BBVA Mexico

Quarterly Financial Report 2Q26

Results 6M26

Good performance in total operating income

Total operating income

158,091 mp

+10.0% vs Jun.25

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

Operational excellence

Efficiency ratio

32.6%

Calculated as operating expenses / income. Accumulated figures

Adequate asset quality

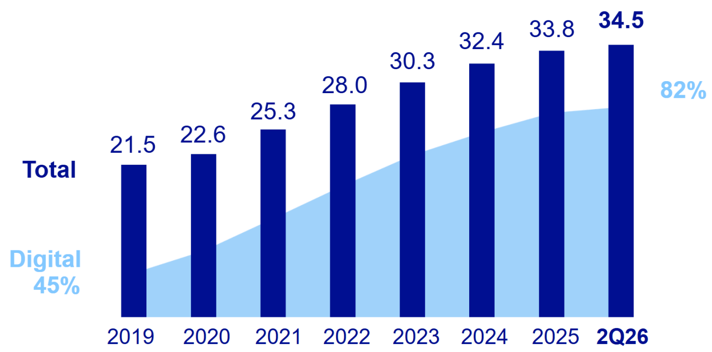
Coverage Ratio	NPL Ratio
195.2%	**1.7%**

High capital & comfortable liquidity levels

Capitalization Ratio	LCR (local)[1]
19.6%	**149.2%**

TRANSFORMATION

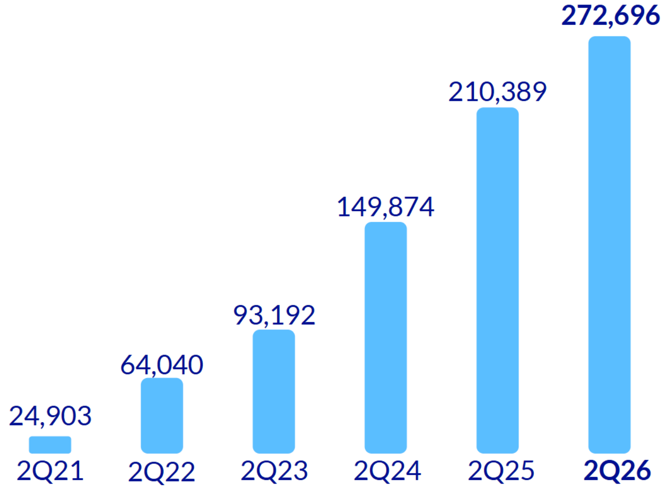
Client Evolution (millions)



Customer growth leveraged by digitalization

SUSTAINABILITY

Sustainable Financing[2] (mp)



Strong growth in sustainable channeling during 2Q26

[1] Liquidity Coverage Ratio (short-term indicator)
[2] Sustainable financing information for Individuals, Enterprises, as well as Green and Social Bonds as of 2Q26.

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Relevant Information

Information as of June 2026

MAIN MAGNITUDES

Results (million pesos)	2Q25	1Q26	2Q26	QoQ (%)	6M25	6M26	YoY (%)
Net Interest Income	57,079	62,286	64,179	3.0	114,070	126,465	10.9
Total Operating Income	71,966	80,435	77,656	(3.5)	143,712	158,091	10.0
Provisions for loans losses	(14,614)	(21,303)	(18,127)	(14.9)	(28,359)	(39,430)	39.0
Expenses	(23,600)	(26,183)	(25,302)	(3.4)	(47,298)	(51,485)	8.9
Income Before Tax	34,029	33,305	34,321	3.1	68,382	67,626	(1.1)
Net Income	24,727	23,553	24,674	4.8	49,442	48,227	(2.5)

Profitability (%)	2Q25	1Q26	2Q26	QoQ (bps)	6M25	6M26	YoY (bps)
ROE [1]	27.2	24.0	24.7	69	27.2	24.2	(11.1)
Efficiency	32.8	32.6	32.6	3	32.9	32.6	(1.0)

Financial Statement (million pesos)	Jun.25	Mar.26	Jun.26	QoQ (%)	YoY (%)
Assets	3,321,616	3,546,880	3,619,943	2.1	9.0
Credit Portfolio Stage 1	1,909,860	2,057,097	2,102,642	2.2	10.1
Credit Portfolio Stage 2	41,012	42,853	42,194	(1.5)	2.9
Portfolio Valued at Reasonable Value	9,133	12,901	15,287	18.5	67.4
Credit Portfolio Stage 1, Stage 2 and Portfolio at Fair Value	1,960,005	2,112,851	2,160,123	2.2	10.2
Liabilities	2,938,673	3,141,508	3,208,091	2.1	9.2
Bank Deposits [2]	1,912,632	2,051,698	2,031,896	(1.0)	6.2
Equity	382,943	405,372	411,852	1.6	7.5

Asset Quality (%)	Jun.25	Mar.26	Jun.26	QoQ (bps)	YoY (bps)
Credit Portfolio Coverage Ratio Stage 3	186.0	204.5	195.2	(935)	922
Non-Performing Loans Ratio	1.7	1.6	1.7	10	0

Infrastructure (units)	Jun.25	Mar.26	Jun.26	QoQ (#)	YoY (#)
Employees	44,500	44,687	45,179	492	679
Branches	1,627	1,601	1,604	3	(23)
ATMs	14,277	14,222	14,434	212	157

Solvency and Liquidity (%)	Jun.25	Mar.26	Jun.26
Total Capital Ratio	20.1	20.1	19.6
Core Equity Ratio	16.2	16.5	16.2
Local LCR	149.9	150.4	149.2
Local NSFR	128.4	126.2	126.7
Leverage Ratio	10.7	10.4	10.5

[1] Calculation adjustment according to CNBV guidelines.
[2] Bank Deposits include demand deposits and time deposits.

Highlights

Results and Activity - June 2026

BBVA México, S.A., Institución de Banca Multiple, Grupo Financiero BBVA México (hereinafter, BBVA Mexico), closed the first half of 2026 with solid financial and commercial performance, maintaining favorable momentum in its lending activity and reinforcing its leadership within the Mexican financial system. These results reflect the strength of its business model, supported by a solid funding base, prudent risk management, and sound asset quality.

As of June 2026, the total loan portfolio reached 2,160,123 million pesos, representing a year-on-year growth of 10.2%. This performance was supported by the strong momentum of the retail portfolio serving families and individuals, as well as by financing provided to companies, corporate clients, and the government.

Within the families and individuals segment, lending grew 9.9% year-on-year, driven primarily by the strong performance of payroll and personal loans (+10.6%), credit cards (+12.2%), and auto financing (+14.5%). Meanwhile, the mortgage portfolio maintained its market-leading position, with one out of every four mortgages originated in Mexico, reaching an outstanding balance of 401,251 million pesos, equivalent to a year-on-year growth of 7.4%.

Within the wholesale segment, business lending increased 12.8% compared with the same period of the previous year, mainly supported by growth in large companies and corporate loans. In addition, the government financing portfolio closed June with an outstanding balance of 192,058 million pesos. Small and Medium-Sized Enterprises (SMEs) continued to represent a strategic segment for the institution. At the end of the first half of the year, this portfolio reached an outstanding balance of 165,028 million pesos, reflecting annual growth of 12.9%, underscoring BBVA Mexico's commitment to strengthening the country's productive activity and expanding access to financing for high-potential segments.

In terms of deposits, BBVA Mexico maintained its strong leadership position, reaching total bank deposits of 2,031,896 million pesos, equivalent to year-on-year growth of 6.2%. This performance further strengthened a diversified and efficient funding structure, which continues to support loan growth and adequate liquidity levels. The loan-to-deposit ratio stood at 105.6%.

During the first half of 2026, BBVA Mexico generated net income of 48,227 million pesos, supported by growth in net interest income, stable recurring revenues, and efficient cost management. As a result, return on equity (ROE) stood at 24.2%, while the efficiency ratio closed at 32.6%, remaining among the best levels in the financial system.

Asset quality remained strong, with a non-performing loan (NPL) ratio of 1.7% and a loan loss coverage ratio of 195.2%, reflecting the effectiveness of the institution's comprehensive risk management framework. In addition, BBVA Mexico closed June 2026 with a capital ratio of 19.6%, significantly above regulatory requirements, strengthening its capacity to continue supporting the growth of its customers and the economy.

Digital Strategy

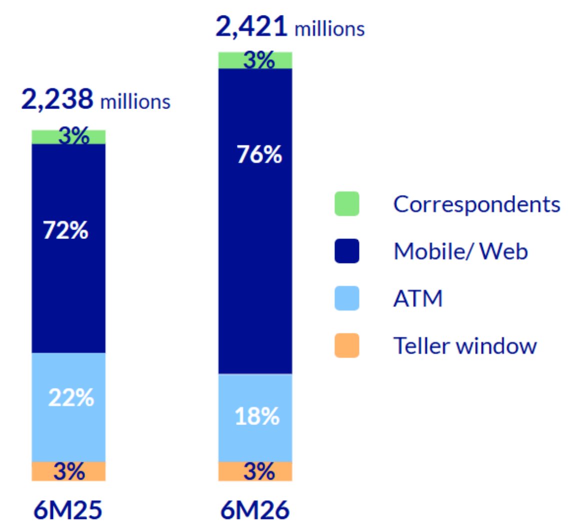
BBVA Mexico's digital strategy continues to be one of its main growth drivers and a key differentiator within the financial sector. In line with the BBVA Group's 2025-2029 Strategic Plan, the institution remains committed to digitalization, data utilization, and artificial intelligence as key pillars to enhance customer experience and business efficiency.

At the end of the first half of 2026, BBVA Mexico reached more than 28.3 million digital customers, representing approximately 82% of its total customer base. This result reflects the consolidation of digital channels as the primary means of customer interaction, as well as the increasing adoption of mobile and self-service solutions.

Digital activity continued to show strong momentum during the first half of the year, with 2,421 million financial transactions completed between January and June 2026. Of this total, approximately 76% were carried out through digital channels, reaffirming the mobile app as the primary customer touchpoint and transaction platform.

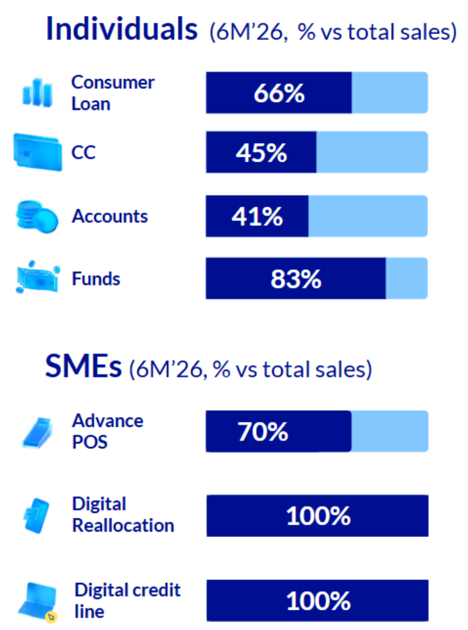
The ongoing digital transformation continues to deliver benefits for both customers and the institution by enhancing the user experience, increasing operational efficiency, and strengthening the bank's ability to achieve sustainable growth at greater scale.

FINANCIAL TRANSACTIONS



Cumulative figures from January to June 2026, composition over the total of financial transactions, excluding point-of-sale terminals.

E2E DIGITAL SALES



BBVA Mexico launched a digital lending strategy for 1.1 million SMEs with financing of up to 14 million pesos

Through the launch of SME Digital Loan, the institution expects to grant 1,541 million pesos during its first year of operation. SMEs are fundamental drivers of Mexico's development, generating 70% of employment and contributing 52% of the country's GDP.

As part of its commitment to being the bank of choice for small and medium-sized enterprises (SMEs), BBVA Mexico, which serves 6 out of every 10 banked SMEs in the country, introduced SME Digital Loan. Through this solution, businesses can obtain financing ranging from 50 thousand pesos to 14 million pesos with personalized fixed interest rates and full digital availability, eliminating the need to visit a branch. This technological solution responds to the evolving expectations of customers in Mexico, where 83% of the population has internet access and 61 million people use mobile banking.

The value proposition of SME Digital Loan is highly differentiated. By allowing customers to complete the process without depending on an advisor's availability, the solution significantly reduces the timelines traditionally associated with the banking sector—which have historically ranged from 10 to 17 days—enabling immediate access to financing and narrowing the time gap.

BBVA Mexico reaffirms its position as the leading partner for business growth, leveraging technology and deep market expertise to generate a positive impact on the economy of Mexican families and communities.

Financial Education and Artificial Intelligence: Key Drivers of Inclusion in Mexico

Artificial Intelligence (AI) is transforming the way financial institutions design more accessible, personalized, and efficient products and services. Its ability to analyze large volumes of information makes it possible to identify needs, optimize processes, and expand access to financial solutions, thereby helping strengthen financial inclusion and financial health for more people.

With this objective, BBVA Mexico, through its Financial Education team, brought together university students at the BBVA Mexico Tower auditorium to discuss the future of the financial ecosystem and the role AI plays in transforming the sector.

Artificial Intelligence represents an opportunity to make financial services available to a greater number of people. However, its impact depends on combining technological innovation with the development of financial and digital skills. BBVA Mexico therefore reaffirms its commitment to developing the knowledge and skills that help strengthen financial inclusion and financial health, promoting better decision-making and greater well-being for individuals.

Sustainability

Strategy[1]

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

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

BBVA Mexico's Sustainable Canalization Advances

BBVA Mexico has channeled 272,696 million pesos, including the environmental and inclusive growth axis, accumulated as of the end of June 2026.

Sustainable canalization (January-June 2026)

Environment	Inclusive growth	Total
$204,638 mp	**$68,058 mp**	**$272,696 mp**

**Preliminary information on sustainable financing for individuals, companies, as well as green and social bonds updated as of 2Q26.*

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

[1]*Information updated as of 2025 according to BBVA Group Sustainability Strategy.*
For more information about BBVA Mexico's sustainability initiatives, please refer to our latest Annual Financial and Sustainability Report and/or the Executive Summary.

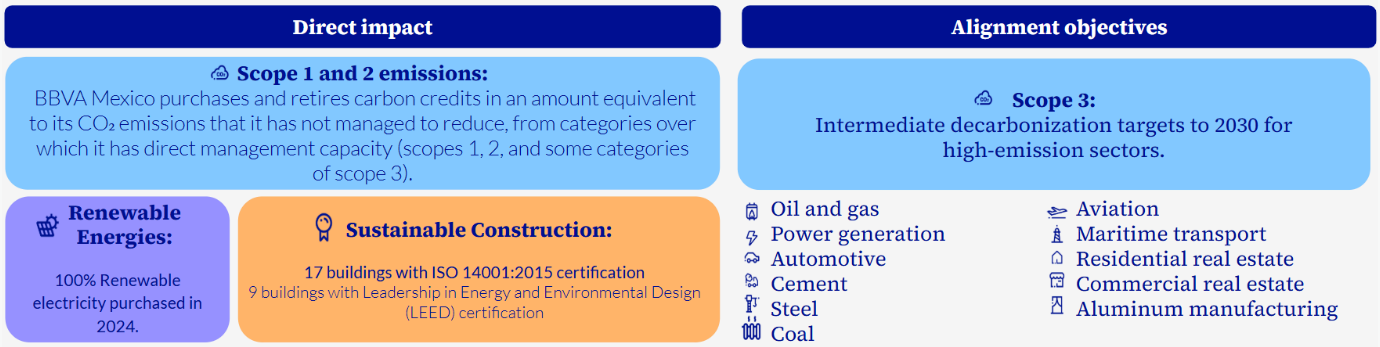
Environmental Channeling

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

Social Channeling

It seeks to foster economic growth that leaves no one behind and creates opportunities for all. By promoting inclusive growth, we actively contribute to the social development of the societies in which we operate. This approach not only benefits individuals but also strengthens the social fabric, creating a more cohesive, equitable and resilient society in which everyone has the potential to prosper. It mainly comprises financing for access to essential services, affordable housing, inclusive infrastructure, the strengthening of companies, SMEs, entrepreneurs and microenterprises, as well as the design of products for vulnerable customers.

BBVA Transition Plan



Government model

To implement its sustainability strategy, BBVA Group has a governance model at the global level with a cross-cutting approach that is embedded throughout the organization, beginning with the Board of Directors. In Mexico, the bank has a Local Sustainability Area comprising a Local Sustainability Office and 17 workstreams made up of various specialized areas of the bank.

Commitment to sustainability

We are signatories to the following initiatives: :

- Principles for Responsible Banking (PRB)- BBVA Group and BBVA Mexico
- Principles for Responsible Investment (PRI)- BBVA Group and BBVA Mexico
- United Nations Global Compact – BBVA Group and BBVA Mexico
- Banking Sustainability Protocol (ABM) – BBVA Mexico
- MX Colab – BBVA Asset Management Mexico

Financial Education

The Financial Education Program has reached 4.7 million[2] people through its website, workshops, partnerships, and communications initiatives. Through an educational approach, the program promotes behavioral change aimed at fostering sustainable financial habits and improving society's long-term financial well-being.

Employees

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

Merco Talento

In the fourth edition of the Merco Talento Mexico reputation study, which evaluates companies' ability to attract and retain talent, BBVA Mexico ranked first in the financial sector and second overall among the 200 companies included in the national ranking.

BBVA Foundation

During the second quarter of 2026, BBVA Mexico Foundation published its 2025 Annual Report. The report not only highlights the Foundation's significant impact on the lives of 1.9 million people, but also represents the institution's formal accountability exercise before its stakeholders. It follows international sustainability reporting standards and highlights that, according to the Organisation for Economic Co-operation and Development (OECD), the Foundation ranks among the top 10% of organizations in Latin America that publish externally verified reports and audited financial statements.

To learn more about the Foundation's impact, please visit the Annual Report microsite.

[2] *Information as of 2Q 2026.*

BBVA Mexico Foundation launches the first call for applications for the Leonardo Grants in the country

BBVA Mexico, through BBVA Mexico Foundation, announced the launch of the first nationwide call for applications for the Leonardo Grants, an initiative of the BBVA Foundation aimed at supporting the talent of scientific researchers, technology developers, and cultural creators at a pivotal stage in their careers.

The program is being introduced in Mexico for the first time as part of its expansion into Latin America and seeks to support innovative individual projects with the potential to advance knowledge, technology, the humanities, culture, and the arts.

In this inaugural edition, BBVA Mexico Foundation will award 50 individual grants of up to USD 50,000 each, equivalent to approximately one million pesos, to support projects carried out over a period of 12 to 18 months.

The Leonardo Grants are intended for individuals between the ages of 30 and 45 who have demonstrated outstanding professional achievement and present high-impact proposals within their fields of expertise. The program is designed for professionals at the mid-stage of their careers who have a proven track record and strong potential for future growth.

Aprendemos Juntos Mexico surpasses two million subscribers and 2.5 billion views

Aprendemos Juntos Mexico (AJM) reached a new milestone by surpassing two million social media subscribers and accumulating more than 2.5 billion views across its content channels in less than two years. These figures reflect the reach of an initiative that brings knowledge and personal development tools to a broad and diverse audience through conversations with experts from a wide range of disciplines.

Since its launch, the project has brought together experts in education, psychology, science, health, leadership, innovation, sports, and human development, who share their experiences, research, and insights to help people better understand the challenges they face in everyday life. The format has made it possible for knowledge that has traditionally remained within academic or specialized settings to reach millions of people through accessible, free content.

The initiative has established itself as a platform for lifelong learning, where students, parents, educators, entrepreneurs, and professionals can find ideas, perspectives, and practical tools to support their personal and professional development. AJM's value proposition is built on a simple premise: knowledge becomes more valuable when it is shared and made accessible to everyone.

BBVA Mexico Foundation and Televisa Foundation send 30 tons of humanitarian aid to Venezuela with the support of the Government of Mexico

BBVA Mexico, through BBVA Mexico Foundation, in collaboration with Televisa Foundation and with the support of the Government of Mexico, through the coordinated efforts of the Ministry of Foreign Affairs (SRE), the Ministry of the Navy (SEMAR), and the Ministry of National Defense (Defensa), will send 5,000 food packages, equivalent to 30 tons of humanitarian aid, to Venezuela to support communities affected by the emergency.

The shipment will include food and essential supplies, which will be distributed to the affected areas to help meet the immediate needs of Venezuelan families impacted by the emergency.

This initiative builds on BBVA Mexico Foundation's initial donation of one million pesos to the Mexican Red Cross and the ongoing fundraising campaign, which remains open for customers, employees, and the general public who wish to contribute to the relief efforts.

Macro Environment

BBVA Research forecasts GDP growth of 1.2% for 2026, down from its previous estimate of 1.8%. Inflation stood at 3.4% in June, below the 4.6% recorded in March, and is expected to remain close to these levels over the coming months, potentially ending the year at 4.1%, two-tenths of a percentage point above the previous forecast. Against this backdrop of economic growth and inflation, BBVA Research has left its benchmark interest rate forecast unchanged, with the rate expected to close 2026 at 6.5%.

As for the banking system, according to data from the National Banking and Securities Commission as of May 2026, lending grew 6.4% year-on-year, driven primarily by strong growth in consumer lending (+11.0%), along with more moderate increases in business lending (+7.2%) and mortgages (+5.0%).

On the funding side, total deposits increased 6.6% year-on-year, remaining slightly above loan growth and reflecting an adequate liquidity position across the system. Demand deposits grew at a faster pace (+6.3%) than time deposits (+4.3%).

Finally, the system's non-performing loan ratio stood at 2.3%, showing a slight increase while remaining at manageable levels. Capital levels also continued to be solid, supporting the system's capacity to sustain loan growth.

Management Discussion & Analysis (MD&A)

Commercial Activity

Loan portfolio at Stage 1 and Stage 2

As of June 2026, BBVA Mexico reinforced its position as the leading bank in the Mexican financial system, driven by a specialized commercial and digital strategy tailored to each customer segment, supported by innovation and the use of data to deliver a differentiated value proposition that places the customer at the center of its strategy.

As of June 2026, the Stage 1 and Stage 2 performing loan portfolio reached 2,160,123 million pesos, representing a 10.2% year-on-year increase. This performance was driven by sustained growth in both the business segment and the families and individuals segment.

Accordingly, the commercial loan portfolio, comprising business, government, and financial institution segments, closed June 2026 with an outstanding balance of 1,171,395 million pesos, representing a 10.0% year-on-year increase. This performance was primarily supported by strong growth in business lending, particularly within the corporate segment, where the loan portfolio increased 12.8% year-on-year to reach an outstanding balance of 919,134 million pesos. Meanwhile, lending to the government sector stood at 192,058 million pesos.

Small and Medium-Sized Enterprises (SMEs) continued to represent a strategic pillar for BBVA Mexico. At the end of the first half of 2026, this portfolio reached an outstanding balance of 165,028 million pesos, equivalent to 12.9% year-on-year growth. These results reflect a value proposition focused on digital solutions, specialized products, and close advisory support to foster the growth of its customers' businesses.

Supporting the SME segment continues to be a shared priority for the Federal Government and BBVA Mexico. In this context, the institution continues to work closely through initiatives such as Plan Mexico, aimed at strengthening financial inclusion and expanding access to financing for this segment. BBVA Mexico currently serves 1.1 million SME customers.

As part of this strategy, the bank has strengthened its portfolio of digital business solutions through tools such as Advance POS, digital credit lines, and business credit cards, facilitating access to financing while promoting greater business formalization and growth.

BBVA Mexico also continues to expand the reach of its financial inclusion initiatives through the Banco de Barrio program, which since its launch has onboarded more than 590 thousand customers, installed 411 thousand point-of-sale terminals, and opened 1.2 million payroll accounts, contributing to the strengthening of the SME ecosystem and the economic development of the communities in which it operates.

Meanwhile, lending to families and individuals continued to be a key driver of loan portfolio growth, supported largely by the resilience of domestic demand. The portfolio reached an outstanding balance of 973,441 million pesos, representing 9.9% year-on-year growth and consolidating its position as one of the main drivers of the overall loan portfolio.

Within this portfolio, the credit card business maintained strong momentum, reaching an outstanding balance of 231,989 million pesos and posting 12.2% year-on-year growth. This performance was supported by higher transaction activity and the sustained expansion of the customer base, driven by strong commercial and digital campaigns. During the first half of the year, BBVA Mexico issued more than 1.5 million new credit cards, further strengthening its leadership position in this market. Approximately 19% of these cards were issued to customers with no previous credit history, reinforcing financial inclusion and access to formal credit.

Personal and payroll loans recorded 10.6% year-on-year growth, reaching an outstanding balance of 257,186 million pesos. This performance reflected stronger demand for financing in a more favorable interest rate environment, enabling the origination of more than 1.4 million new loans during the first half of the year.

Auto financing continued to stand out as one of the fastest-growing portfolios, reaching an outstanding balance of 83,015 million pesos, equivalent to a 14.5% year-on-year increase. In addition to favorable market dynamics, this performance reflects the strength of the bank's commercial strategy, supported by partnerships with leading automakers and a competitive product offering that has strengthened its position in the sector.

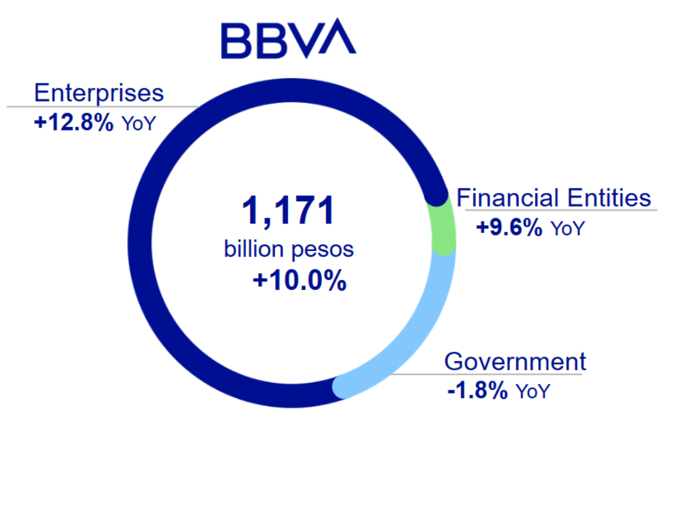
Within the mortgage segment, the portfolio closed June 2026 with an outstanding balance of 401,251 million pesos, representing 7.4% year-on-year growth. BBVA Mexico maintained its leadership position in this market, with a market share of more than 25% of all mortgages originated in the country, according to the latest information published by the National Banking and Securities Commission (CNBV) as of May 2026.

As a result of this performance, BBVA Mexico reinforced its leadership in the Mexican banking system, reaching a market share of 26.2%, according to the latest information published by the CNBV as of May 2026.

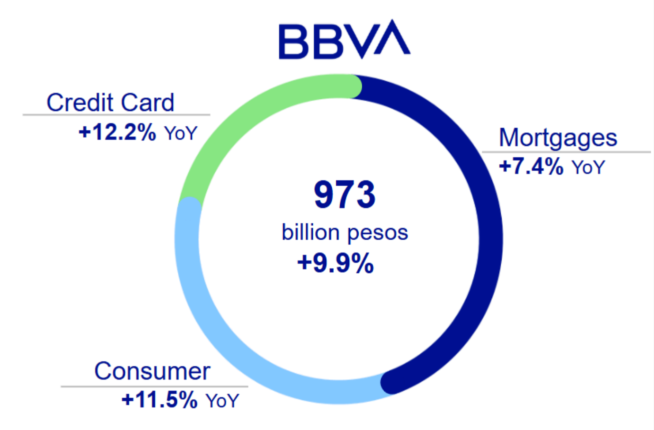
Breakdown of Stage 1 and Stage 2 credit

CREDIT PORTFOLIO STAGE 1 AND 2 (MILLION PESOS)					
BBVA Mexico				Variation (%)	
	June 2025	March 2026	June 2026	vs Mar. 2026	vs Jun. 2025
Credit Portfolio Stage 1	**1,909,860**	**2,057,097**	**2,102,642**	**2.2**	**10.1**
Enterprises	800,636	901,025	908,694	0.9	13.5
Financial Entities	54,937	54,066	60,203	11.4	9.6
Government	146,727	154,042	156,619	1.7	6.7
State-owned Entities	48,871	26,157	35,439	35.5	(27.5)
Government Entities	195,598	180,199	192,058	6.6	(1.8)
Commercial Loans	1,051,171	1,135,290	1,160,955	2.3	10.4
Consumer	498,910	541,547	557,224	2.9	11.7
Mortgage	359,779	380,260	384,463	1.1	6.9
Credit Portfolio Stage 2	**41,012**	**42,853**	**42,194**	**(1.5)**	**2.9**
Enterprises	14,215	11,810	10,440	(11.6)	(26.6)
Commercial Loans	14,215	11,810	10,440	(11.6)	(26.6)
Consumer	12,863	15,308	14,966	(2.2)	16.3
Mortgage	13,934	15,735	16,788	6.7	20.5
Credit Portfolio Stage 1 and 2	**1,950,872**	**2,099,950**	**2,144,836**	**2.1**	**9.9**
Portfolio Valued at Fair Value	9,133	12,901	15,287	18.5	67.4
Total Credit Portfolio	**1,960,005**	**2,112,851**	**2,160,123**	**2.2**	**10.2**

Commercial Portfolio



Individuals and Families Portfolio



Performing Loans by Type Portfolio and Currency

LOAN PORTFOLIO AS OF JUNE 30, 2025 (MILLION PESOS)				
BBVA Mexico	Importe valorizado			
	Pesos	Foreign Currency	UDIS	Total
Credit Portfolio Stage 1				
Enterprises	664,762	243,931	1	908,694
Financial Entities	58,826	1,377	0	60,203
Government Entities	186,316	5,742	0	192,058
Commercial Loans	909,904	251,050	1	1,160,955
Consumer Loans	557,224	0	0	557,224
Mortgages Loans	383,552	1	910	384,463
Total Credit Portfolio Stage 1	**1,850,680**	**251,051**	**911**	**2,102,642**
Credit Portfolio Stage 2				
Enterprises	8,792	1,648	0	10,440
Financial Entities	0	0	0	0
Commercial Loans	8,792	1,648	0	10,440
Consumer Loans	14,966	0	0	14,966
Mortgages Loans	16,621	0	167	16,788
Total Credit Portfolio Stage 2	**40,379**	**1,648**	**167**	**42,194**
Credit Portfolio Stage 3				
Enterprises	8,669	1,227	3	9,899
Financial Entities	3	0	0	3
Commercial Loans	8,672	1,227	3	9,902
Consumer Loans	17,052	0	0	17,052
Mortgages Loans	9,395	1	62	9,458
Total Credit Portfolio Stage 3	**35,119**	**1,228**	**65**	**36,412**
Portfolio Valued at Fair Value	**9,923**	**5,364**	**0**	**15,287**
Total Performing Loans	**1,936,101**	**259,291**	**1,143**	**2,196,535**

Asset Quality

Non-performing loans Stage 3

As of June 2026, the Stage 3 loan portfolio totaled 36,412 million pesos, representing a 10.4% year-on-year increase, in line with the overall growth of the portfolio, particularly in the retail segments. The non-performing loan ratio stood at 1.7%, remaining below the average for the Mexican financial system and reflecting disciplined loan origination, monitoring, and credit risk management practices.

The strength of BBVA Mexico's comprehensive risk management framework continued to support the quality of its assets. In this context, the Stage 3 coverage ratio stood at 195.2%, providing a strong buffer against potential portfolio deterioration and reaffirming the institution's prudent approach to risk management.

CREDIT PORTFOLIO STAGE 3 (MILLION PESOS)					
BBVA Mexico				Variation (%)	
	Jun. 2025	Mar. 2026	Jun. 2026	vs Mar. 2026	vs Jun. 2025
Enterprises	9,435	8,329	9,899	18.8	4.9
Financial Entities	21	19	3	(84.2)	(85.7)
Commercial Loans	9,456	8,348	9,902	18.6	4.7
Consumer	14,297	16,081	17,052	6.0	19.3
Mortgage	9,232	9,018	9,458	4.9	2.4
Credit Portfolio Stage 3	**32,985**	**33,447**	**36,412**	**8.9**	**10.4**

NPL ratio (%)

1.7 %

June 2026

Coverage ratio (%)

195.2 %

June 2026

Non-Performing Loans Stage 3 Movements

NON-PERFORMING LOANS MOVEMENTS STAGE 3 AS OF JUNE 2026 (MILLION PESOS)					
BBVA Mexico	**Enterprises and Financial Entities**	**Credit Card**	**Consumer**	**Mortgages**	**Total**
Final Balance (December 2025)	**8,392**	**6,929**	**9,882**	**8,952**	**34,155**
Inputs:	**7,177**	**15,443**	**16,162**	**6,733**	**45,515**
Transfer of current loan (Stage 1 and 2)	6,048	14,576	15,302	6,175	42,101
Restructured	1,129	867	860	558	3,414
Outputs:	**(5,667)**	**(15,670)**	**(15,694)**	**(6,227)**	**(43,258)**
Transfer of current loan (Stage 1 and 2)	(1,585)	(1,555)	(781)	(4,368)	(8,289)
Cash Settlements	(1,160)	(16)	(318)	(104)	(1,598)
Restructured	(1)	-	(5)	(32)	(38)
Financial Penalties	(666)	(1,262)	(1,139)	(732)	(3,799)
Write-offs	(2,255)	(12,837)	(13,451)	(991)	(29,534)
Final Balance (June 2026)	**9,902**	**6,702**	**10,350**	**9,458**	**36,412**

Loan Portfolio Credit Quality Classification

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

PERFORMING LOANS RATING (MILLION PESOS)										
BBVA Mexico	**Commercial**		**Mortgage**		**Consumer**		**Credit Card**		**TOTAL**	
June 2026	**Balance**	**Provision**	**Balance**	**Provision**	**Balance**	**Provision**	**Balance**	**Provision**	**Balance**	**Provision**
Risk Level										
A1	1,038,915	2,914	328,882	421	109,993	971	125,705	3,637	1,603,495	7,943
A2	61,903	742	18,610	110	24,852	621	26,267	1,837	131,632	3,310
B1	15,817	281	9,953	88	85,112	2,831	12,855	1,137	123,737	4,337
B2	6,427	155	9,132	112	36,684	1,670	11,227	1,135	63,470	3,072
B3	26,641	993	6,349	105	28,145	1,532	13,241	1,528	74,376	4,158
C1	15,903	1,130	9,281	259	25,491	1,732	15,868	2,434	66,543	5,555
C2	2,670	346	7,307	560	20,111	2,149	19,176	4,673	49,264	7,728
D	8,205	2,509	13,813	2,227	7,762	1,676	7,665	4,185	37,445	10,597
E	5,194	3,542	7,377	3,946	16,658	10,954	6,686	5,924	35,915	24,366
Total required	**1,181,675**	**12,612**	**410,704**	**7,828**	**354,808**	**24,136**	**238,690**	**26,490**	**2,185,877**	**71,066**

Commercial includes Business Credit Cards and letters of credit.

Deposits

As of June 2026, BBVA Mexico further strengthened its leadership in bank deposits, reaching a balance of 2,031,896 million pesos, representing 6.2% year-on-year growth. This performance reflects customers' confidence in the institution, as well as the strength of its commercial franchise and savings product offering. With a market share of 24.2%, according to the latest information published by the National Banking and Securities Commission (CNBV) as of May 2026, the bank maintained its position as the leader in deposits within the Mexican financial system.

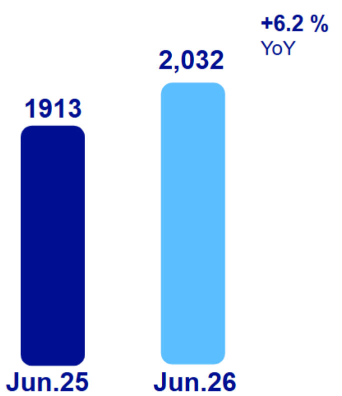
Demand deposits continued to be the bank's primary source of funding, reaching a balance of 1,675,547 million pesos, representing annual growth of 4.7%. This segment accounted for 82% of total bank deposits, reinforcing a diversified, stable, and low-cost funding structure that supports sustainable loan growth.

Meanwhile, time deposits reached a balance of 356,349 million pesos, posting 14.2% year-on-year growth. This performance reflects customers' preference for savings products offering competitive returns, as well as the effectiveness of the bank's commercial strategy to strengthen the growth of longer-term deposits.

DEPOSITS (MILLION PESOS)				Variation (%)	
BBVA Mexico	Jun.	Mar.	Jun.	vs Mar.	vs Jun.
	2025	2026	2026	2026	2025
Demand deposits	1,600,619	1,699,957	1,675,547	(1.4)	4.7
Time deposits	312,013	351,741	356,349	1.3	14.2
Customer Deposits	282,023	336,644	337,200	0.2	19.6
Money Market	29,990	15,097	19,149	26.8	(36.1)
Bonds	148,330	175,556	187,334	6.7	26.3
Deposits global account without movements	7,218	7,622	7,817	2.6	8.3
Total deposits	**2,068,180**	**2,234,876**	**2,227,047**	**(0.4)**	**7.7**

DEPOSITS

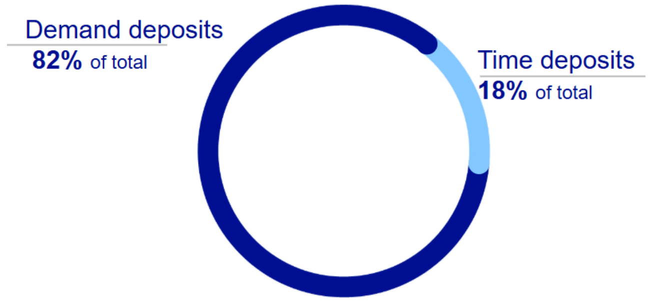
End of period balances in bp



Bank Deposits include demand deposits and time deposits.

DEPOSITS MIX

(Demand deposits + Time deposits, %, June 2026)



Results

During the first half of 2026, BBVA Mexico reported net income of 48,227 million pesos. Compared with the same period of the previous year, this result reflected a reduction primarily attributable to higher loan loss provisions recorded during the first quarter of the year, following a recalibration of the bank's risk models rather than any deterioration in the loan portfolio.

On the revenue side, performance remained solid, supported by growth in net interest income and fee income, as well as favorable results from other income, reflecting the continued momentum of business activity and the resilience of the bank's business model.

INCOME STATEMENT (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	**2Q**	**1Q**	**2Q**	**vs 1Q**	**6M**	**6M**	**vs 6M**
	2025	**2026**	**2026**	**2026**	**2025**	**2026**	**2025**
Net Interest Income	**57,079**	**62,286**	**64,179**	**3.0**	**114,070**	**126,465**	**10.9**
Provisions for loans losses	(14,614)	(21,303)	(18,127)	(14.9)	(28,359)	(39,430)	39.0
Net Interest Income after provisions for loans losses	**42,465**	**40,983**	**46,052**	**12.4**	**85,711**	**87,035**	**1.5**
Total Fees & Commissions	11,959	12,645	12,816	1.4	24,288	25,461	4.8
Trading Income	4,951	5,221	3,020	(42.2)	9,356	8,241	(11.9)
Other operating income	(2,023)	283	(2,359)	n.a.	(4,002)	(2,076)	(48.1)
Total operating income	**57,352**	**59,132**	**59,529**	**0.7**	**115,353**	**118,661**	**2.9**
Non-interest expense	(23,600)	(26,183)	(25,302)	(3.4)	(47,298)	(51,485)	8.9
Net operating income	**33,752**	**32,949**	**34,227**	**3.9**	**68,055**	**67,176**	**(1.3)**
Share in net income of unconsolidated subsidiaries	277	356	94	(73.6)	327	450	37.6
Income before income tax and profit sharing	**34,029**	**33,305**	**34,321**	**3.1**	**68,382**	**67,626**	**(1.1)**
Net Taxes	(9,302)	(9,752)	(9,647)	(1.1)	(18,940)	(19,399)	2.4
Net Income	**24,727**	**23,553**	**24,674**	**4.8**	**49,442**	**48,227**	**(2.5)**

MIN Total Assets (%)

7.3%

June 2026

ROE (%)

24.2%

June 2026

Net Interest Income

During the first half of 2026, BBVA Mexico reported net interest income of 126,465 million pesos, representing 10.9% year-on-year growth, supported by strong lending activity and effective funding cost management.

Compared with the previous quarter, net interest income increased 3.0%, driven by higher interest income, primarily from the loan portfolio. On the funding side, interest expense declined in a lower interest rate environment.

During the first half of the year, net interest income after loan loss provisions totaled 87,035 million pesos. The year-on-year comparison continues to reflect the impact of the recalibration of the bank's risk models carried out during the first quarter of the year, while the quarter-on-quarter comparison showed an improvement of 12.4%, supported by a more favorable comparison base.

Net interest margin (NIM) stood at 7.3% as of June 2026, while the cost of risk was 3.4%, consistent with the bank's prudent portfolio management.

NET INTEREST INCOME (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	2Q	1Q	2Q	vs 1Q	6M	6M	vs 6M
	2025	2026	2026	2026	2025	2026	2025
Interest income	83,858	86,285	86,578	0.3	168,823	172,863	2.4
Interest expenses	(27,578)	(24,784)	(23,278)	(6.1)	(56,420)	(48,062)	(14.8)
Margin fees	799	785	879	12.0	1,667	1,664	(0.2)
Net Interest Income	**57,079**	**62,286**	**64,179**	**3.0**	**114,070**	**126,465**	**10.9**
Provisions for loans losses	(14,614)	(21,303)	(18,127)	(14.9)	(28,359)	(39,430)	39.0
Net Interest Income after provisions	**42,465**	**40,983**	**46,052**	**12.4**	**85,711**	**87,035**	**1.5**

Fees and commissions

During the first half of 2026, BBVA Mexico reported net fees and commissions of 25,461 million pesos, representing 4.8% year-on-year growth. This performance reflects higher customer transaction activity, driven primarily by stronger fees generated from credit and debit cards, as well as investment funds.

On a sequential basis, net fees and commissions increased 1.4%, supported by higher transaction volumes, increased customer activity, seasonal commercial campaigns, and continued momentum in investment funds.

The performance of net fees and commissions continues to be supported by the growth of the customer base and higher transaction activity.

FEES & COMMISSIONS (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	2Q	1Q	2Q	vs 1Q	6M	6M	vs 6M
	2025	2026	2026	2026	2025	2026	2025
Bank fees	2,091	1,913	1,978	3.4	4,162	3,891	(6.5)
Credit and debit card	7,262	7,967	7,630	(4.2)	14,900	15,597	4.7
Investment funds	2,146	2,298	2,386	3.8	4,176	4,684	12.2
Others	460	467	822	76.0	1,050	1,289	22.8
Commissions and fee income	**11,959**	**12,645**	**12,816**	**1.4**	**24,288**	**25,461**	**4.8**

Trading income

During the first half of 2026, trading income amounted to MXN 8,241 million, representing an 11.9% year-over-year decrease. This variation was mainly driven by lower gains from trading in derivative financial instruments, primarily attributable to movements in the exchange rate and interest rates.

Compared with the previous quarter, trading income declined 42.2%, reflecting lower valuation and trading results, primarily due to movements in the interest rate curve.

TRADING INCOME (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	2Q	1Q	2Q	vs 1Q	6M	6M	6M
	2025	2026	2026	2026	2025	2026	2025
Investment in financial instruments	216	(1,848)	1,721	n.a.	3,605	(127)	n.a.
Foreign exchange	374	(2,535)	(21)	(99.2)	1,537	(2,556)	n.a.
Derivatives	(6,094)	8,162	426	(94.8)	(11,474)	8,588	n.a.
Results from valuation	**(5,504)**	**3,779**	**2,126**	**(43.7)**	**(6,332)**	**5,905**	**n.a.**
Investment in financial instruments	2,592	2,790	(385)	n.a.	1,783	2,405	34.9
Foreign exchange	3,332	2,476	2,813	13.6	5,328	5,289	(0.7)
Derivatives	4,531	(3,824)	(1,534)	(59.9)	8,577	(5,358)	n.a.
Results from trading	**10,455**	**1,442**	**894**	**(38.0)**	**15,688**	**2,336**	**(85.1)**
Trading Income	**4,951**	**5,221**	**3,020**	**(42.2)**	**9,356**	**8,241**	**(11.9)**

Other income (expenses) of the operation

During the first half of 2026, other income (expense) recorded a negative balance of 2,076 million pesos, representing an improvement compared with the same period of the previous year.

On a sequential basis, the balance stood at -2,359 million pesos, reflecting a deterioration compared with the previous quarter. Both the year-on-year and quarter-on-quarter comparisons were affected by the extraordinary gain recognized during the first quarter of 2026 from the sale of an associate.

OTHER INCOME (EXPENSES) (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	2Q	1Q	2Q	vs 1Q	6M	6M	vs 6M
	2025	2026	2026	2026	2025	2026	2025
Interest of loans to employees	334	232	363	56.5	688	595	(13.5)
Result of operations of foreclosed assets	210	119	84	(29.4)	363	203	(44.1)
Correspondants Banks	68	96	78	(18.8)	132	174	31.8
Sale of real estate and furniture	15	1	43	n.a.	106	44	(58.5)
Result of portfolio recovery	62	83	42	(49.4)	137	125	(8.8)
Sale of an associate	0	2,709	0	n.a.	0	2,709	n.a.
Write-offs	(91)	(73)	(123)	68.5	(211)	(196)	(7.1)
Legal and labor contingencies	(235)	(270)	(138)	(48.9)	(448)	(408)	(8.9)
Donations	(223)	(325)	(319)	(1.8)	(439)	(644)	46.7
Payments of IPAB fees	(2,203)	(2,328)	(2,418)	3.9	(4,384)	(4,746)	8.3
Others	40	39	29	(25.6)	54	68	25.9
Other operating income	**(2,023)**	**283**	**(2,359)**	**n.a.**	**(4,002)**	**(2,076)**	**(48.1)**

Non-Interest Expenses

During the first half of 2026, administrative and promotional expenses totaled 51,485 million pesos, representing an 8.9% year-on-year increase. This growth was primarily driven by higher personnel expenses, business expansion, and continued investments in infrastructure and digital capabilities required to support the growth of the customer base and the bank's operations.

The institution operates a network of 1,604 branches and 14,434 ATMs, supported by a workforce of 45,179 employees. This physical infrastructure is complemented by a robust digital offering designed to meet the current and future needs of its 34.5 million customers, 82% of whom are digital customers.

On a quarter-on-quarter basis, expenses declined 3.4% compared with the previous quarter, primarily reflecting effective expense management during the period.

The evolution of expenses reflects a strategy focused on profitable and sustainable growth, prioritizing investments in technology, digitalization, and process optimization while maintaining disciplined cost management, enabling the bank to continue scaling its business model without compromising efficiency.

NON-INTEREST EXPENSES (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	2Q	1Q	2Q	vs 1Q	6M	6M	vs 6M
	2025	2026	2026	2026	2025	2026	2025
Administrative and operating expenses	17,728	19,502	19,093	(2.1)	35,577	38,595	8.5
Rents	2,165	2,314	2,392	3.4	4,344	4,706	8.3
Depreciation and amortization	2,331	2,522	2,495	(1.1)	4,624	5,017	8.5
Taxes	1,376	1,845	1,322	(28.3)	2,753	3,167	15.0
Administrative and operating expenses	**23,600**	**26,183**	**25,302**	**(3.4)**	**47,298**	**51,485**	**8.9**

Efficiency ratio (%)

32.6%

June 2026

Capital and liquidity

Capital

The strength of BBVA Mexico's business is reflected in its key capital indicators, which continue to remain robust. As of June 2026, BBVA Mexico's capital ratio stood at 19.6%, comprising 16.2% Common Equity Tier 1 (CET1) capital and 3.4% Tier2.

BBVA Mexico maintains a strong capital position, supported by its high organic capital generation capacity, prudent risk management, consistent execution of its long-term strategy, and a strong reputation. This combination of factors has enabled the bank to maintain capital levels well above regulatory minimum requirements.

In recognition of its systemic importance, the local regulator reaffirmed BBVA Mexico's designation as a Domestic Systemically Important Bank (D-SIB) in Bucket IV, making it the only institution assigned to this category.

From a regulatory perspective, the Total Loss-Absorbing Capacity (TLAC) framework, published in June 2021 and incorporated into local regulation through amendments to the General Provisions Applicable to Credit Institutions, establishes an additional capital buffer for systemically important institutions. This requirement was phased in through annual increases beginning in December 2022 until reaching its target level in December 2025. As of June 2026, BBVA Mexico complies with the TLAC requirement by maintaining a 6.5% capital buffer, in addition to the 12% minimum capital requirement established under the current regulatory framework.

Finally, on June 18, 2026, a dividend payment of 16,750 million pesos was declared and subsequently paid on June 26, 2026.

Capital ratio of BBVA Mexico

CAPITALIZATION (MILLION PESOS)						
BBVA Mexico	Jun		Mar		Jun	
	2025		2026		2026	
Tier 1 capital		363,350		388,033		392,704
Tier 2 capital		87,749		85,628		82,907
Net capital		**451,099**		**473,661**		**475,611**
	Credit Risk	**Market operational & Credit Risk**	**Credit Risk**	**Market operational & Credit Risk**	**Credit Risk**	**Market operational & Credit Risk**
Risk-weighted assets	**1,492,143**	**2,247,771**	**1,515,456**	**2,352,193**	**1,534,296**	**2,430,998**
Tier 1 as % of risk-weighted assets	24.4%	16.2%	25.6%	16.5%	25.6%	16.2%
Tier 2 as % of risk-weighted assets	5.9%	3.9%	5.7%	3.6%	5.4%	3.4%
Net capital ratio	**30.2%**	**20.1%**	**31.3%**	**20.1%**	**31.0%**	**19.6%**

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

Liquidity

BBVA Mexico continues to maintain strong liquidity levels despite the significant growth of its loan portfolio. The liquidity ratio, defined as the Stage 1 and Stage 2 loan portfolio divided by demand and time deposits, stood at 105.6% as of June 2026. The short-term liquidity indicator, measured by the Liquidity Coverage Ratio (LCR), stood at 149.2%, well above the regulatory minimum of 100%.

In addition, in accordance with disclosure requirements and with the objective of promoting a stable funding profile relative to the composition of assets and off-balance sheet activities, BBVA Mexico reports its Net Stable Funding Ratio (NSFR), which stood at 126.7% as of the second quarter of the year.

BBVA Mexico informs investors that it successfully issued Senior Notes in the international markets for a total amount of 1 billion USD, with a five-year maturity and a rate of 5.4%. At its peak, the issuance was 2.9 times oversubscribed. The notes were rated Baa1 by Moody's and BBB+ by Fitch.

Loans to deposits ratio (%)	LCR (%)
105.6%	**149.2%**
June 2026	June 2026

Financial Indicators

FINANCIAL INDICATORS BBVA Mexico	2Q25	1Q26	2Q26	QoQ (bps)	6M25	6M26	YoY (bps)
Profitability Indicators (%)							
a) NIM Adjusted (Produced Assets)	5.7	5.2	5.7	51	5.8	5.4	(37)
b) NIM (Total Assets)	7.1	7.3	7.4	9	7.1	7.3	25
c) Operating Efficiency	2.8	3.0	2.8	(17)	2.8	2.8	(2)
d) Efficiency Ratio	32.8	32.6	32.6	3	32.9	32.6	(34)
e) Productivity Ratio	50.7	48.3	50.7	236	51.4	49.5	(190)
f) Return on Equity (ROE)	27.2	24.0	24.7	70	27.2	24.2	(302)
g) Return on Assets (ROA)	3.1	2.8	2.9	8	3.1	2.8	(27)

Asset Quality Indicators (%)	Jun.25	Mar.26	Jun.26	QoQ (bps)	YoY (bps)
h) Non - Performing Loans Ratio	1.7	1.6	1.7	10	0
i) Portfolio Coverage Ratio Stage 3	186.0	204.5	195.2	(935)	922

Infrastructure Indicators (#)	Jun.25	Mar.26	Jun.26	QoQ (bps)	YoY (#)
Branches	1,627	1,601	1,604	3	(23)
ATMs	14,277	14,222	14,434	212	157
Employees	44,500	44,687	45,179	492	679

Solvency Indicators (%)	Jun.25	Mar.26	Jun.26
j) Core Equity Tier 1 Ratio	16.2	16.5	16.2
k) Tier Ratio	16.2	16.5	16.2
l) Total Capital Ratio	20.1	20.1	19.6
m) Leverage Ratio	10.7	10.4	10.5

Liquidity Indicators (%)	Jun.25	Mar.26	Jun.26
n) Liquidity Ratio (CNBV Requirement)	45.7	44.0	48.8
o) Liquidity (Performing Loans / Deposits)	102.0	102.4	105.6
p) Liquidity Coverage Ratio (LCR)	149.9	150.4	149.2
q) Net Stable Funding Coefficient	128.4	126.2	126.7

PROFITABILITY

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

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

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

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

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

Since 2Q24 and 6M24 under the CNBV methodology:

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

c) Operating efficiency: Expenses (annualized) / Average total assets.

d) Efficiency index: Administration and promotion expenses / Financial margin + commissions and fees, net + brokerage result + other income (expenses) from the operation.

e) Productivity Index: Commissions and fees, net / Administration and promotion expenses.

f) Return on Equity (ROE): Net Income (annualized) / Average Shareholders' Equity.

Since 2Q24 and 6M24 under CNBV methodology:

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

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

Since 2Q24 and 6M24 under CNBV methodology:

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

ASSET QUALITY

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

INFRASTRUCTURE

ATMs: Those that were in operation during the quarter.

SOLVENCY (Information from BBVA Mexico)

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

LIQUIDITY

n) Liquidity ratio: Liquid assets / Liquid liabilities.

Liquid assets: Cash and cash equivalents + Unrestricted negotiable financial instruments + Unrestricted financial instruments for collection or sale.
Liquid liabilities: Demand deposits + Demand interbank and other institution loans + Short-term interbank and other institution loans.

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

Notes:

Average balances = 12-month average balance of (5 quarters)
Annualized Data = (Flow of the quarter under study * 4).

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

Ratings

BBVA Mexico's Ratings

	Long Term	Short Term	Outlook
Standard and Poor´s			
Issuer Credit Rating - Foreign Currency	BBB	A-2	Negative
Issuer Credit Rating - Local Currency	BBB	A-2	Negative
National Scale	mxAAA	mxA-1+	Stable
Stand Alone Credit Profile (SACP)	bbb+		
Moody´s			
Bank Deposits - Foreign Currency	Baa1	P-2	Stable
Bank Deposits - Domestic Currency	Baa1	P-2	Stable
National Scale Rating Bank Deposits	AAA.mx	ML A-1.mx	Stable
Baseline Credit Assessment (BCA/ABCA)	baa3/baa2		
Fitch			
Issuer Default Rating - Foreign Currency	BBB+	F2	Stable
Issuer Default Rating - Local Currency	BBB+	F2	Stable
National Scale Rating	AAA(mex)	F1+(mex)	Stable
Viability Rating (VR)	bbb		

Issuances

BBVA Mexico

Issuances

Instruments	Amount	Original Currency	Issue Date	Due Date	Call Date	Term (years)	Rate	Ratings		
Senior Debt								S&P	Moody's	Fitch
BACOMER 07U	2,240	UDIS	30-jan-07	09-jul-26		19.4	4.36%		Aaa.mx	AAA(mex)
BACOMER 19-2	5,000	MXN	21-jun-19	11-jun-27		8.0	8.49%		Aaa.mx	AAA(mex)
BBVAMX 23V	8,689	MXN	20-feb-23	15-feb-27		4.0	TIIE ON+ 32	mxAAA		AAA(mex)
BBVAMX 23	6,131	MXN	20-feb-23	11-feb-30		7.0	9.54%	mxAAA		AAA(mex)
BBVAMX 23-2	9,900	MXN	9-nov-23	15-apr-27		3.5	TIIE ON + 32	mxAAA		AAA(mex)
BBVAMX 23-3	3,600	MXN	9-nov-23	31-oct-30		7.0	10.24%	mxAAA		AAA(mex)
BBVAMX 24	8,439	MXN	12-apr-24	24-sep-27		3.5	TIIE ON + 32	mxAAA		AAA(mex)
BBVAMX 24-2 (Re)	12,886	MXN	12-apr-24	4-apr-31		7.0	10.35%	mxAAA		AAA(mex)
BBVAMX 24-3	5,675	MXN	25-oct-24	7-apr-28		3.5	TIIE ON + 32	mxAAA		AAA(mex)
BBVAMX 25	9,000	MXN	18-mar-25	29-aug-28		3.5	TIIE ON + 32	mxAAA		AAA(mex)
BBVAMX 25-2	6,000	MXN	18-mar-25	9-mar-32		7.0	9.67%	mxAAA		AAA(mex)
BBVAMX 25S	900	MXN	7-apr-25	1-apr-30		5.0	TIIE ON + 37	mxAAA		AAA(mex)
BBVAMX 25-2S	900	MXN	7-apr-25	28-mar-33		8.0	9.30%	mxAAA		AAA(mex)
BBVAMX 25-3	9,711	MXN	29-sep-25	9-mar-29		3.5	TIIE ON + 32	mxAAA		AAA(mex)
BBVAMX 25-4	4,723	MXN	29-sep-25	17-sep-32		7.0	8.72%	mxAAA		AAA(mex)
BBVAMX 26	6,124	MXN	12-feb-26	29-jul-29		3.5	TIIE ON + 32	mxAAA		AAA(mex)
BBVAMX 26-2	8,876	MXN	12-feb-26	31-jan-36		10.0	9.26%	mxAAA		AAA(mex)
US07336UAC71 (ISIN 144A)	600	USD	10-sep-24	10-sep-29		5.0	5.25%		Baa1	BBB+
BBVAMX 24D	200	USD	25-oct-24	22-oct-27		3.0	4.77%	mxAAA		AAA(mex)
BBVAMX 25D	158	USD	29-sep-25	22-sep-28		3.0	4.35%	mxAAA		AAA(mex)
BBVAMX 25D (Re)	16	USD	12-feb-26	22-sep-28		2.6	4.19%	mxAAA		AAA(mex)
US072912AB45 (ISIN 144 A)	1,000	USD	3-jun-26	3-jun-31		5.0	5.40%		Baa1	BBB+
Subordinated Debt										
US05533UAF57 (ISIN 144A)	1,000	USD	17-jan-18	18-jan-33	18-jan-28	15NC10	5.125%	BB		BB+
US05533UAG31 (ISIN 144A)	750	USD	05-sep-19	13-sep-34	19-sep-29	15NC10	5.875%		Baa3	BB+
US07336UAA16 (ISIN 144A)	1,000	USD	22-jun-23	29-jun-38	29-jun-33	15NC10	8.450%		Baa3	BB+
US07336UAB98 (ISIN 144A)	900	USD	08-jan-24	08-jan-39	08-jan-34	15NC10	8.125%		Baa3	BB+
US072912AA61 (ISIN 144A)	1,000	USD	11-feb-25	11-feb-35	11-feb-30	10NC5	7.625%		Baa3	BB+

Financial Statements

Balance Sheet

(figures in million pesos)

Assets

ASSETS (MILLION PESOS) BBVA Mexico	2025			2026	
	Jun.	Sep.	Dec.	Mar.	Jun.
CASH AND CASH EQUIVALENTS	**236,881**	**264,602**	**231,067**	**215,097**	**266,440**
Margin call accounts	14,578	14,715	12,128	9,995	10,946
INVESTMENTS IN FINANCIAL INSTRUMENTS	**610,317**	**578,614**	**662,598**	**681,430**	**733,381**
Negotiable financial instruments	244,234	208,464	273,587	292,370	321,842
Financial instruments to collect or sell	253,574	255,403	241,997	244,493	233,272
Financial instruments to collect principal and interest (securities)(net)	112,509	114,747	147,014	144,567	178,267
Debtors from repurchase agreement	71,906	75,261	126,693	109,829	41,246
Securities lending	1	0	0	0	0
Derivatives	183,365	190,181	170,768	178,448	186,429
Trading	179,011	184,711	165,979	173,374	180,066
Hedging Transactions	4,354	5,470	4,789	5,074	6,363
Valuation adjustments derived from hedges of financial assets	(187)	753	(57)	(882)	(288)
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 1	**1,909,860**	**1,934,508**	**2,005,955**	**2,057,097**	**2,102,642**
Commercial loans	1,051,171	1,050,760	1,092,726	1,135,290	1,160,955
Business or commercial activity	800,636	813,984	862,942	901,025	908,694
Financial entities	54,937	52,435	52,856	54,066	60,203
Government entities	195,598	184,341	176,928	180,199	192,058
Consumer	498,910	517,470	536,785	541,547	557,224
Mortgage	359,779	366,278	376,444	380,260	384,463
Middle and Residential	357,274	363,959	374,264	378,185	382,566
Low income	2,505	2,319	2,180	2,075	1,897
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 2	**41,012**	**38,376**	**37,871**	**42,853**	**42,194**
Commercial loans	14,215	9,940	10,242	11,810	10,440
Business or commercial activity	14,215	9,937	10,242	11,810	10,440
Financial entities	0	3	0	0	0
Consumer	12,863	14,029	13,615	15,308	14,966
Mortgage	13,934	14,407	14,014	15,735	16,788
Middle and Residential	13,523	14,005	13,656	15,363	16,406
Low income	411	402	358	372	382
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 3	**32,985**	**34,609**	**34,155**	**33,447**	**36,412**
Commercial loans	9,456	9,994	8,392	8,348	9,902
Business or commercial activity	9,435	9,978	8,373	8,329	9,899
Financial entities	21	16	19	19	3
Consumer	14,297	15,220	16,811	16,081	17,052
Mortgage	9,232	9,395	8,952	9,018	9,458
Middle and Residential	9,076	9,234	8,810	8,882	9,326
Low income	156	161	142	136	132
LOAN PORTFOLIO VALUED AT FAIR VALUE	**9,133**	**9,296**	**11,081**	**12,901**	**15,287**
CREDIT PORTFOLIO	**1,992,990**	**2,016,789**	**2,089,062**	**2,146,298**	**2,196,535**
Deferred accounts	(517)	(664)	(756)	(632)	(280)
Allowance for loan losses	(61,336)	(63,178)	(63,458)	(68,408)	(71,066)
TOTAL LOANS, NET	**1,931,137**	**1,952,947**	**2,024,848**	**2,077,258**	**2,125,189**
Acquired collection rights (net)	1	0	0	0	0
TOTAL LOAN PORTFOLIO (NET)	**1,931,138**	**1,952,947**	**2,024,848**	**2,077,258**	**2,125,189**
Other accounts receivable, net	181,443	199,153	113,835	176,843	154,560
Repossessed assets, net	1,786	1,838	1,841	1,907	2,000
Prepayments and other assets (net)	3,031	3,585	2,218	4,529	3,056
Property, furniture and equipment, net	38,158	38,055	38,922	38,565	38,319
Assets for rights of use of property, furniture and equipment (net)	5,131	4,927	4,810	4,624	4,647
Equity investments	1,520	1,593	1,622	1,596	1,671
Deferred taxes, net	35,683	37,248	38,090	39,637	44,013
Intangible assets (net)	6,651	7,037	7,808	7,852	8,203
Right-of-use assets for intangible assets (net)	214	191	170	152	131
TOTAL ASSETS	**3,321,616**	**3,370,700**	**3,437,361**	**3,546,880**	**3,619,943**

Liabilities & Stockholders' Equity

LIABILITIES & STOCKHOLDERS' EQUITY (MILLION PESOS) BBVA Mexico	2025			2026	
	Jun.	Sep.	Dec.	Mar.	Jun.
TOTAL DEPOSITS	**2,068,180**	**2,079,361**	**2,184,708**	**2,234,876**	**2,227,047**
Demand deposits	1,600,619	1,584,469	1,679,511	1,699,957	1,675,547
Time Deposits	312,013	329,288	337,816	351,741	356,349
Customer deposits	282,023	302,629	314,181	336,644	337,200
Money market	29,990	26,659	23,635	15,097	19,149
Bonds	148,330	158,003	159,610	175,556	187,334
Deposits global account without movements	7,218	7,601	7,771	7,622	7,817
INTER BANK LOANS AND LOANS FROM OTHER ENTITIES	**15,049**	**17,412**	**17,682**	**17,650**	**18,264**
Payable on demand	0	0	0	0	0
Short- term	6,379	8,129	7,977	8,092	8,520
Long- term	8,670	9,283	9,705	9,558	9,744
Creditors from repurchase agreements	196,919	187,090	169,785	188,718	267,419
Securities creditors	2	4	3	4	2
COLLATERALS SOLD OR DELIVERED IN GUARANTEE	**115,254**	**124,809**	**183,304**	**153,852**	**139,424**
Repurchase	58,461	76,009	107,846	86,520	49,211
Securities lending	56,793	48,800	75,458	67,332	90,213
DERIVATIVES	**237,164**	**239,273**	**214,870**	**232,603**	**239,417**
Trading	228,699	231,258	207,293	225,407	232,740
Hedge transactions	8,465	8,015	7,577	7,196	6,677
Valuation adjustments derived from hedges of financial liabilities	(234)	776	(53)	(1,190)	(1,395)
Lease liability	5,765	5,545	5,447	5,245	5,164
OTHER PAYABLES	**184,815**	**201,340**	**137,957**	**203,632**	**196,686**
Transaction settlement creditors	98,816	87,051	78,705	148,090	121,537
Creditors for margin accounts	203	227	216	341	178
Creditors from collaterals received in cash	12,622	6,495	12,169	5,356	22,919
contributions payable	4,720	4,222	4,757	4,508	5,633
Accrued liabilities and other	68,454	103,345	42,110	45,337	46,419
FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	**88,912**	**86,049**	**85,338**	**84,224**	**82,929**
Subordinated debt	88,912	86,049	85,338	84,224	82,929
Income tax liability	3,987	9,419	12,326	6,963	11,479
Liabilities for employee benefits	16,011	17,723	18,468	7,759	14,354
Deferred credits and advanced collections	6,849	6,800	7,392	7,172	7,301
TOTAL LIABILITIES	**2,938,673**	**2,975,601**	**3,037,227**	**3,141,508**	**3,208,091**
SUBSCRIBED CAPITAL	**40,003**	**40,003**	**40,003**	**40,003**	**40,003**
Paid- in capital	24,143	24,143	24,143	24,143	24,143
Share premium	15,860	15,860	15,860	15,860	15,860
EARNED CAPITAL	**342,846**	**354,991**	**360,024**	**365,369**	**371,849**
Capital reserves	6,901	6,901	6,901	6,901	6,901
Results of prior years	347,739	357,509	367,242	374,045	381,969
Other Integral Income	(11,794)	(9,419)	(14,119)	(15,577)	(17,021)
Valuation of trading financial instruments	0	0	0	170	126
Valuation of financial instruments to collect or sell	1,432	3,746	1,657	(240)	901
Valuation of derivative financial instruments for cash flow hedges	0	0	0	0	1,329
Remeasurements of Defined Benefits to Employees	(13,226)	(13,165)	(15,776)	(15,507)	(19,377)
EARNED CAPITAL	**382,849**	**394,994**	**400,027**	**405,372**	**411,852**
Non- controlling interest in consolidated subsidiaries	94	105	107	0	0
TOTAL STOCKHOLDERS EQUITY	382,943	395,099	400,134	405,372	411,852
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	3,321,616	3,370,700	3,437,361	3,546,880	3,619,943

Memorandum accounts

MEMORANDUM ACCOUNTS (MILLION PESOS)					
BBVA Mexico	2025			2026	
	Jun.	Sep.	Dec.	Mar.	Jun.
Contingent assets and liabilities	215	220	227	255	266
Credit commitments	990,787	1,029,617	1,093,731	1,116,289	1,267,814
In trusts	681,592	779,898	783,579	837,309	795,003
Under mandate	444	577	548	939	1,201
Assets in trust or under mandate	682,036	780,475	784,127	838,248	796,204
Assets in custody or under administration	418,445	431,105	464,637	490,882	448,137
Collaterals received by the institution	162,444	166,908	242,740	226,938	171,933
Collaterals received and sold or pledged as collateral by the institution	117,974	129,037	186,018	157,973	143,883
Investment banking transactions on behalf of third parties, net	3,237,401	3,398,494	3,490,943	3,593,156	3,746,095
Accrued interest on non- performing loans	3,469	3,674	3,565	3,765	3,930
Other record accounts	4,846,768	4,931,213	5,091,173	5,180,791	5,407,811

“The historical balance of the capital stock as of June 30, 2026 was 4,248 million pesos”.

This consolidated balance sheet has been prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission (CNBV), pursuant to Articles 99, 101 and 102 of the Law on Credit Institutions. These criteria are generally applicable and mandatory and have been applied consistently. The statement reflects all transactions carried out by the Bank up to the date indicated above, which were conducted and measured in accordance with sound banking practices and the applicable legal and administrative provisions.

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

Eduardo Osuna Osuna	Beatriz Muñoz Villa	Adolfo Arcos González	Ana Luisa Miriam Ordorica Amezcua
CEO	CFO	Head of Internal Audit	Head of Accounting

P&L

INCOME STATEMENT (MILLION PESOS) BBVA Mexico	2025			2026		2025	2026
	2Q	3Q	4Q	1Q	2Q	6M	6M
Interest Income	84,657	85,258	85,939	87,070	87,457	170,490	174,527
Interest Expenses	(27,578)	(26,204)	(25,549)	(24,784)	(23,278)	(56,420)	(48,062)
Net interest income	**57,079**	**59,054**	**60,390**	**62,286**	**64,179**	**114,070**	**126,465**
Provisions for loan losses	(14,614)	(15,529)	(17,068)	(21,303)	(18,127)	(28,359)	(39,430)
Net interest income after provisions for loan losses	**42,465**	**43,525**	**43,322**	**40,983**	**46,052**	**85,711**	**87,035**
Commissions and fees charged	22,590	23,060	24,989	23,647	24,419	44,746	48,066
Commissions and fees paid	(10,631)	(10,771)	(12,101)	(11,002)	(11,603)	(20,458)	(22,605)
Total Fees & Commissions	**11,959**	**12,289**	**12,888**	**12,645**	**12,816**	**24,288**	**25,461**
Trading income	4,951	4,530	5,346	5,221	3,020	9,356	8,241
Other operating income	(2,023)	(2,211)	(1,344)	283	(2,359)	(4,002)	(2,076)
Non-interest expense	(23,600)	(23,548)	(25,497)	(26,183)	(25,302)	(47,298)	(51,485)
Net operating income	**33,752**	**34,585**	**34,715**	**32,949**	**34,227**	**68,055**	**67,176**
Share in net income of unconsolidated subsidiaries and affiliates	277	48	84	356	94	327	450
Income before income tax and profit sharing	**34,029**	**34,633**	**34,799**	**33,305**	**34,321**	**68,382**	**67,626**
Net Taxes	(9,302)	(9,862)	(10,066)	(9,752)	(9,647)	(18,940)	(19,399)
Net Income	**24,727**	**24,771**	**24,733**	**23,553**	**24,674**	**49,442**	**48,227**
Other integral income for the period:							
Valuation of tradable financial instruments	0	0	0	90	(44)	0	46
Valuation of financial instruments held to collect or sell	1,910	2,314	(2,089)	(1,817)	1,141	6,975	(676)
Valuation of derivative financial instruments for cash flow hedges	0	0	0	0	1,329	3	1,329
Remeasurement of defined benefits to employees	(4,940)	61	(2,611)	269	(3,870)	(4,889)	(3,601)
Other comprehensive income for the period	(3,030)	2,375	(4,700)	(1,458)	(1,444)	2,089	(2,902)
Integral result	**21,697**	**27,146**	**20,033**	**22,095**	**23,230**	**51,531**	**45,325**
Net Income attributable to:							
Controlling Interest	24,738	24,781	24,735	23,553	24,674	49,464	48,227
Non-controlling interest	(10)	(11)	(2)	0	0	(21)	0
	24,728	24,770	24,733	23,553	24,674	49,443	48,227
Net Income attributable to:							
Controlling Interest	21,708	27,156	20,035	22,095	23,230	51,553	45,325
Non-controlling interest	(10)	(11)	(2)	0	0	(21)	0
	21,698	27,145	20,033	22,095	23,230	51,532	45,325
Basic Earnings per Ordinary share (pesos per share)	1.63	1.63	1.63	1.55	1.63	3.26	3.18

This consolidated income statement is prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission, pursuant to the Articles 99, 101 and 102 of the Mexican Credit Institutions Law, of general and compulsory observance, consistently applied, reflecting the operations conducted by the Bank up to the above date, which were realized and valued in accordance with sound banking practices and applicable legal and administrative disposals.
The Board of Directors under the responsibility of the managers who subscribe it approved this consolidated financial statement.

Eduardo Osuna Osuna	Beatriz Muñoz Villa	Adolfo Arcos González	Ana Luisa Miriam Ordorica Amezcua
CEO	CFO	Head of Internal Audit	Head of Accounting

Cash Flow Statement

CASH FLOW STATEMENT (MILLION PESOS) BBVA Mexico from January 1st to June 30, 2026		
Income before taxes		67,626
Adjustments associated with items of investing activities:		
Losses or reversal of losses due to impairment of long-lived assets	121	
Depreciation of property, furniture and fixtures	1,365	
Amortization of installation expenses	1,216	
Amortization of intangible assets	1,151	
Participation in the net result of other entities	(450)	3,403
Operating activities		
Change in margin call accounts		1,029
Change in investments in financial instruments (securities) (net)		(73,867)
Change in debtors from repurchase agreement		85,446
Change in derivatives (assets)		(14,087)
Change in loan portfolio (net)		(107,557)
Chance in acquired receivables (net)		(40,991)
Change in other accounts receivable (net)		(160)
Change in foreclosed assets (net)		(1,056)
Change in other operating assets (net)		49,667
Change in deposits		684
Change in interbank loans and other loans from other entities		97,635
Change in creditors from repurchase agreements		(1)
Change in securities loans (liability)		(43,881)
Change in collaterals sold or delivered in guarantee		25,447
Change in derivative financial instruments (liability)		54,326
Change in other operating liabilities		(1,689)
Change in hedging instruments (of hedge items related to operation activities)		(8,487)
Change in assets/liabilities for employee benefits		4,342
Change in other accounts payable		(24,846)
Net cash flows used in operating activities		72,983
Investment activities		
Proceeds from the disposal of property, furniture and fixtures		48
Payments for the acquisition of property furniture and fixtures		(1,877)
Payments for acquisition of associates, joint ventures and other long-term investments		77
Payments for acquisition of intangible assets		2
Payments for intangible asset acquisitions		(1,689)
Net cash flows used in investment activities		(3,439)
Financing activities		
Cash Dividend Payments		(33,500)
Proceeds associated with financial instruments that qualify as liabilities		(30)
Cash inflows from the issuance of liability-classified financial instruments		11
Net cash flows from financing activities		(33,519)
Net increase or decrease in cash and cash equivalents		36,025
Effects of changes in the value of cash and cash equivalents		(652)
Cash and cash equivalents at the beginning of the period		231,067
Cash and cash equivalents at the end of the period		266,440

This consolidated statement of cash flows has been prepared in accordance with the Accounting Criteria for Credit Institutions issued by the National Banking and Securities Commission, pursuant to the provisions of Articles 99, 101 and 102 of the Credit Institutions Law, which are generally applicable and mandatory and have been applied consistently. This statement reflects the cash inflows and outflows arising from the Bank's operations during the period indicated above. Such operations were conducted and measured in accordance with sound banking practices and the applicable legal and administrative provisions.

This consolidated statement of cash flows was approved by the Board of Directors under the responsibility of the executives whose signatures appear hereon.

Eduardo Osuna Osuna	Beatriz Muñoz Villa	Adolfo Arcos González	Ana Luisa Miriam Ordorica Amezcua
CEO	CFO	Head of Internal Audit	Head of Accounting

Changes in Stockholders Equity

CHANGES IN STOCKHOLDERS EQUITY (MILLION PESOS)											
BBVA Mexico	Subscribed Capital		Earned Capital								
from January 1st to June 30, 2026	Paid in Capital	Share Premium	Capital Reserves	Results of prior years	Valuation of tradable financial instruments	Valuation of financial instruments held to collect and sell	Valuation of derivative financial instruments for cash flow hedges	Remeasurement of defined benefits to employees	Total participation of the controlling company	Noncontrolling interest	Total Stockholder´s Equity
Balances as of December 31, 2025	24,143	15,860	6,901	367,242	-	1,657	-	(15,776)	400,027	107	400,134
Retrospective adjustments due to accounting changes					80	(80)			-	-	
Opening balance as of January 1, 2026 (adjusted)	**24,143**	**15,860**	**6,901**	**367,242**	**80**	**1,577**	**-**	**(15,776)**	**400,027**	**107**	**400,134**
OWNER MOVEMENTS											
Dividend Decree				(33,500)					(33,500)		(33,500)
Dividend Payment Adquira Mexico										(30)	(30)
Divestment of Adquira Mexico										(77)	(77)
Total	**-**	**-**	**-**	**(33,500)**	**-**	**-**	**-**	**-**	**(33,500)**	**(107)**	**(33,607)**
INTEGRAL RESULT											
Net result				48,227					48,227	-	48,227
Other comprehensive results											
Valuation of tradable financial instruments					46				46		46
Valuation of financial instruments held to collect and sell						(676)			(676)		(676)
Valuation of derivative financial instruments for cash flow hedges							1,329		1,329		1,329
Remeasurement of defined employee benefits								(3,601)	(3,601)		(3,601)
Total	**-**	**-**	**-**	**48,227**	**46**	**(676)**	**1,329**	**(3,601)**	**45,325**	**-**	**45,325**
Balances as of June 30, 2026	**24,143**	**15,860**	**6,901**	**381,969**	**126**	**901**	**1,329**	**(19,377)**	**411,852**	**-**	**411,852**

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

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

Eduardo Osuna Osuna	Beatriz Muñoz Villa	Adolfo Arcos González	Ana Luisa Miriam Ordorica Amezcua
CEO	CFO	Head of Internal Audit	Head of Accounting

Regulatory accounting pronouncement recently issued

For more detail, please refer to the 2Q26 Financial Report (in Spanish) where you can find the explanations and effects.

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BBVA Mexico

Quarterly Financial Report 2Q26

Contact

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