3Q26

Investor Relations

# BBVA MEXICO

# Disclaimer

This document has been drafted for information purposes and for the use of BBVA México, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México (BBVA México) investors to whom it is addressed, in order to facilitate their understanding of certain information regarding BBVA México, and only refers to the businesses of BBVA in México. For detailed financial information about BBVA México, please visit the Bank's website www.bbva.mx.

The information contained herein (hereinafter "Information") shall not be deemed to be considered in any case as financial advice, investment advice, tax/legal advice or otherwise nor an offer to sell or a solicitation to acquire or dispose of an interest in securities, nor a recommendation to buy or sell securities or enter into any transaction nor should it be relied upon to make any sort of decision in any direction. BBVA México does not assume any obligation whatsoever to communicate any changes to this document or to update its contents.

BBVA México has obtained the information included in this document from sources considered to be reliable. However, notwithstanding the fact that reasonable measures were taken to assure that the Information contained herein is not mistaken or misleading, BBVA México does not represent or warrant, either express or implicit, its accuracy, integrity or correctness.

Investors or potential investors who have access to this document should be aware that the securities, instruments or investments to which it may refer may not be appropriate for them due to their specific investment goals, financial positions or risk profiles, as these have not been taken into account to prepare this report. Therefore, investors should make their own investment decisions considering said circumstances and obtaining such specialized advice as may be necessary.

BBVA México accepts no liability of any type for any losses arising from the use of this report or its contents. In no case BBVA México, its branches, and/or its directors, officers, employees and authorised personnel shall be held responsible for any damage, losses, claims, or any sort of expenses that could result from the use of this document or from its contents.

The Information must be treated as confidential and no part of this document may be (i) copied, photocopied or duplicated by any other form or means (ii) redistributed (iii) quoted or (iv) furnished to any other person or entity without the prior written consent of BBVA México. It is understood that its recipients accept all of the warnings and conditions contained herein in its integrity. All the data contained in this document is set forth as an example and is due to change.

This document is the property of BBVA México. Any denominations, designs, and logos are registered trademarks of BBVA México.

# We are part of a solid international financial group

BBVA

## GLOBAL PRESENCE BBVA
(SEPTEMBER)

Countries
**>27**

Branches
**5,517**



Employees
**127.216**

## FINANCIAL METRICS
(9M26 | MILLION EUROS)

| Net Income | Performing Loans |
|---|---|
| 9,066 | 540,767 |
| **Total Assets** | **Deposits** |
| 986,191 | 539.563 |

## AI TRANSFORMATION STRATEGY

### Objectives

**Clients**
Smart multimodal advisors
Hyper personalization

**Processes**
Smart E2E automation
New processes definition

**Employees**
Empower our employees with AI tools

## ESG DEVELOPMENT

Sustainable Business Pipeline Target
**700 MM€**
2025-2029

Channeled 2025-9M26
**254 MM€**
BBVA

# BBVA Mexico with a success history...

## 1932

Bancomer is founded under the name of *Banco de Comercio*

## 1991

Creation of Grupo Financiero Bancomer

## 1996-1997

Afore, Seguros y Pensiones Bancomer were created

## 2000

GFBB born from merger of BBV-Probursa and Bancomer. Acquires Banca Promex

## 2005

GFBB acquires Hipotecaria Nacional

## 2021

Name change to BBVA México

## 2022

BBVA Mexico celebrates 90 years contributing to the development of the Mexican economy

## 2025

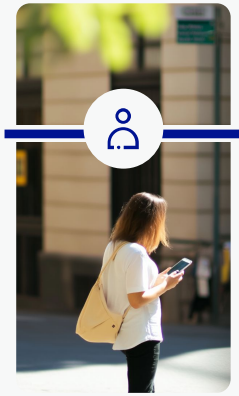
New strategic plan 2025-2029

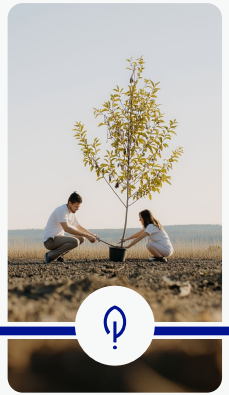


# Business Model & Strategy

# Our purpose: Support your drive to go further

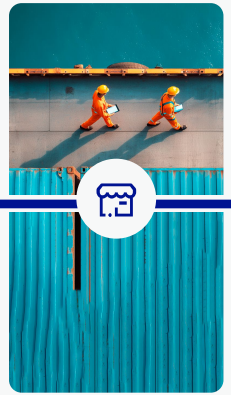
Embed a **Radical Client Perspective** in All We Do





Boost **sustainability** as a Growth Engine

Scale up All **Enterprise Segments**





Promote a **Value and Capital Creation Mindset**



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

Strengthen Our **Empathy,** Succeed as a **Winning Team**



# BBVA Mexico's Footprint

(SEPTEMBER)

**#1** Consolidating our leadership position

**INFRASTRUCTURE**

- 14,532 ATMs
- 1,616 Branches

**SOCIAL IMPACT**

- 35.0 M Customers
- 45,414 Employees

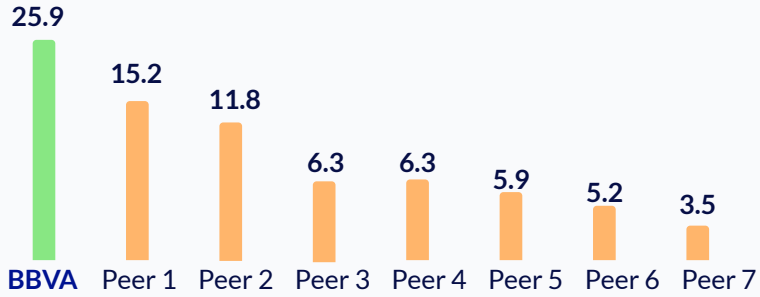
**INNOVATION**

- 28.0 M Mobile Clients
- 76% Digital Transactions

BBVA

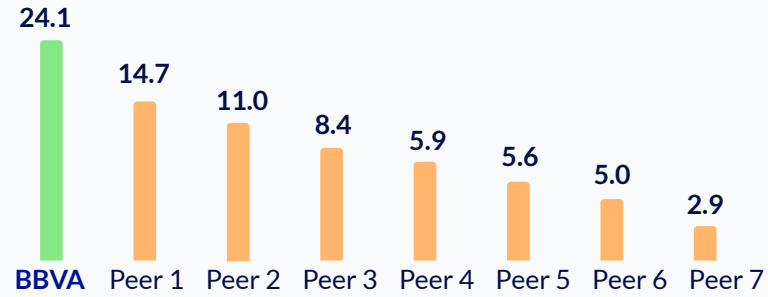
## Performing Loans Market Share

(STAGE 1,2 | AUG.26 | %)




## Deposits Market Share

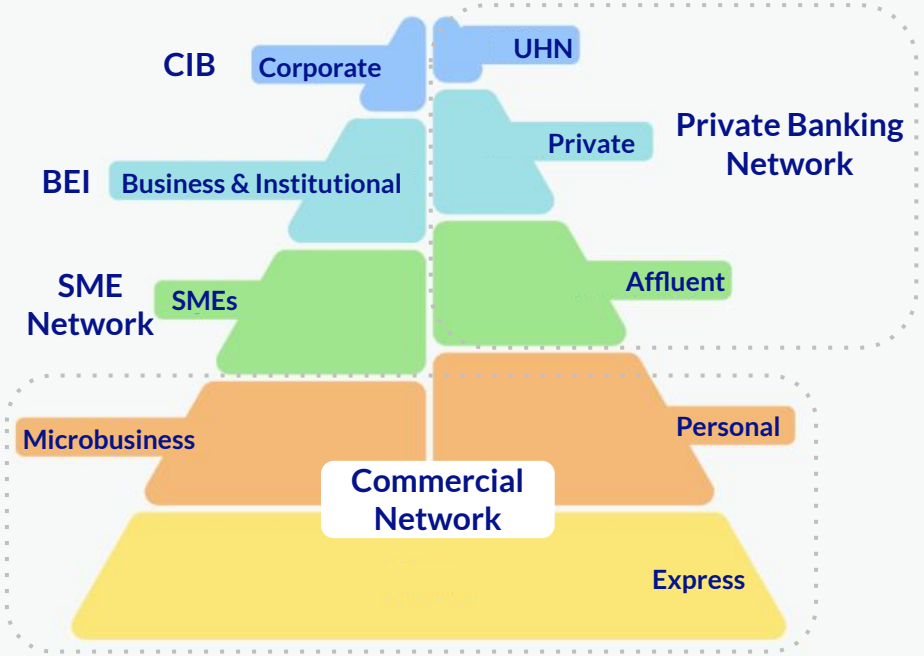
(DEMAND + TIME DEPOSITS | AUG.26 | %)



# Differentiated business model

Our Core Strength

A highly segmented customer base of **35.0 M customers**




## Investment & Innovation

Investment acts as a pillar and key driver to continue our technological transformation.

*Focusing on cutting-edge technology, next-gen digital channels, products, and tailored services.*

## Personalized Customer Focus

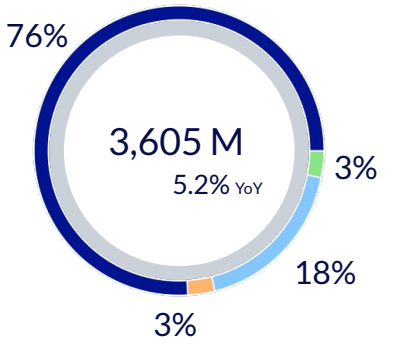
Specialized and personalized attention designed for each specific customer segment.

*Consistently raising the bar to provide higher quality service and deeper client empathy.*

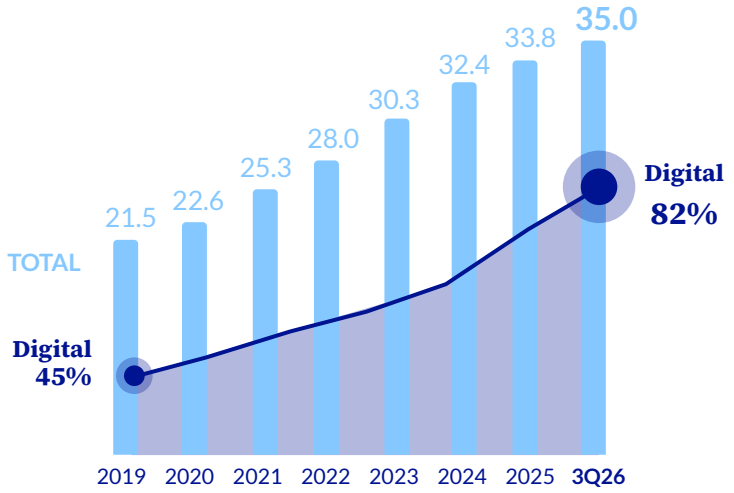
# We promote financial inclusion through digital innovation

BBVA

## TOTAL FINANCIAL TRANSACTIONS
(9M26 | MILLIONS | EX POS TERMINALS)




## CLIENTS EVOLUTION
(MILLION)



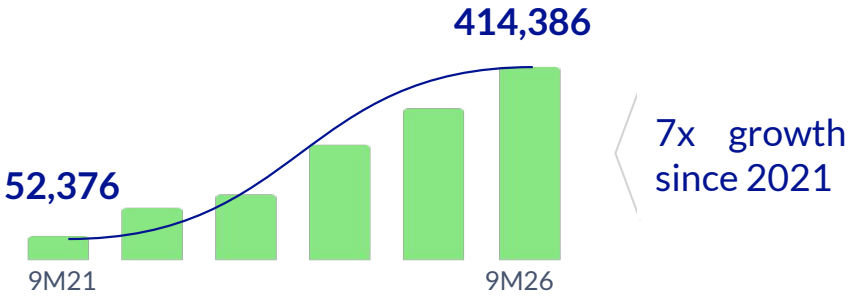
# Driving growth through sustainable finance

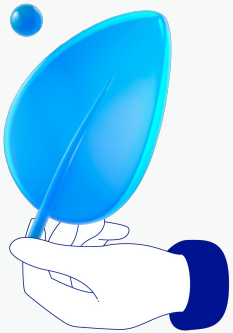
**ESG CHANNELING**
(9M26 | MXN MN)

**Total**
**414,386**

**Inclusive growth**
**108,619**

**Environment**
**305,768**



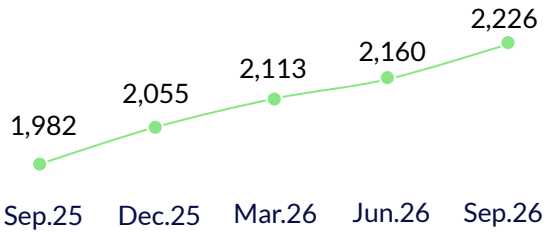
BBVA Mexico acted as lead placement agent for Fibra Uno's MXN 7.5 billion green bond issuance, attracting over MXN 18 billion in demand (2.5x oversubscribed) and achieving the company's best-ever pricing levels for comparable local maturities.

BBVA Mexico's Investment Academy has generated 43.7 million digital impressions and 3.2 million clicks since its launch in November 2025, promoting financial education and expanding access to investment knowledge.

# Financial Performance 9M 2026

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

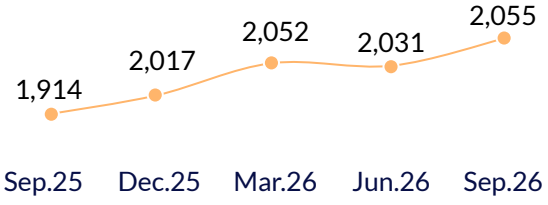
## PERFORMING LOANS
(BP)




+3.0% QoQ

+12.3% YoY

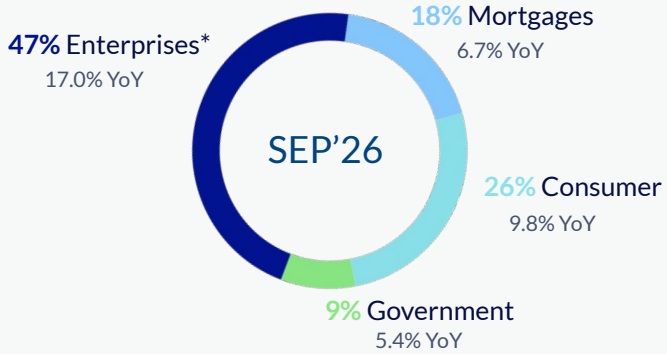
## DEPOSITS
(BP)



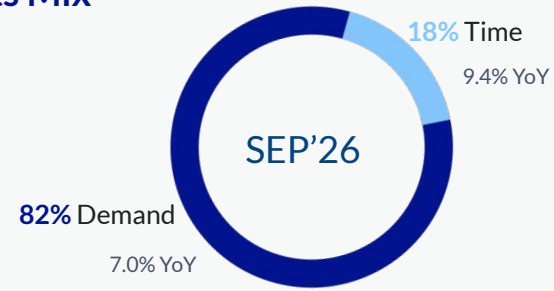

+1.1% QoQ

+7.4% YoY

## Loan Mix




## Deposits Mix




* Includes Financial Entities

# Profit & Loss 3Q26

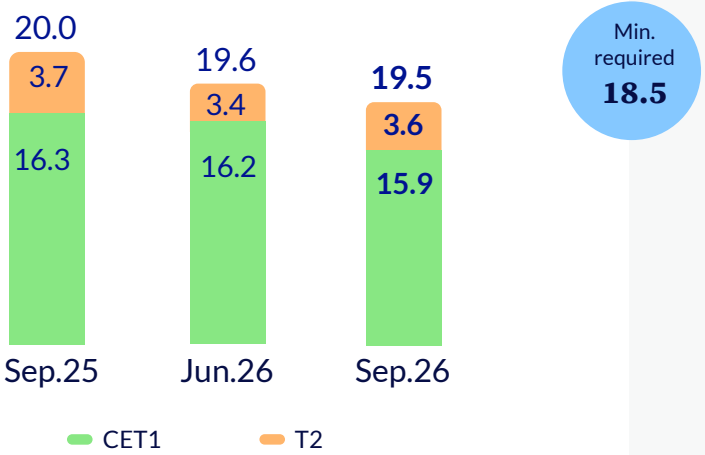
| BBVA Mexico (mp) | 3Q25 | 2Q26 | 3Q26 | Q-o-Q(%) | 9M25 | 9M26 | Y-o-Y(%) |
|---|---|---|---|---|---|---|---|
| Net Interest Income | 59,054 | 64,179 | 65,712 | 2.4 | 173,124 | 192,177 | 11.0 |
| Provisions for loan losses | -15,529 | -18,127 | -18,936 | 4.5 | -43,888 | -58,366 | 33.0 |
| **Net Interest Income after provisions** | **43,525** | **46,052** | **46,776** | **1.6** | **129,236** | **133,811** | **3.5** |
| Fees & 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 Income | -2,211 | -2,359 | -2,558 | n.a. | -6,213 | -4,634 | -25.4 |
| **Gross Income** | **58,133** | **59,529** | **60,662** | **1.9** | **173,486** | **179,323** | **3.4** |
| Non-Interest Expenses | -23,548 | -25,302 | -25,830 | 2.1 | -70,846 | -77,315 | 9.1 |
| Net Operating Income | 48 | 94 | 82 | -12.8 | 375 | 532 | 41.9 |
| **Income Before Tax** | **34,633** | **34,321** | **34,914** | **1.7** | **103,015** | **102,540** | **-0.5** |
| Taxes | -9,862 | -9,647 | -10,616 | 10.0 | -28,802 | -30,015 | 4.2 |
| **Net Attributable Profit** | **24,771** | **24,674** | **24,298** | **-1.5** | **74,213** | **72,525** | **-2.3** |

Figures under local accounting standards with BBVA Mexico data.

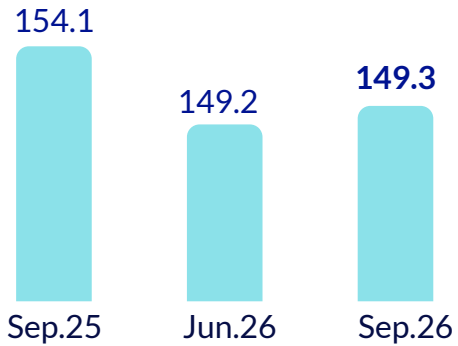
# Ample capital levels and comfortable liquidity position

BBVA

## TOTAL CAPITAL RATIO
(%)




## LOCAL LIQUIDITY COVERAGE RATIO
(%)




Shielded by solid liquidity and capital ratios well above minimum required

# BBVA Mexico Investor Relations

https://investors.bbva.mx

**email:** investorrelations.mx@bbva.com


BBVA