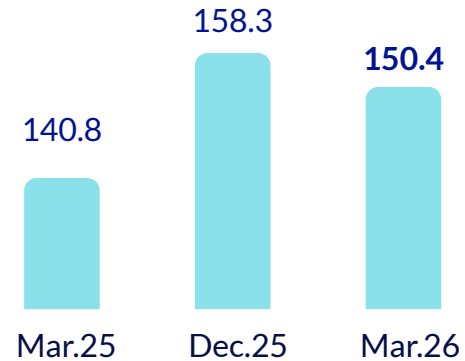
BBVA Mexico (mp)	1Q25	4Q25	1Q26	Q-o-Q(%)	Y-o-Y(%)
Net Interest Income	56,991	60,390	62,286	3.1	9.3
Provisions for loan losses	-13,745	-17,068	-21,303	24.8	55.0
Net Interest Income after provisions	43,246	43,322	40,983	-5.4	-5.2
Fees & Commissions	12,329	12,888	12,645	-1.9	2.6
Trading Income	4,405	5,346	5,221	-2.3	18.5
Other Income	-1,979	-1,344	283	-121.1	-114.3
Gross Income	58,001	60,212	59,132	-1.8	1.9
Non-Interest Expenses	-23,698	-25,497	-26,182	2.7	10.5
Net Operating Income	50	84	356	323.8	612.0
Income Before Tax	34,353	34,799	33,305	-4.3	-3.1
Taxes	-9,638	-10,066	-9,752	-3.1	1.2
Net Attributable Profit	24,715	24,733	23,553	-4.8	-4.7

Ample capital levels and comfortable liquidity position

TOTAL CAPITAL RATIO (%)



LOCAL LIQUIDITY COVERAGE RATIO (%)



Shielded by solid liquidity and capital ratios well above minimum required



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