
BBVA
BBVA Mexico
Quarterly Financial Report 3Q26

Results 9M26

Good performance in total operating income

Total operating income

237,689 mp

+9.3% vs Sep.25

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

Operational excellence

Efficiency ratio

32.5%

Calculated as operating expenses / income. Accumulated figures

Adequate asset quality

Coverage Ratio

193.7%

NPL Ratio

1.7%

High capital & comfortable liquidity levels

Capitalization Ratio

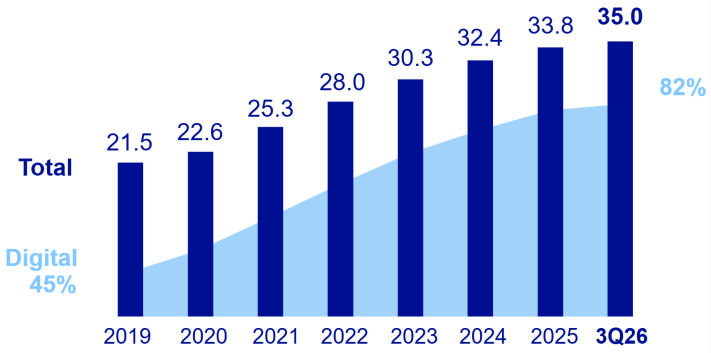
19.5%

LCR (local)[1]

149.3%

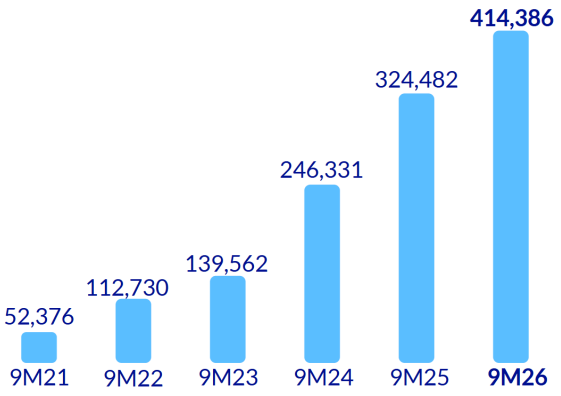
TRANSFORMATION

Client Evolution (millions)



SUSTAINABILITY

Sustainable Financing[2] (mp)



Customer growth leveraged by digitalization

Strong growth in sustainable channeling during 3Q26

[1] Liquidity Coverage Ratio (short-term indicator)
[2] Sustainable financing information for Individuals, Enterprises, as well as Green and Social Bonds as of 3Q26.

Index

Relevant Information **4**
Highlights **5**
Artificial Intelligence and Digital Transformation **6**
Sustainability **9**
Macro Environment **13**
Management Discussion & Analysis (MD&A) **14**
Commercial Activity 14
Loan portfolio at Stage 1 and Stage 2 14
Performing Loans by Type Portfolio and Currency 17
Asset Quality 18
Non-performing loans Stage 3 18
Non-Performing Loans Stage 3 Movements 19
Loan Portfolio Credit Quality Classification 19
Deposits 20
Results 21
Net Interest Income 22
Fees and commissions 23
Trading income 24
Other income (expenses) of the operation 25
Non-Interest Expenses 26
Capital and liquidity **27**
Capital ratio of BBVA Mexico 27
Financial Indicators **29**
Ratings **31**
Issuances **32**
Financial Statements **33**
Assets 33
Liabilities & Stockholders' Equity 34
Memorandum accounts 35
P&L 36
Cash Flow Statement 37
Changes in Stockholders Equity 38
Regulatory accounting pronouncement recently issued 39

Relevant Information

Information as of September 2026

MAIN MAGNITUDES

Results (million pesos)	3Q25	2Q26	3Q26	QoQ (%)	9M25	9M26	YoY (%)
Net Interest Income	59,054	64,179	65,712	2.4	173,124	192,177	11.0
Total Operating Income	73,662	77,656	79,598	2.5	217,374	237,689	9.3
Provisions for loans losses	(15,529)	(18,127)	(18,936)	4.5	(43,888)	(58,366)	33.0
Expenses	(23,548)	(25,302)	(25,830)	2.1	(70,846)	(77,315)	9.1
Income Before Tax	34,633	34,321	34,914	1.7	103,015	102,540	(0.5)
Net Income	24,771	24,674	24,298	(1.5)	74,213	72,525	(2.3)

Profitability (%)	3Q25	2Q26	3Q26	9M25	9M26
ROE [1]	26.5	24.7	23.9	26.4	23.8
Efficiency	32.0	32.6	32.5	32.6	32.5

Financial Statement (million pesos)	Sep.25	Jun.26	Sep.26	QoQ (%)	YoY (%)
Assets	3,370,700	3,619,943	3,718,104	2.7	10.3
Credit Portfolio Stage 1	1,934,508	2,102,642	2,166,420	3.0	12.0
Credit Portfolio Stage 2	38,376	42,194	42,929	1.7	11.9
Portfolio Valued at Reasonable Value	9,296	15,287	16,256	6.3	74.9
Credit Portfolio Stage 1, Stage 2 and Portfolio at Fair Value	1,982,180	2,160,123	2,225,605	3.0	12.3
Liabilities	2,975,601	3,208,091	3,300,843	2.9	10.9
Bank Deposits [2]	1,913,757	2,031,896	2,055,080	1.1	7.4
Equity	395,099	411,852	417,261	1.3	5.6

Asset Quality (%)	Sep.25	Jun.26	Sep.26
Credit Portfolio Coverage Ratio Stage 3	182.5	195.2	193.7
Non-Performing Loans Ratio	1.7	1.7	1.7

Infrastructure (units)	Sep.25	Jun.26	Sep.26	QoQ (#)	YoY (#)
Employees	44,693	45,179	45,414	235	721
Branches	1,632	1,604	1,616	12	(16)
ATMs	14,330	14,434	14,532	98	202

Solvency and Liquidity (%)	Sep.25	Jun.26	Sep.26
Total Capital Ratio	20.0	19.6	19.5
Core Equity Ratio	16.3	16.2	15.9
Local LCR	154.1	149.2	149.3
Local NSFR	127.7	126.7	125.8
Leverage Ratio	10.8	10.5	10.1

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

Highlights

Results and Activity - September 2026

BBVA México, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México (hereinafter, BBVA Mexico), closed the third quarter of 2026 reaffirming its leadership position in the Mexican financial system. A pioneer in digital transformation and at the forefront of artificial intelligence, it continues to evolve toward a more accessible, personalized, and innovative banking model focused on its customers. Its business model, underpinned by prudent risk management, financial strength, and operational efficiency, reinforces its commitment to the country's development, remaining true to its purpose of "Supporting your drive to go further."

At the end of September, the loan portfolio reached 2,225,605 million pesos, representing year-on-year growth of 12.3%, driven mainly by the dynamism of business and corporate lending, accompanied by favorable performance in lending to families and individuals.

In the wholesale segment, business lending grew 15.7% year-on-year, driven mainly by the dynamism of financing to businesses and corporations that have benefited from a more positive economic outlook. Meanwhile, government lending reached 194,343 million pesos, equivalent to an annual increase of 5.4%.

Small and Medium-sized Enterprises (SMEs) are a strategic segment, as reflected in a loan portfolio of 169,283 million pesos, with annual growth of 10.7%, demonstrating BBVA Mexico's commitment to strengthening productive activity and expanding access to business financing.

In the families and individuals segment, lending recorded annual growth of 8.5%, driven by auto loans (+13.3%), credit cards (+11.3%), and payroll and personal loans (+7.3%). Additionally, the mortgage portfolio reached 406,239 million pesos, representing a year-on-year increase of 6.7%, consolidating BBVA Mexico's leadership, with the bank accounting for one in every four mortgages originated in the country.

In terms of funding, bank deposits reached 2,055,080 million pesos, with annual growth of 7.4%, strengthening a solid and diversified funding structure that supports lending activity and liquidity. The loan-to-deposit ratio stood at 107.5%.

During the first nine months of 2026, BBVA Mexico generated net income of 72,525 million pesos, supported by growth in net interest income, recurring revenue generation, and disciplined expense management. Return on equity (ROE) stood at 23.8%, while the efficiency ratio reached 32.5%, reflecting strong levels of profitability and operational efficiency.

Asset quality remained solid, with a non-performing loan ratio of 1.7% and a coverage ratio of 193.7%. Additionally, the capital adequacy ratio reached 19.5%, remaining above regulatory requirements and supporting BBVA Mexico's capacity to continue promoting financing for families and businesses.

Artificial Intelligence and Digital Transformation

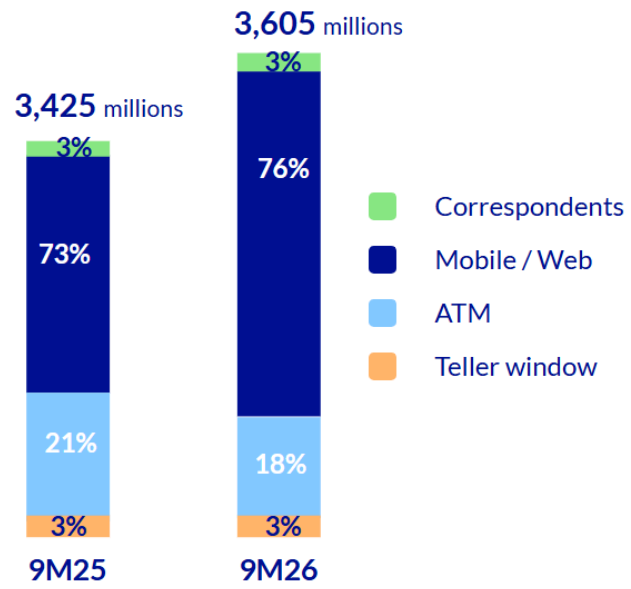
BBVA Mexico's technology strategy is evolving toward a new stage in which artificial intelligence (AI) is positioned as a key driver of transforming the customer experience, strengthening service personalization, and improving operational efficiency.

At the end of the third quarter of 2026, BBVA Mexico reached 28.7 million digital customers, equivalent to approximately 82% of its total customer base. Additionally, between January and September, 3,605 million financial transactions were carried out, of which 76% were conducted through mobile and web channels, consolidating digital channels as the primary means of customer interaction and transactions.

Meanwhile, Blue, the generative AI-powered virtual assistant, is integrated into the mobile application and telephone banking services, facilitating inquiries and transactions through natural language. Additionally, BBVA Group is promoting 'The Eight', its global artificial intelligence agenda, which includes six major initiatives aimed at transforming customer service, enhancing employee capabilities, and redesigning processes through intelligent agents. This strategy is supported by timely and reliable data and a technology architecture that enables the secure and efficient development and scaling of AI solutions.

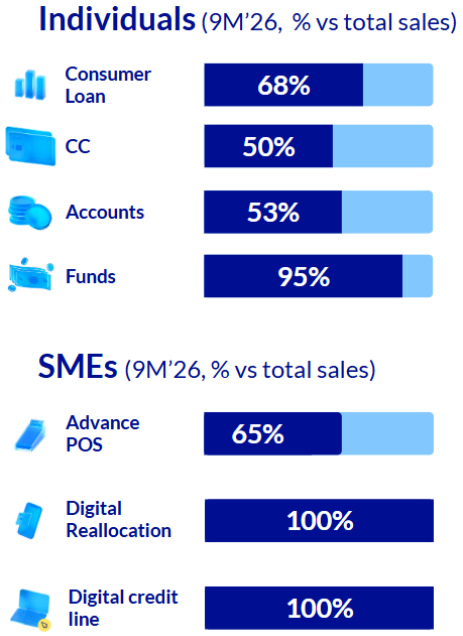
Through these efforts, BBVA Mexico continues to evolve from digital banking toward an increasingly intelligent, proactive, and customer-centric model, leveraging artificial intelligence to drive innovation, productivity, and operational efficiency.

FINANCIAL TRANSACTIONS



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

E2E DIGITAL SALES



BBVA Mexico and San Pedro Garza Garcia Agree to Promote Financing and Digitalization for Local Businesses

BBVA Mexico and the Municipality of San Pedro Garza Garcia signed a collaboration agreement to facilitate access to financing, banking services, and digital tools for local businesses, helping strengthen their operations and growth capacity.

In an initial phase, the agreement will provide assistance and follow-up support to 868 micro, small, and medium-sized enterprises (MSMEs) registered in the Municipality. The scope may be expanded as new businesses join the Municipality's programs.

The collaboration aims to provide businesses with financial solutions tailored to their needs, including credit options, specialized banking services, and tools to facilitate the management of their operations. The agreement also includes training programs and specialized advisory services to support business owners in various aspects related to the management and development of their businesses.

As part of the strategy, businesses will be able to use BBVA Mexico's digital tools to carry out various financial transactions and manage their resources remotely, reducing the need to visit a branch.

BBVA Launched Global Wealth, the New Era of Wealth Management; in Mexico, It Aims to Grow from 180,000 to 240,000 Clients by 2029

BBVA launched Global Wealth, the new stage of wealth management in Mexico. The growth plan places bankers and their close relationships with clients at the center of the service model, with the aim of offering a hyper-personalized experience enhanced by technology and artificial intelligence. The capabilities of the new BBVA Global Wealth Mexico office are supported by 2,144 executives and 123 offices.

BBVA Mexico is advancing its vision for high-net-worth clients with the launch of Global Wealth, a new stage that strengthens wealth management in an increasingly global and complex environment. The financial institution announced that Banca Patrimonial is evolving into Premium Banking, Banca Privada is transforming into Private Banking, while the UHN segment maintains its specialized services for clients with greater complexity due to their wealth structures and family dynamics.

BBVA has platforms in Spain, United States, and Switzerland, enabling it to offer high-value-added services such as the consolidation of positions and advisory services within its global client model.

The launch of BBVA Global Wealth in Mexico is key to consolidating a common identity that is recognizable internationally, connecting specialists and solutions across different geographies through a one-stop-shop model. In this way, the strategy integrates key synergies with Business and Institutional Banking (BEI) and Corporate and Investment Banking (CIB), offering comprehensive wealth assessments and a range of non-financial services covering wealth protection, sports, art, culture, health, and wellness.

BBVA Mexico Insurance Transforms Auto Claims Services with AjustaDron

BBVA Mexico Insurance introduced AjustaDron, a pioneering drone-based auto claims service worldwide, designed to reduce response times and improve the policyholder experience at one of the most critical moments in their relationship with the company: an accident

The model allows a drone to travel to the accident site to document vehicle conditions and transmit visual information to the claims adjuster, while the adjuster remotely assists the policyholder throughout the process. Within the coverage areas, the estimated maximum time for the drone to arrive at the accident site is eight minutes from the moment the service is assigned.

With this service, BBVA Mexico Insurance is scaling up a pioneering solution worldwide, integrating it into its service model and gradually expanding its coverage to the country's major cities.

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 414,386 million pesos, including the environmental and inclusive growth axis, accumulated as of the end of September 2026.

Sustainable canalization (January-September 2026)

Environment	Inclusive growth	Total
$305,768 mp	**$108,619 mp**	**$414,386 mp**

**Preliminary information on sustainable financing for individuals, companies, as well as green and social bonds updated as of 3Q26.*

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.

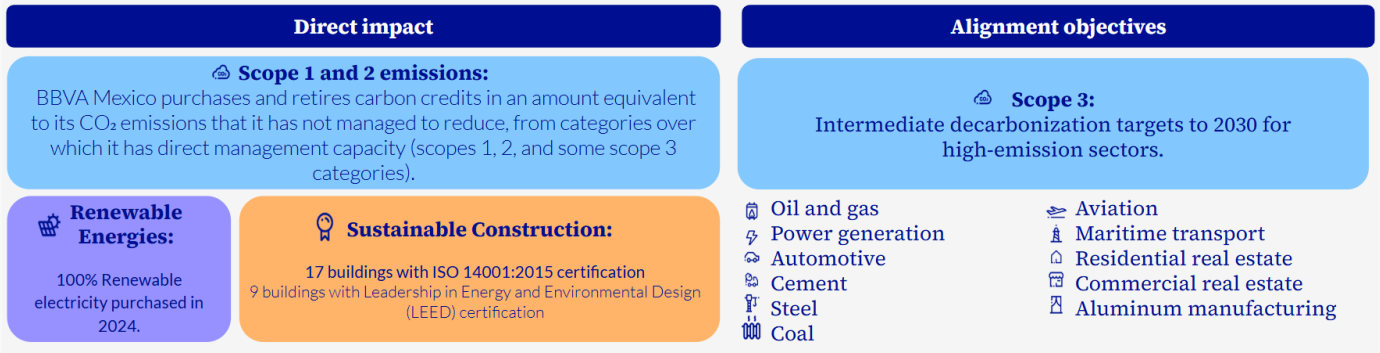
Environmental Channeling

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 8.2 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 Empresas 2026

In the 14th edition of Merco Empresas Mexico, a multistakeholder study involving executives, financial analysts, business journalists, academics, NGOs, consumers, employees, government representatives, and citizens, BBVA ranks #2 among the 200 companies with the best reputation in Mexico and #1 in the financial sector.

BBVA Foundation

With the start of the 2026-2027 school year, BBVA Mexico Foundation reaffirmed its commitment to educational continuity and expanding opportunities for children and young people. During this period, more than 4,300 students from the Chavos con Discapacidad Que Inspiran program began the school year. Additionally, 6,000 new scholarship recipients joined: 1,000 associated with the Children's Knowledge Olympiad (OCI) and 5,000 with the Chavos que Inspiran (CQI) program. With these results, the Foundation supports more than 54,000 scholarship recipients. Meanwhile, enrollment at the Colegios Chavos que Inspiran reached 593 students, expanding the reach of its educational initiatives.

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

[2] *Information as of 3Q 2026.*

BBVA Mexico Participates in Fibra Uno's 7.5 Billion Pesos Green Bond Issuance

BBVA Mexico acted as lead placement agent for the issuance of green-labeled long-term trust certificates (Certificados Bursatiles Fiduciarios de Largo Plazo) by Fibra Uno Trust (FUNO), totaling 7,500 million pesos. The transaction attracted total demand exceeding 18 billion pesos, equivalent to 2.5 times the amount ultimately placed.

The transaction stood out for achieving significant pricing compression, reaching the company's most favorable pricing levels on record for a local transaction with comparable maturities. This result underscores the company's positive performance, improved credit metrics, and investor confidence.

The bond proceeds will be used to refinance outstanding bonds maturing in 2026 and 2027. This strategy reduces the company's refinancing pressures and strengthens its debt profile. The issuance received a national-scale rating of 'AAA(mex)' from Fitch Mexico, as well as an HR AAA rating from HR Ratings.

Through its participation in this transaction, BBVA Mexico reaffirms its commitment to financing companies that are essential to the country's economic development, while strengthening its position in the capital markets.

BBVA Mexico Accelerates Financial Education: Its Investment Academy Reaches 43 Million Digital Impressions

With the firm goal of democratizing access to investing and eliminating the lack of knowledge about active saving, BBVA Mexico continues to strengthen its Investment Academy, created by its BBVA Asset Management Mexico and Financial Education divisions. Since its launch in November 2025, its outreach strategy has generated 43.7 million impressions and 3.2 million clicks to date, establishing this digital tool as a driver of financial inclusion in the country.

The initiative's operational results reflect exponential growth, driven by its offering of audiovisual content, workshops, and educational resources designed to empower Mexican society through information shared on social media, YouTube, and the financial institution's official website. The Investment Academy was created with the mission of narrowing the financial inclusion gap in the country, considering that only 2 out of every 10 banked individuals invest their money.

As the Investment Academy continues to evolve and releases new thematic modules this month, BBVA Mexico reaffirms its leadership in the banking sector, not only as a custodian of capital but also as the leading driver of financial education and empowerment for Mexican society.

Macro Environment

BBVA Research has slightly revised its GDP growth forecast for 2026 upward by 0.2 percentage points to 1.4%, while for 2027 it expects a modest recovery to 1.8%, supported by an improvement in investment.

Meanwhile, the latest inflation figures confirm that inflationary pressures are easing: the headline inflation rate stood at 3.45% in September, and forecasts for year-end 2026 and 2027 indicate similar levels (3.7% by the end of this year, 0.4 percentage points below the previous forecast, and 3.5% by the end of next year).

According to data published by the National Banking and Securities Commission (CNBV), as of the end of August 2026, lending in the Mexican banking system recorded year-on-year growth of 8.6%, driven by strong performance in consumer lending (+10.4%) and commercial lending (+9.0%), while mortgage lending maintained positive momentum, increasing by 5.0%.

On the funding side, bank deposits grew by 3.9% year-on-year, with demand deposits increasing by 5.7%, while time deposits declined slightly by 0.1%, reflecting differing trends between the two deposit products.

Regarding asset quality, the banking system's non-performing loan ratio stood at 2.3%, representing a slight increase compared with the previous year, although remaining at contained levels. Additionally, the banking sector continues to maintain a strong capital position, supporting its ability to meet the financing needs of the Mexican economy.

Management Discussion & Analysis (MD&A)

Commercial Activity

Loan portfolio at Stage 1 and Stage 2

At the end of September 2026, BBVA Mexico reaffirmed its leadership in the Mexican banking system, supported by a business strategy that places customers at the center of its decision-making. Through innovation, artificial intelligence, and data analytics, the institution continues to develop more agile and personalized financial solutions tailored to the needs of each segment, combining business growth with prudent risk management.

In this context, the Stage 1 and 2 loan portfolio, including loans measured at fair value, reached 2,225,605 million pesos, representing year-on-year growth of 12.3% and an increase of more than 243 billion pesos compared to September 2025. This performance was driven primarily by business lending, accompanied by positive growth in lending to families and individuals.

The commercial loan portfolio, comprising businesses, government, and financial institutions, stood at 1,219,780 million pesos, with annual growth of 15.0%. Business lending showed particularly strong momentum, reaching 952,898 million pesos (+15.7%). Additionally, lending to financial institutions increased by 38.3%, while the government loan portfolio reached 194,343 million pesos (+5.4%).

Small and medium-sized enterprises (SMEs) remain a strategic priority for BBVA Mexico, with a loan portfolio of 169,283 million pesos at the end of September 2026, representing year-on-year growth of 10.7%. Throughout the year, the bank has promoted various initiatives aimed at facilitating access to credit, strengthening business capabilities, and fostering greater financial inclusion in the business sector.

In this context, BBVA Mexico has expanded its range of digital solutions with tools such as *Crédito Digital PyME*, which allows businesses to apply for financing of up to 14 million pesos through a digital process. Another notable initiative is its collaboration with Victoria147, focused on identifying the financial needs and challenges faced by women entrepreneurs. These efforts reinforce a specialized service offering that combines technological innovation with solutions tailored to the needs of Mexican businesses.

Additionally, BBVA Mexico continues to expand its financial inclusion efforts through the Banco de Barrio program, which, since its launch, has brought in more than 619,000 customers, installed 430,000 point-of-sale terminals, and opened 1.2 million payroll accounts, helping strengthen the SME ecosystem and economic activity in the communities where it operates.

Meanwhile, the loan portfolio for families and individuals reached 989,569 million pesos, representing year-on-year growth of 8.5%, supported by the expansion of consumer and mortgage lending. As part of its customer service strategy, BBVA Mexico introduced Your Credit Situation tool in its mobile app during the year, providing easier access to information and recommendations to improve financial health and promote more informed credit decisions.

In credit cards, the outstanding balance reached 236,804 million pesos, representing annual growth of 11.3%. During the first nine months of 2026, approximately 2.2 million new credit cards were issued (+8.0% year-on-year). At the same time, the bank expanded the features of its mobile app to improve the cardholder experience, introducing new ways to redeem BBVA Points, such as paying taxes and government fees in Mexico City.

Personal and payroll loans reached a combined 261,258 million pesos, representing year-on-year growth of 7.3%. During the first nine months of 2026, BBVA Mexico granted approximately 2.1 million new loans across both products. This activity is supported by digital application processes and pre-approved loans, which simplify procedures and facilitate access to funds while maintaining credit assessment criteria aligned with each customer's repayment capacity.

Auto financing showed strong momentum, with a loan portfolio of 85,268 million pesos (+13.3% year-on-year). During the first nine months of the year, BBVA Mexico granted nearly 119,000 new auto loans, representing year-on-year growth of 4.6%. Among the year's main commercial initiatives is the partnership with Suzuki Motor Mexico, which includes a projected origination of 8,200 loans over twelve months. Additionally, the expansion of BBVA AutoMarket broadens the options for buying, selling, and financing pre-owned vehicles, combining technological tools with specialized advisory services.

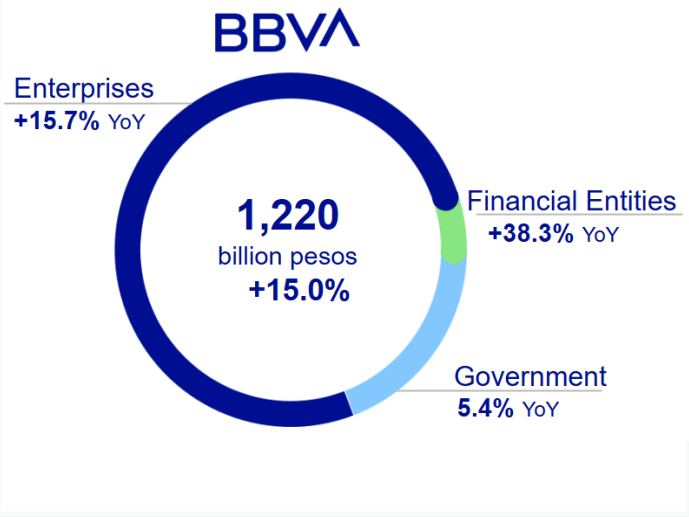
In the mortgage segment, the loan portfolio reached 406,239 million pesos, recording year-on-year growth of 6.7%. For 2026, BBVA Mexico announced a financing plan exceeding 120 billion pesos for the real estate sector, of which 80 billion pesos are expected to be allocated to mortgage loans for families. This strategy, together with simplified processes, aims to facilitate access to housing and strengthen the bank's presence in this market.

With these results, BBVA Mexico maintains its position as the leader in loan portfolio size, with a market share of 25.9%, according to data from the National Banking and Securities Commission (CNBV) as of August 2026, reflecting a diversified franchise and its ability to contribute to financing the country's economic activity.

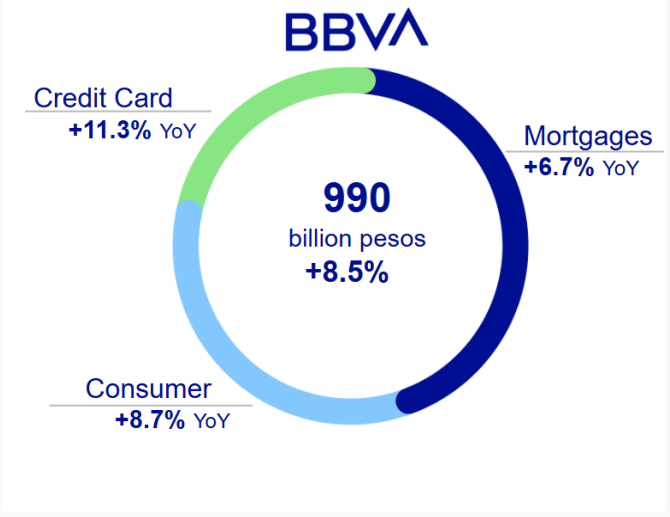
Breakdown of Stage 1 and Stage 2 credit

CREDIT PORTFOLIO STAGE 1 AND 2 (MILLION PESOS)					
BBVA Mexico				**Variation (%)**	
	September 2025	**June 2026**	**September 2026**	**vs Jun. 2026**	**vs Sep. 2025**
Credit Portfolio Stage 1	**1,934,508**	**2,102,642**	**2,166,420**	**3.0**	**12.0**
Enterprises	813,984	908,694	943,742	3.9	15.9
Financial Entities	52,435	60,203	72,539	20.5	38.3
Government	149,973	156,619	164,725	5.2	9.8
State-owned Entities	34,368	35,439	29,618	(16.4)	(13.8)
Government Entities	184,341	192,058	194,343	1.2	5.4
Commercial Loans	1,050,760	1,160,955	1,210,624	4.3	15.2
Consumer	517,470	557,224	567,287	1.8	9.6
Mortgage	366,278	384,463	388,509	1.1	6.1
Credit Portfolio Stage 2	**38,376**	**42,194**	**42,929**	**1.7**	**11.9**
Enterprises	9,937	10,440	9,156	(12.3)	(7.9)
Financial Entities	3	0	0	n.a.	n.a.
Commercial Loans	9,940	10,440	9,156	(12.3)	(7.9)
Consumer	14,029	14,966	16,043	7.2	14.4
Mortgage	**14,407**	**16,788**	**17,730**	**5.6**	**23.1**
Credit Portfolio Stage 1 and 2	**1,972,884**	**2,144,836**	**2,209,349**	**3.0**	**12.0**
Portfolio Valued at Fair Value	9,296	15,287	16,256	6.3	74.9
Total Credit Portfolio	**1,982,180**	**2,160,123**	**2,225,605**	**3.0**	**12.3**

Commercial Portfolio



Individuals and Families Portfolio



Performing Loans by Type Portfolio and Currency

LOAN PORTFOLIO AS OF SEPTEMBER 30, 2025 (MILLION PESOS)				
BBVA Mexico	Importe valorizado			
	Pesos	Foreign Currency	UDIS	Total
Credit Portfolio Stage 1				
Enterprises	674,543	269,198	1	943,742
Financial Entities	71,148	1,391	0	72,539
Government Entities	188,024	6,319	0	194,343
Commercial Loans	933,715	276,908	1	1,210,624
Consumer Loans	567,287	0	0	567,287
Mortgages Loans	387,673	0	836	388,509
Total Credit Portfolio Stage 1	**1,888,675**	**276,908**	**837**	**2,166,420**
Credit Portfolio Stage 2				
Enterprises	7,369	1,787	0	9,156
Financial Entities	0	0	0	0
Commercial Loans	7,369	1,787	0	9,156
Consumer Loans	16,043	0	0	16,043
Mortgages Loans	17,580	0	150	17,730
Total Credit Portfolio Stage 2	**40,992**	**1,787**	**150**	**42,929**
Credit Portfolio Stage 3				
Enterprises	9,054	1,275	3	10,332
Financial Entities	2	0	0	2
Commercial Loans	9,056	1,275	3	10,334
Consumer Loans	18,555	0	0	18,555
Mortgages Loans	9,418	0	54	9,472
Total Credit Portfolio Stage 3	**37,029**	**1,275**	**57**	**38,361**
Portfolio Valued at Fair Value	**10,794**	**5,462**	**0**	**16,256**
Total Performing Loans	**1,977,490**	**285,432**	**1,044**	**2,263,966**

Asset Quality

Non-performing loans Stage 3

At the end of September 2026, the Stage 3 loan portfolio stood at 38,361 million pesos, representing year-on-year growth of 10.8%, below the growth recorded by the total loan portfolio. This increase was mainly concentrated in consumer loans, while the commercial and mortgage portfolios recorded more moderate increases. In this context, the non-performing loan ratio stood at 1.7%, slightly below September 2025, reflecting stable asset quality amid sustained lending growth.

Meanwhile, the coverage ratio for the Stage 3 loan portfolio reached 193.7%, up from 182.5% a year earlier, reflecting a strong level of coverage against potential portfolio deterioration, in line with BBVA Mexico's prudent approach to risk management and monitoring.

CREDIT PORTFOLIO STAGE 3 (MILLION PESOS)					
BBVA Mexico				Variation (%)	
	Sep. 2025	Jun. 2026	Sep. 2026	vs Jun. 2026	vs Sep. 2025
Enterprises	9,978	9,899	10,332	4.4	3.5
Financial Entities	16	3	2	(33.3)	(87.5)
Commercial Loans	9,994	9,902	10,334	4.4	3.4
Consumer	15,220	17,052	18,555	8.8	21.9
Mortgage	9,395	9,458	9,472	0.1	0.8
Credit Portfolio Stage 3	**34,609**	**36,412**	**38,361**	**5.4**	**10.8**

NPL ratio (%)

1.7 %

September 2026

Coverage ratio (%)

193.7 %

September 2026

Non-Performing Loans Stage 3 Movements

NON-PERFORMING LOANS MOVEMENTS STAGE 3 AS OF SEPTEMBER 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:	**9,679**	**24,156**	**24,794**	**10,314**	**68,943**
Transfer of current loan (Stage 1 and 2)	8,355	22,782	23,262	9,440	63,839
Restructured	1,324	1,374	1,532	874	5,104
Outputs:	**(7,737)**	**(23,448)**	**(23,758)**	**(9,794)**	**(64,737)**
Transfer of current loan (Stage 1 and 2)	(1,866)	(2,379)	(1,229)	(6,920)	(12,394)
Cash Settlements	(1,337)	(30)	(563)	(170)	(2,100)
Restructured	(45)	-	(6)	(57)	(108)
Financial Penalties	(1,061)	(1,605)	(1,566)	(1,162)	(5,394)
Write-offs	(3,428)	(19,434)	(20,394)	(1,485)	(44,741)
Final Balance (September 2026)	**10,334**	**7,637**	**10,918**	**9,472**	**38,361**

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	
September 2026	**Balance**	**Provision**	**Balance**	**Provision**	**Balance**	**Provision**	**Balance**	**Provision**	**Balance**	**Provision**
Risk Level										
A1	1,072,419	3,102	332,868	421	111,208	1,001	128,878	3,788	1,645,373	8,312
A2	78,712	927	18,895	111	24,930	622	27,337	1,885	149,874	3,545
B1	10,699	191	9,966	87	87,220	2,901	13,140	1,163	121,025	4,342
B2	9,916	224	8,808	107	36,777	1,673	11,641	1,172	67,142	3,176
B3	30,644	1,124	6,260	104	27,788	1,516	13,458	1,559	78,150	4,303
C1	10,307	682	9,055	256	26,668	1,811	15,802	2,435	61,832	5,184
C2	3,752	443	7,976	605	21,313	2,286	18,402	4,517	51,443	7,851
D	7,924	2,445	14,496	2,312	8,642	1,854	8,173	4,455	39,235	11,066
E	6,144	4,255	7,386	3,977	17,586	11,551	7,611	6,751	38,727	26,534
Total required	**1,230,517**	**13,393**	**415,710**	**7,980**	**362,132**	**25,215**	**244,442**	**27,725**	**2,252,801**	**74,313**

Commercial includes Business Credit Cards and letters of credit.

Deposits

At the end of September 2026, BBVA Mexico maintained its leadership in bank deposits, with a balance of 2,055,080 million pesos and year-on-year growth of 7.4%, equivalent to an increase of more than 141 billion pesos. This performance was supported by deposits from business and corporate clients, as well as retail deposits, reflecting the strength of its franchise and diversified funding structure. According to the National Banking and Securities Commission (CNBV), BBVA Mexico reached a market share of 24.1% in August 2026, consolidating its position as the leader in bank deposits.

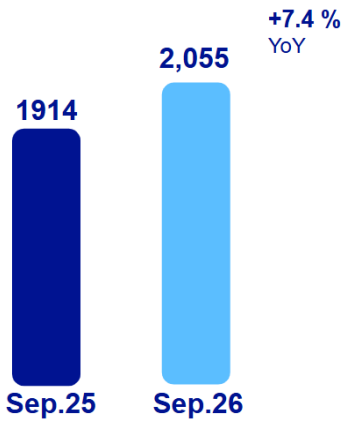
Demand deposits remained the main source of funding, with a balance of 1,694,895 million pesos and annual growth of 7.0%. These deposits accounted for 82% of total bank deposits, supporting a stable funding structure. BBVA Mexico continues to promote savings through digital solutions such as the Savings feature in the BBVA App, which makes it easier for customers to manage their funds.

Meanwhile, time deposits reached 360,185 million pesos, recording year-on-year growth of 9.4%. This performance reflects growth in funds held in longer-term savings products, complementing demand deposits and helping maintain a diversified funding structure that supports lending growth.

DEPOSITS (MILLION PESOS)				Variation (%)	
BBVA Mexico	Sep.	Jun.	Sep.	vs Jun.	vs Sep.
	2025	2026	2026	2026	2025
Demand deposits	1,584,469	1,675,547	1,694,895	1.2	7.0
Time deposits	329,288	356,349	360,185	1.1	9.4
Customer Deposits	302,629	337,200	336,863	(0.1)	11.3
Money Market	26,659	19,149	23,322	21.8	(12.5)
Bonds	158,003	187,334	171,794	(8.3)	8.7
Deposits global account without movements	7,601	7,817	8,043	2.9	5.8
Total deposits	**2,079,361**	**2,227,047**	**2,234,917**	**0.4**	**7.5**

DEPOSITS

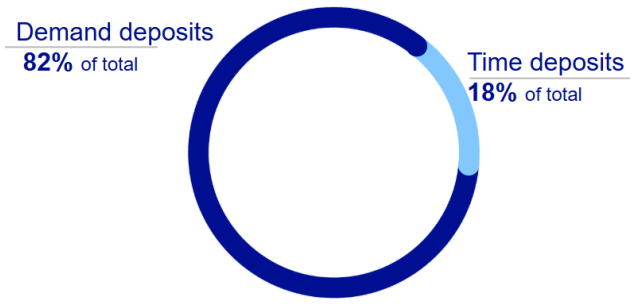
End of period balances in bp



Bank Deposits include demand deposits and time deposits.

DEPOSITS MIX

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



Results

During the first nine months of 2026, BBVA Mexico recorded a net income of 72,525 million pesos. Net interest income maintained positive momentum, growing by 11.0%, while net fees and commissions increased by 5.0%, reflecting strong commercial activity.

Net income performance was mainly affected by higher loan loss provisions associated with the recalibration of risk models carried out during the first quarter, as well as lower trading income and higher operating expenses.

INCOME STATEMENT (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2025	2026	2026	2026	2025	2026	2025
Net Interest Income	**59,054**	**64,179**	**65,712**	**2.4**	**173,124**	**192,177**	**11.0**
Provisions for loans losses	(15,529)	(18,127)	(18,936)	4.5	(43,888)	(58,366)	33.0
Net Interest Income after provisions for loans losses	**43,525**	**46,052**	**46,776**	**1.6**	**129,236**	**133,811**	**3.5**
Total Fees & Commissions	12,289	12,816	12,962	1.1	36,577	38,423	5.0
Trading Income	4,530	3,020	3,482	15.3	13,886	11,723	(15.6)
Other operating income	(2,211)	(2,359)	(2,558)	8.4	(6,213)	(4,634)	(25.4)
Total operating income	**58,133**	**59,529**	**60,662**	**1.9**	**173,486**	**179,323**	**3.4**
Non-interest expense	(23,548)	(25,302)	(25,830)	2.1	(70,846)	(77,315)	9.1
Net operating income	**34,585**	**34,227**	**34,832**	**1.8**	**102,640**	**102,008**	**(0.6)**
Share in net income of unconsolidated subsidiaries	48	94	82	(12.8)	375	532	41.9
Income before income tax and profit sharing	**34,633**	**34,321**	**34,914**	**1.7**	**103,015**	**102,540**	**(0.5)**
Net Taxes	(9,862)	(9,647)	(10,616)	10.0	(28,802)	(30,015)	4.2
Net Income	**24,771**	**24,674**	**24,298**	**(1.5)**	**74,213**	**72,525**	**(2.3)**

NIM Total Assets (%)	ROE (%)
7.2%	**23.8%**
September 2026	September 2026

Net Interest Income

During the first nine months of 2026, BBVA Mexico recorded net interest income of 192,177 million pesos, representing year-on-year growth of 11.0%. This performance was mainly supported by higher interest income from the performing Stage 1 and 2 loan portfolio, as well as lower funding costs benefiting from a lower interest rate environment.

In the third quarter, net interest income reached 65,712 million pesos, increasing by 2.4% compared to the previous quarter. Interest income rose by 5.5%, driven by increased lending activity, while interest expenses grew by 13.4%, mainly due to higher interest paid on demand and time deposits.

Meanwhile, risk-adjusted net interest income stood at 133,811 million pesos, representing year-on-year growth of 3.5%.

The cumulative performance of loan loss provisions continued to be affected by the recalibration of risk models carried out during the first quarter of 2026. On a quarterly basis, these provisions increased by 4.5%, amid loan portfolio growth and prudent risk monitoring.

The net interest margin (NIM) stood at 7.2% at the end of September 2026, while the cost of risk stood at 3.5%, consistent with prudent portfolio management.

NET INTEREST INCOME (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2025	2026	2026	2026	2025	2026	2025
Interest income	84,537	86,578	91,323	5.5	253,360	264,186	4.3
Interest expenses	(26,204)	(23,278)	(26,398)	13.4	(82,624)	(74,460)	(9.9)
Margin fees	721	879	787	(10.5)	2,388	2,451	2.6
Net Interest Income	**59,054**	**64,179**	**65,712**	**2.4**	**173,124**	**192,177**	**11.0**
Provisions for loans losses	(15,529)	(18,127)	(18,936)	4.5	(43,888)	(58,366)	33.0
Net Interest Income after provisions	**43,525**	**46,052**	**46,776**	**1.6**	**129,236**	**133,811**	**3.5**

Fees and commissions

During the first nine months of 2026, BBVA Mexico's net fees and commissions reached 38,423 million pesos, representing year-on-year growth of 5.0%. This performance was mainly supported by higher credit and debit card transaction volumes, as well as the positive performance of investment funds, with fees increasing by 4.9% and 11.6% year-on-year, respectively.

A similar trend was observed on a quarterly basis, with net fees and commissions reaching 12,962 million pesos, up 1.1%, supported by higher card transaction volumes and strong investment fund activity, which recorded increases of 3.2% and 4.1%, respectively.

This performance reflects the strength of BBVA Mexico's product and service offering, as well as its ability to deepen customer relationships through transactional and investment solutions.

FEES & COMMISSIONS (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2025	2026	2026	2026	2025	2026	2025
Bank fees	2,160	1,978	1,964	(0.7)	6,322	5,855	(7.4)
Credit and debit card	7,482	7,630	7,875	3.2	22,382	23,472	4.9
Investment funds	2,249	2,386	2,485	4.1	6,425	7,169	11.6
Others	398	822	638	(22.4)	1,448	1,927	33.1
Commissions and fee income	**12,289**	**12,816**	**12,962**	**1.1**	**36,577**	**38,423**	**5.0**

Trading income

During the first nine months of 2026, BBVA Mexico's trading income reached 11,723 million pesos, representing a year-on-year decline of 15.6%, mainly due to lower income from fixed-income instruments, with the comparison affected by higher gains recorded in 2025, which benefited from declining interest rates.

On a quarterly basis, trading income stood at 3,482 million pesos, increasing by 15.3% compared to the previous quarter, mainly driven by favorable performance in financial derivatives transactions.

TRADING INCOME (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q 2025	2Q 2026	3Q 2026	vs 2Q 2026	9M 2025	9M 2026	9M 2025
Investment in financial instruments	870	1,721	(2,239)	n.a.	4,475	(2,366)	n.a.
Foreign exchange	2,670	(21)	(2,033)	n.a.	4,207	(4,589)	n.a.
Derivatives	(2,564)	426	2,556	n.a.	(14,038)	11,144	n.a.
Results from valuation	**976**	**2,126**	**(1,716)**	**n.a.**	**(5,356)**	**4,189**	**n.a.**
Investment in financial instruments	(11,981)	(385)	1,091	n.a.	(10,198)	3,496	n.a.
Foreign exchange	2,874	2,813	2,737	(2.7)	8,202	8,026	(2.1)
Derivatives	12,661	(1,534)	1,370	n.a.	21,238	(3,988)	n.a.
Results from trading	**3,554**	**894**	**5,198**	**n.a.**	**19,242**	**7,534**	**(60.8)**
Trading Income	**4,530**	**3,020**	**3,482**	**15.3**	**13,886**	**11,723**	**(15.6)**

Other income (expenses) of the operation

During the first nine months of 2026, other operating income (expenses) recorded a negative balance of 4,634 million pesos, representing an improvement of 1,579 million pesos compared to the same period of the previous year. This performance was mainly supported by extraordinary income of 2,709 million pesos from the sale of an associate during the first quarter.

On a quarterly basis, the balance stood at -2,558 million pesos, representing an 8.4% increase in net expenses compared to the previous quarter, mainly due to higher donations and lower income from transactions involving foreclosed assets.

OTHER INCOME (EXPENSES) (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2025	2026	2026	2026	2025	2026	2025
Interest of loans to employees	348	363	344	(5.2)	1,036	939	(9.4)
Result of operations of foreclosed assets	152	84	56	(33.3)	515	259	(49.7)
Correspondants Banks	69	78	70	(10.3)	201	244	21.4
Sale of real estate and furniture	(10)	43	(48)	n.a.	96	(4)	n.a.
Result of portfolio recovery	210	42	133	n.a.	347	258	(25.6)
Sale of an associate	0	0	0	n.a.	0	2,709	n.a.
Write-offs	(365)	(123)	(227)	84.6	(576)	(423)	(26.6)
Legal and labor contingencies	(183)	(138)	(171)	23.9	(631)	(579)	(8.2)
Donations	(222)	(319)	(399)	25.1	(661)	(1,043)	57.8
Payments of IPAB fees	(2,220)	(2,418)	(2,436)	0.7	(6,604)	(7,182)	8.8
Others	10	29	120	n.a.	64	188	n.a.
Other operating income	**(2,211)**	**(2,359)**	**(2,558)**	**8.4**	**(6,213)**	**(4,634)**	**(25.4)**

Non-Interest Expenses

During the first nine months of 2026, BBVA Mexico's administrative and promotional expenses reached 77,315 million pesos, representing year-on-year growth of 9.1%. This increase was mainly driven by higher personnel, administrative, and operating expenses, in line with business expansion and investments in technological infrastructure and digital capabilities to enhance customer service.

At the end of September, BBVA Mexico had a workforce of 45,414 employees, a network of 1,616 branches, and 14,532 ATMs. This physical infrastructure is complemented by a strong digital offering that enables the bank to serve a customer base of 35.0 million, of whom 28.7 million (82%) are digital customers, reflecting the reach of its service model and evolving customer preferences.

Similarly, on a quarterly basis, expenses reached 25,830 million pesos, representing an increase of 2.1%, mainly driven by higher personnel, administrative, and operating expenses.

On a cumulative basis, expense growth remained slightly below total revenue growth (+9.3%), bringing the efficiency ratio to 32.5%, compared to 32.6% in the previous year, reflecting sound operating discipline.

NON-INTEREST EXPENSES (MILLION PESOS)				Variation (%)			Variation (%)
BBVA Mexico	3Q	2Q	3Q	vs 2Q	9M	9M	vs 9M
	2025	2026	2026	2026	2025	2026	2025
Administrative and operating expenses	17,608	19,093	19,529	2.3	53,185	58,124	9.3
Rents	2,178	2,392	2,392	0.0	6,522	7,098	8.8
Depreciation and amortization	2,379	2,495	2,477	(0.7)	7,003	7,494	7.0
Taxes	1,383	1,322	1,432	8.3	4,136	4,599	11.2
Administrative and operating expenses	**23,548**	**25,302**	**25,830**	**2.1**	**70,846**	**77,315**	**9.1**

Efficiency ratio (%)

32.5%

September 2026

Capital and liquidity

Capital

At the end of September 2026, BBVA Mexico maintained a strong capital position, supported by its ability to generate earnings organically, prudent risk management, and a strategy focused on sustainable growth. The capital adequacy ratio stood at 19.5%, maintaining an adequate solvency position relative to regulatory requirements.

In recognition of its systemic importance, BBVA Mexico maintains its classification as a Grade IV domestic systemically important banking institution, remaining the only institution to reach this category. In this context, the bank complies with regulatory capital requirements, including the 12% minimum and the additional 6.5% Total Loss-Absorbing Capacity (TLAC) requirement, whose phased implementation was completed in December 2025.

Additionally, on September 29, 2026, BBVA Mexico announced the issuance of USD 1,000 million in Tier 2 subordinated notes, with an initial fixed annual interest rate of 8.350% and a maturity date in April 2042. The transaction, settled on October 6, is part of the bank's strategy to manage and strengthen its capital structure, supporting business growth while maintaining a strong solvency position.

Finally, on September 17, 2026, a dividend payment of 16,750 million pesos was declared and subsequently paid on September 28, 2026.

As part of its capital optimization strategy, in July 2026, BBVA Mexico entered into a significant risk transfer (SRT) transaction with the International Finance Corporation (IFC), through a financial guarantee of up to 1,795 million pesos on an SME loan portfolio totaling 14,363 million pesos. This transaction enables the bank to optimize regulatory capital consumption and expand its lending capacity, while keeping the loans on its balance sheet and under its management.

Capital ratio of BBVA Mexico

CAPITALIZATION (MILLION PESOS)						
BBVA Mexico	Sep		Jun		Sep	
	2025		2026		2026	
Tier 1 capital	373,854		392,704		393,155	
Tier 2 capital	85,600		82,907		89,049	
Net capital	**459,454**		**475,611**		**482,204**	
	Credit Risk	**Market operational & Credit Risk**	**Credit Risk**	**Market operational & Credit Risk**	**Credit Risk**	**Market operational & Credit Risk**
Risk-weighted assets	**1,531,242**	**2,297,045**	**1,534,296**	**2,430,998**	**1,529,858**	**2,469,772**
Tier 1 as % of risk-weighted assets	24.4%	16.3%	25.6%	16.2%	25.7%	15.9%
Tier 2 as % of risk-weighted assets	5.6%	3.7%	5.4%	3.4%	5.8%	3.6%
Net capital ratio	**30.0%**	**20.0%**	**31.0%**	**19.6%**	**31.5%**	**19.5%**

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

Liquidity

At the end of September 2026, BBVA Mexico maintained a strong liquidity position, supported by the strength of its deposit base and prudent management of its funding sources. Amid sustained lending growth, the loan-to-deposit ratio stood at 107.5%, reflecting an adequate funding structure to support business expansion.

Meanwhile, regulatory liquidity indicators at the end of the third quarter of 2026 stood at 149.3% for the Liquidity Coverage Ratio (LCR) and 125.8% for the Net Stable Funding Ratio (NSFR). These indicators help assess the bank's ability to meet its short-term liquidity needs and maintain a stable funding structure.

Loans to deposits ratio (%)	LCR (%)
107.5%	**149.3%**
September 2026	September 2026

Financial Indicators

FINANCIAL INDICATORS BBVA Mexico	3Q25	2Q26	3Q26	9M25	9M26
Profitability Indicators (%)					
a) NIM Adjusted (Produced Assets)	5.8	5.7	5.7	5.7	5.4
b) NIM (Total Assets)	7.2	7.4	7.4	7.0	7.2
c) Operating Efficiency	2.8	2.8	2.8	2.8	2.8
d) Efficiency Ratio	32.0	32.6	32.5	32.6	32.5
e) Productivity Ratio	52.2	50.7	50.2	51.6	49.7
f) Return on Equity (ROE)	26.5	24.7	23.9	26.4	23.8
g) Return on Assets (ROA)	3.0	2.9	2.7	3.0	2.7

Asset Quality Indicators (%)	Sep.25	Jun.26	Sep.26
h) Non - Performing Loans Ratio	1.7	1.7	1.7
i) Portfolio Coverage Ratio Stage 3	182.5	195.2	193.7

Infrastructure Indicators (#)	Sep.25	Jun.26	Sep.26	QoQ (#)	YoY (#)
Branches	1,632	1,604	1,616	12	(16)
ATMs	14,330	14,434	14,532	98	202
Employees	44,693	45,179	45,414	235	721

Solvency Indicators (%)	Sep.25	Jun.26	Sep.26
j) Core Equity Tier 1 Ratio	16.3	16.2	15.9
k) Tier Ratio	16.3	16.2	15.9
l) Total Capital Ratio	20.0	19.6	19.5
m) Leverage Ratio	10.8	10.5	10.1

Liquidity Indicators (%)	Sep.25	Jun.26	Sep.26
n) Liquidity Ratio (CNBV Requirement)	45.7	48.8	43.1
o) Liquidity (Performing Loans / Deposits)	103.1	105.6	107.5
p) Liquidity Coverage Ratio (LCR)	154.1	149.2	149.3
q) Net Stable Funding Coefficient	127.7	126.7	125.8

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 / Net interest income + commissions and fees, net + trading income + other operating income (expenses).
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): Eligible Liquid Assets / Net Outflows under 30-day Stress (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 +	F1	Stable
Issuer Default Rating - Local Currency	BBB +	F1	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 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+
US05533UAJ79 (ISIN A144A)	1,000	USD	06-oct-26	06-abr-42	06-oct-36*	15.5NC10	8.350%		Baa3	BB+

Financial Statements

Balance Sheet

(figures in million pesos)

Assets

ASSETS (MILLION PESOS) BBVA Mexico	2025		2026		
	Sep.	Dec.	Mar.	Jun.	Sep.
CASH AND CASH EQUIVALENTS	**264,602**	**231,067**	**215,097**	**266,440**	**222,382**
Margin call accounts	14,715	12,128	9,995	10,946	9,241
INVESTMENTS IN FINANCIAL INSTRUMENTS	**578,614**	**662,598**	**681,430**	**733,381**	**726,813**
Negotiable financial instruments	208,464	273,587	292,370	321,842	290,791
Financial instruments to collect or sell	255,403	241,997	244,493	233,272	220,183
Financial instruments to collect principal and interest (securities)(net)	114,747	147,014	144,567	178,267	215,839
Debtors from repurchase agreement	75,261	126,693	109,829	41,246	89,853
Securities lending	0	0	0	0	0
Derivatives	190,181	170,768	178,448	186,429	192,453
Trading	184,711	165,979	173,374	180,066	186,934
Hedging Transactions	5,470	4,789	5,074	6,363	5,519
Valuation adjustments derived from hedges of financial assets	753	(57)	(882)	(288)	(1,109)
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 1	**1,934,508**	**2,005,955**	**2,057,097**	**2,102,642**	**2,166,420**
Commercial loans	1,050,760	1,092,726	1,135,290	1,160,955	1,210,624
Business or commercial activity	813,984	862,942	901,025	908,694	943,742
Financial entities	52,435	52,856	54,066	60,203	72,539
Government entities	184,341	176,928	180,199	192,058	194,343
Consumer	517,470	536,785	541,547	557,224	567,287
Mortgage	366,278	376,444	380,260	384,463	388,509
Middle and Residential	363,959	374,264	378,185	382,566	386,764
Low income	2,319	2,180	2,075	1,897	1,745
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 2	**38,376**	**37,871**	**42,853**	**42,194**	**42,929**
Commercial loans	9,940	10,242	11,810	10,440	9,156
Business or commercial activity	9,937	10,242	11,810	10,440	9,156
Financial entities	3	0	0	0	0
Consumer	14,029	13,615	15,308	14,966	16,043
Mortgage	14,407	14,014	15,735	16,788	17,730
Middle and Residential	14,005	13,656	15,363	16,406	17,363
Low income	402	358	372	382	367
CREDIT PORTFOLIO WITH CREDIT RISK STAGE 3	**34,609**	**34,155**	**33,447**	**36,412**	**38,361**
Commercial loans	9,994	8,392	8,348	9,902	10,334
Business or commercial activity	9,978	8,373	8,329	9,899	10,332
Financial entities	16	19	19	3	2
Consumer	15,220	16,811	16,081	17,052	18,555
Mortgage	9,395	8,952	9,018	9,458	9,472
Middle and Residential	9,234	8,810	8,882	9,326	9,341
Low income	161	142	136	132	131
LOAN PORTFOLIO VALUED AT FAIR VALUE	**9,296**	**11,081**	**12,901**	**15,287**	**16,256**
CREDIT PORTFOLIO	**2,016,789**	**2,089,062**	**2,146,298**	**2,196,535**	**2,263,966**
Deferred accounts	(664)	(756)	(632)	(280)	(126)
Allowance for loan losses	(63,178)	(63,458)	(68,408)	(71,066)	(74,313)
TOTAL LOANS, NET	**1,952,947**	**2,024,848**	**2,077,258**	**2,125,189**	**2,189,527**
Acquired collection rights (net)	0	0	0	0	0
TOTAL LOAN PORTFOLIO (NET)	**1,952,947**	**2,024,848**	**2,077,258**	**2,125,189**	**2,189,527**
Other accounts receivable, net	199,153	113,835	176,843	154,560	180,534
Repossessed assets, net	1,838	1,841	1,907	2,000	2,069
Prepayments and other assets (net)	3,585	2,218	4,529	3,056	3,921
Property, furniture and equipment, net	38,055	38,922	38,565	38,319	38,539
Assets for rights of use of property, furniture and equipment (net)	4,927	4,810	4,624	4,647	5,078
Equity investments	1,593	1,622	1,596	1,671	1,753
Deferred taxes, net	37,248	38,090	39,637	44,013	48,190
Intangible assets (net)	7,037	7,808	7,852	8,203	8,742
Right-of-use assets for intangible assets (net)	191	170	152	131	118
TOTAL ASSETS	**3,370,700**	**3,437,361**	**3,546,880**	**3,619,943**	**3,718,104**

Liabilities & Stockholders' Equity

LIABILITIES & STOCKHOLDERS' EQUITY (MILLION PESOS) BBVA Mexico	2025		2026		
	Sep.	Dec.	Mar.	Jun.	Sep.
TOTAL DEPOSITS	**2,079,361**	**2,184,708**	**2,234,876**	**2,227,047**	**2,234,917**
Demand deposits	1,584,469	1,679,511	1,699,957	1,675,547	1,694,895
Time Deposits	329,288	337,816	351,741	356,349	360,185
Customer deposits	302,629	314,181	336,644	337,200	336,863
Money market	26,659	23,635	15,097	19,149	23,322
Bonds	158,003	159,610	175,556	187,334	171,794
Deposits global account without movements	7,601	7,771	7,622	7,817	8,043
INTER BANK LOANS AND LOANS FROM OTHER ENTITIES	**17,412**	**17,682**	**17,650**	**18,264**	**33,955**
Payable on demand	0	0	0	0	0
Short- term	8,129	7,977	8,092	8,520	8,319
Long- term	9,283	9,705	9,558	9,744	25,636
Creditors from repurchase agreements	187,090	169,785	188,718	267,419	333,092
Securities creditors	4	3	4	2	2
COLLATERALS SOLD OR DELIVERED IN GUARANTEE	**124,809**	**183,304**	**153,852**	**139,424**	**126,766**
Repurchase	76,009	107,846	86,520	49,211	85,207
Securities lending	48,800	75,458	67,332	90,213	41,559
DERIVATIVES	**239,273**	**214,870**	**232,603**	**239,417**	**254,837**
Trading	231,258	207,293	225,407	232,740	243,954
Hedge transactions	8,015	7,577	7,196	6,677	10,883
Valuation adjustments derived from hedges of financial liabilities	776	(53)	(1,190)	(1,395)	(5,644)
Lease liability	5,545	5,447	5,245	5,164	5,603
OTHER PAYABLES	**201,340**	**137,957**	**203,632**	**196,686**	**192,362**
Transaction settlement creditors	87,051	78,705	148,090	121,537	115,995
Creditors for margin accounts	227	216	341	178	177
Creditors from collaterals received in cash	6,495	12,169	5,356	22,919	21,260
contributions payable	4,222	4,757	4,508	5,633	4,799
Accrued liabilities and other	103,345	42,110	45,337	46,419	50,131
FINANCIAL INSTRUMENTS THAT QUALIFY AS LIABILITIES	**86,049**	**85,338**	**84,224**	**82,929**	**84,984**
Subordinated debt	86,049	85,338	84,224	82,929	84,984
Income tax liability	9,419	12,326	6,963	11,479	16,583
Liabilities for employee benefits	17,723	18,468	7,759	14,354	16,275
Deferred credits and advanced collections	6,800	7,392	7,172	7,301	7,111
TOTAL LIABILITIES	**2,975,601**	**3,037,227**	**3,141,508**	**3,208,091**	**3,300,843**
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	**354,991**	**360,024**	**365,369**	**371,849**	**377,258**
Capital reserves	6,901	6,901	6,901	6,901	6,901
Results of prior years	357,509	367,242	374,045	381,969	389,517
Other Integral Income	(9,419)	(14,119)	(15,577)	(17,021)	(19,160)
Valuation of trading financial instruments	0	0	170	126	159
Valuation of financial instruments to collect or sell	3,746	1,657	(240)	901	(1,992)
Valuation of derivative financial instruments for cash flow hedges	0	0	0	1,329	1,795
Remeasurements of Defined Benefits to Employees	(13,165)	(15,776)	(15,507)	(19,377)	(19,122)
EARNED CAPITAL	**394,994**	**400,027**	**405,372**	**411,852**	**417,261**
Non- controlling interest in consolidated subsidiaries	105	107	0	0	0
TOTAL STOCKHOLDERS EQUITY	**395,099**	**400,134**	**405,372**	**411,852**	**417,261**
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	**3,370,700**	**3,437,361**	**3,546,880**	**3,619,943**	**3,718,104**

Memorandum accounts

MEMORANDUM ACCOUNTS (MILLION PESOS)					
BBVA Mexico	2025		2026		
	Sep.	Dec.	Mar.	Jun.	Sep.
Contingent assets and liabilities	220	227	255	266	271
Credit commitments	1,029,617	1,093,731	1,116,289	1,267,814	1,290,524
In trusts	779,898	783,579	837,309	795,003	817,389
Under mandate	577	548	939	1,201	1,355
Assets in trust or under mandate	780,475	784,127	838,248	796,204	818,744
Assets in custody or under administration	431,105	464,637	490,882	448,137	450,024
Collaterals received by the institution	166,908	242,740	226,938	171,933	170,052
Collaterals received and sold or pledged as collateral by the institution	129,037	186,018	157,973	143,883	126,777
Investment banking transactions on behalf of third parties, net	3,398,494	3,490,943	3,593,156	3,746,095	3,790,319
Accrued interest on non- performing loans	3,674	3,565	3,765	3,930	4,258
Other record accounts	4,931,213	5,091,173	5,180,791	5,407,811	5,720,683

“The historical balance of the capital stock as of September 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.

José Luis Elechiguerra Joven	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
	3Q	4Q	1Q	2Q	3Q	9M	9M
Interest Income	85,258	85,939	87,070	87,457	92,110	255,748	266,637
Interest Expenses	(26,204)	(25,549)	(24,784)	(23,278)	(26,398)	(82,624)	(74,460)
Net interest income	**59,054**	**60,390**	**62,286**	**64,179**	**65,712**	**173,124**	**192,177**
Provisions for loan losses	(15,529)	(17,068)	(21,303)	(18,127)	(18,936)	(43,888)	(58,366)
Net interest income after provisions for loan losses	**43,525**	**43,322**	**40,983**	**46,052**	**46,776**	**129,236**	**133,811**
Commissions and fees charged	23,060	24,989	23,647	24,419	24,488	67,806	72,554
Commissions and fees paid	(10,771)	(12,101)	(11,002)	(11,603)	(11,526)	(31,229)	(34,131)
Total Fees & Commissions	**12,289**	**12,888**	**12,645**	**12,816**	**12,962**	**36,577**	**38,423**
Trading income	4,530	5,346	5,221	3,020	3,482	13,886	11,723
Other operating income	(2,211)	(1,344)	283	(2,359)	(2,558)	(6,213)	(4,634)
Non-interest expense	(23,548)	(25,497)	(26,183)	(25,302)	(25,830)	(70,846)	(77,315)
Net operating income	**34,585**	**34,715**	**32,949**	**34,227**	**34,832**	**102,640**	**102,008**
Share in net income of unconsolidated subsidiaries and affiliates	48	84	356	94	82	375	532
Income before income tax and profit sharing	**34,633**	**34,799**	**33,305**	**34,321**	**34,914**	**103,015**	**102,540**
Net Taxes	(9,862)	(10,066)	(9,752)	(9,647)	(10,616)	(28,802)	(30,015)
Net Income	**24,771**	**24,733**	**23,553**	**24,674**	**24,298**	**74,213**	**72,525**
Other integral income for the period:							
Valuation of tradable financial instruments	0	0	90	(44)	33	0	79
Valuation of financial instruments held to collect or sell	2,314	(2,089)	(1,817)	1,141	(2,893)	9,289	(3,569)
Valuation of derivative financial instruments for cash flow hedges	0	0	0	1,329	466	3	1,795
Remeasurement of defined benefits to employees	61	(2,611)	269	(3,870)	256	(4,828)	(3,346)
Other comprehensive income for the period	2,375	(4,700)	(1,458)	(1,444)	(2,138)	4,464	(5,041)
Integral result	**27,146**	**20,033**	**22,095**	**23,230**	**22,160**	**78,677**	**67,484**
Net Income attributable to:							
Controlling Interest	24,782	24,735	23,553	24,674	24,298	74,245	72,525
Non-controlling interest	(11)	(2)	0	0	0	(32)	0
	24,771	24,733	23,553	24,674	24,298	74,213	72,525
Net Income attributable to:							
Controlling Interest	27,157	20,035	22,095	23,230	22,160	78,709	67,484
Non-controlling interest	(11)	(2)	0	0	0	(32)	0
	27,146	20,033	22,095	23,230	22,160	78,677	67,484
Basic Earnings per Ordinary share (pesos per share)	1.63	1.63	1.55	1.63	1.60	4.89	4.78

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.

José Luis Elechiguerra Joven	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 September 30, 2026		
Operating activities		
Income before income taxes		102,540
Adjustments associated with items of investing activities:		
Losses or reversal of losses due to impairment of long-lived assets	243	
Depreciation of property, furniture and fixtures	2,060	
Amortization of installation expenses	1,681	
Amortization of intangible assets	1,755	
Participation in the net result of other entities	(532)	5,207
Changes in operating activities		
Change in margin call accounts (financial derivatives)		2,916
Change in investments in financial instruments (securities) (net)		(69,105)
Change in debtors from repurchase agreement (net)		36,839
Change in derivatives (assets)		(20,955)
Change in loan portfolio (net)		(163,647)
Change in other accounts receivable (net)		(66,659)
Change in foreclosed assets (net)		(228)
Change in other operating assets (net)		(2,502)
Change in deposits		49,163
Change in interbank and other institutional loans		16,260
Change in repurchase agreements		163,307
Change in collaterals sold or delivered in guarantee		(56,538)
Change in derivative financial instruments (liability)		36,662
Change in other operating liabilities		46,005
Change in hedging instruments (of hedge items related to operation activities)		734
Change in employee benefits assets/liabilities		(6,236)
Change in other accounts payable		7,939
Income tax paid		(33,329)
Net cash flows used in operating activities		48,373
Investment activities		
Proceeds from the disposal of property, furniture and fixtures		49
Payments for the acquisition of property furniture and fixtures		(3,324)
Proceeds from disposal of subsidiaries		77
Payments for acquisition of associates, joint ventures and other long-term investments		2
Payments for intangible asset acquisitions		(2,954)
Net cash flows used in investment activities		(6,150)
Financing activities		
Cash Dividend Payments		(50,250)
Cash dividend payments to Adquira Mexico (non-controlling interest)		(30)
Payments related to financial instruments classified as liabilities		(697)
Net cash flows from financing activities		(50,977)
Net increase or decrease in cash and cash equivalents		(8,754)
Effects of changes in the value of cash and cash equivalents		69
Cash and cash equivalents at the beginning of the period		231,067
Cash and cash equivalents at the end of the period		222,382

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.

José Luis Elechiguerra Joven	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 September 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				(50,250)					(50,250)		(50,250)
Dividend Payment Adquira Mexico										(30)	(30)
Divestment of Adquira Mexico									(77)		(77)
Total	**-**	**-**	**-**	**(50,250)**	**-**	**-**	**-**	**-**	**(50,250)**	**(107)**	**(50,357)**
INTEGRAL RESULT											
Net result				72,525					72,525	-	72,525
Other comprehensive results											
Valuation of tradable financial instruments					79				79		79
Valuation of financial instruments held to collect and sell						(3,569)			(3,569)		(3,569)
Valuation of derivative financial instruments for cash flow hedges							1,795		1,795		1,795
Remeasurement of defined employee benefits								(3,346)	(3,346)		(3,346)
Total	**-**	**-**	**-**	**72,525**	**79**	**(3,569)**	**1,795**	**(3,346)**	**67,484**	**-**	**67,484**
Balances as of September 30, 2026	**24,143**	**15,860**	**6,901**	**389,517**	**159**	**(1,992)**	**1,795**	**(19,122)**	**417,261**	**-**	**417,261**

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.

José Luis Elechiguerra Joven	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 3Q26 Financial Report (in Spanish) where you can find the explanations and effects.

***



BBVA Mexico

Quarterly Financial Report 3Q26

Contact

Investor Relations

investorrelations.mx@bbva.com

http://investors.bbva.mx