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Group's Profile

Grupo Financiero BBVA México, S.A. de C.V., is a holding company authorized to be organized and operate as a subsidiary financial group of Banco Bilbao Vizcaya Argentaria (hereinafter "BBVA"), which offers a wide range of financial services through the largest distribution network in Mexico. It has a presence throughout Mexico and is made up of different entities that provide a wide variety of financial products and services.



Profile

GRI 102-16

Our Aspiration

Strengthen the relationship with the customer...

- Helping our customers make the best financial decisions by providing relevant advice
- Providing the best solutions that generate trust: clear, simple, transparent and with fair conditions
- Through an easy and convenient experience: autonomously (DIY), through digital channels or human interaction

Redefining our value proposal focused on the real needs of our customers

Purpose
 "To bring the age of opportunity to everyone."

Values

GFBB's values are reflected in the day-to-day life of all employees of Grupo Financiero BBVA México, influencing all their decisions.



Customer comes first

- We are empathetic
- We have integrity
- We meet their needs



We think big

- We are ambitious
- We break the mold
- We amaze our customers



We are one team












- I am committed
- I trust others
- I am BBVA



Presence

GRI 102-2, 102-4, 102-6, 102-7

Grupo Financiero BBVA México serves its customers through a wide network of branches and other distribution channels such as ATMs, bank correspondents, point of sale terminals, Internet, mobile phones, among others. Additionally, it has specialized executives who provide differentiated and personalized service to both private and business customers and government entities.

 <p>13,400 ATMs</p>	 <p>1,291,449 <small>MXN millions</small> Performing portfolio</p>	 <p>65,502 <small>MXN millions</small> Net income</p>
 <p>1,716 Branches</p>	 <p>15.6 million Digital customers</p>	 <p>1,461,645 <small>MXN millions</small> Bank deposits (demand + term, general public)</p>
 <p>658,368 Point of sale terminals</p>	 <p>15.1 million Mobile customers</p>	 <p>553,909 <small>MXN millions</small> Assets managed in investment funds</p>
 <p>25.3 million Active customers</p>	 <p>37,791 Correspondent banks*</p>	



#1 as the recommended Bank by customers.

*Includes banking and foreign exchange



State	Branches	ATMs
Aguascalientes	20	175
Baja California Norte	52	421
Baja California Sur	20	139
Campeche	14	112
Chiapas	35	267
Chihuahua	52	431
Mexico City	257	2,147
Coahuila	42	392
Colima	10	77
Durango	22	147
State of Mexico	170	1,529
Guanajuato	77	524
Guerrero	31	209
Hidalgo	30	274
Jalisco	177	1,165
Michoacán	79	527
Morelos	27	189
Nayarit	21	143
Nuevo León	106	689
Oaxaca	27	213
Puebla	61	487
Querétaro	31	272
Quintana Roo	22	280
San Luis Potosí	29	195
Sinaloa	39	273
Sonora	49	402
Tabasco	33	245
Tamaulipas	42	388
Tlaxcala	8	85
Veracruz	74	637
Yucatán	35	223
Zacatecas	24	143

National:



13,400
ATMs



1,716
Branches

Source: Grupo BBVA México.
Figures as of December 2021.















History

- 1945 ● The Bank was founded in Mexico City under the name of Nuevo Mundo, S.A.
- 1957 ● Nuevo Mundo, S.A. changed its name to Financiera Bancomer, S.A.
- 1977 ● Financial Bancomer, S.A. merged with the companies that made up the financial group called "Sistema Bancos de Comercio" as merged companies that were extinguished and changed its name to Bancomer, S.A.
- 1982 ● The Mexican government nationalized banks, including Bancomer, becoming Sociedad Nacional de Crédito.
- 1991 ● Bank privatization. Grupo Financiero Bancomer (GFB) is formed, which acquires control of Bancomer, becoming a Multiple Banking Institution, a member of the Financial Group.
- 1996 ● Seguros Bancomer, S.A. de C.V. is created.
- 1997 ● Pensiones Bancomer, S.A. de C.V. is created.

- 2000 ● BBVA capitalized Bancomer with USD 1,400 million and Grupo Financiero BBVA Bancomer, S.A. de C.V. was born (hereinafter "GFBB") as a result of the merger of Grupo Financiero Bancomer, S.A. de C.V., as surviving company and Grupo Financiero BBV-PROBURSA, S.A. de C.V., as disappearing company.
- Bancomer, S.A. merged with Banca Promex, S.A., Institución de Banca Múltiple and is consolidated as the largest financial institution in Mexico.
- 2002 ● GFBB becomes a subsidiary holding company of BBVA.
- 2005 ● GFBB acquires Hipotecaria Nacional, an important mortgage SOFOL (Sociedad Financiera de Objeto Limitado), which, when joined with BBVA Bancomer's mortgage network, created Banca Hipotecaria, which was comprised of 120 specialized branches.
- 2009 ● The merger of BBVA Bancomer, as surviving company, and BBVA Servicios, as disappearing company, takes place.
- 2013 ● Afore BBVA Bancomer is sold to Afore XXI Banorte. GFBB consolidated its shareholding in Seguros BBVA Bancomer with a 99.99% holding.
- 2016 ● Sale of the subsidiaries of Bancomer USA.
- 2018 ● Grupo Financiero BBVA México issues the first green bond from a private bank in Mexico.
- 2019 ● Global unification of the brand in all the geographies where BBVA operates. With this, in Mexico from that date the brand, "BBVA Bancomer" becomes "BBVA".
- 2020 ● BBVA launched its Global Sustainability Policy.
- 2021 ● BBVA's Global Sustainability unit was created.
- BBVA Bancomer, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA Bancomer, changed its name to BBVA México, S.A., Institución de Banca Múltiple, Grupo Financiero BBVA México.
- Grupo Financiero BBVA Bancomer, S.A. de C.V., changed its name to Grupo Financiero BBVA México, S.A. de C.V.

Leadership and accolades

BBVA México Leadership 2021 market share

 <p>22.8% ATMs</p>	 <p>23.7% Performing Portfolio</p>	 <p>28.7% Government loans</p>
 <p>14.7% Branches</p>	 <p>30.3% Consumer + Credit Cards</p>	 <p>23.6% Bank deposits (demand + full term)</p>
 <p>45.0% POSs</p>	 <p>25.7% Mortgage loans</p>	 <p>27.2% Deposits on demand</p>
 <p>22.2% Total Assets</p>	 <p>31.2% Auto loans</p>	 <p>21.2% Mutual funds</p>

Figures in percentages, unless otherwise indicated.

Sources: National Banking and Securities Commission (hereinafter "CNBV") and Mexican Association of Stock Market Intermediaries (hereinafter "AMIB").

CNBV Information: Bank with Sofom.

Mutual Funds: Assets managed in investment companies without duplicities.

Information as of December 2021.



We are the #1.

2021 awards and accolades



Grupo Financiero BBVA México **ranked 1st** in the **Top 500 Companies against Corruption**

In 2021, Expansión magazine recognized Grupo Financiero BBVA México with the first place in the ranking of the 500 Companies against corruption due to the leadership shown through the Code of Conduct, the Whistleblower Channel, the Anti-Corruption Policy, the Program "I am of integrity" and its risk identification system. GFBB obtained a score of 100/100, an honor shared with other companies in the guild and other sectors. Also, BBVA Seguros México and BBVA Pensiones México were awarded as part of the same recognition.



Grupo Financiero BBVA México ranked in the **Top 3** in the **"Most Attractive Employers in Mexico"** ranking by Universum

Grupo Financiero BBVA México ranked third in Universum's "The Most Attractive Employers in Mexico 2021" ranking. This result reflects a 3-tier increase compared to 2020 and shows that GFBB has become a benchmark in terms of the most attractive companies to work for. This survey analyzes the opinion of more than 50,000 students from 165 universities and 136 areas of study; As a result, in 2021, Grupo Financiero BBVA México was recognized for its job stability, leadership in innovation of financial solutions, inclusion and social responsibility.



Grupo Financiero BBVA México **ranked 1st** in the **financial sector** in the **"Employers for Youth"** (EFY) survey

This year, Grupo Financiero BBVA México once again obtained the first position in the financial sector in the Employers for Youth (EFY) survey. This recognition translates the evaluation of young professionals under 35 years of age in Mexico who highlighted the opportunities for job development, innovation and the culture of diversity of GFBB.



Grupo Financiero BBVA México received the Gallup Award for “Exceptional Workplace”

In 2021, Grupo Financiero BBVA México received the award for "Exceptional Workplace" as a result of the evaluation of employee commitment in the Gallup survey. GFBB obtained an overall average result of 4.46 in this survey that covers, among other aspects, the satisfaction, development, well-being and diversity of the workforce; This result reflects the impact of the Bank's ongoing efforts to promote the health, growth and inclusion of its employees. Thus, Grupo Financiero BBVA México stands out for being the Group's geography with the highest level of commitment to its workforce and is positioned in the quartile of the most committed companies in the country.



Grupo Financiero BBVA México is “Bank of the Year in Mexico 2021” by “The Banker” and “LatinFinance”

On the one hand, the British magazine “The Banker” recognized Grupo Financiero BBVA México as the “Best Bank in 2021” due to its efforts in digital transformation and innovation. This achievement highlights the support that Grupo Financiero BBVA México grants to its customers to help them achieve their goals. On the other hand, the international magazine “LatinFinance” recognized GFBB as “Sustainable Finance Bank of the Year” due to its experience, creativity and performance in sustainable finance.



Grupo Financiero BBVA México ranked 1st in the Ranking of the Most Responsible Companies in Mexico within the financial sector and ranked 3rd overall, “Merco, ESG Responsibility”

In 2021, Grupo Financiero BBVA México was recognized as the financial institution with the greatest environmental, social and corporate governance commitment within the “Merco Responsibility ESG” (Environmental, Social and Governance) ranking of the Corporate Reputation Business Monitor (Merco).



Grupo Financiero BBVA México ranked in the Top 25 Most Innovative Companies by “IT Masters MAG” magazine

Since 2000, "IT Masters Mag" magazine has recognized the most innovative organizations that promote the use of information technologies in their business model and thus promote the competitiveness of the Mexican economy. In 2021, Grupo Financiero BBVA México was recognized as one of the top 5 most innovative companies in the private sector.

Additionally, Grupo Financiero BBVA México obtained the following awards and recognitions in 2021:

- Distinction “Socially Responsible Company” for 21 consecutive years for Grupo Financiero BBVA México, CEMEFI
- “Healthy Responsible Company” Distinction, Workplace Wellness Council Mexico
- Mexico’s best supply chain finance providers 2021 by Global Finance
- Honorable Mention, Global SME Finance Forum / SMEs
- Rating of “Excellent” to the Trustee department, with a stable outlook, by S&P Global Ratings
- Best Place to Code, Software Guru
- “BBVA México, 4th place in the Corporate Reputation Business Monitor”, Merco
- “One of the 50 most sustainable companies”, Executive World

