

Group's Profile

Grupo Financiero BBVA México, S.A. de C.V., is a financial holding company authorized to operate as a subsidiary of Banco Bilbao Vizcaya Argentaria ("BBVA"). With a presence throughout Mexico, we offer a wide range of financial services through the largest distribution network in the country.

02

Profile

GRI 2-23

Aspiration

Improve customer relationships by:

- Providing relevant advice to **help them make the best financial decisions.**
- **Offering the best solutions** that inspire trust: clear, simple, transparent, and with fair conditions.
- **Delivering an easy and convenient experience**, either through DIY options, digital channels, or human interaction.

Redefining our value proposal focused on the genuine needs of our customers.

Purpose

Make available to all the **opportunities of this new era.**

Values

At Grupo Financiero BBVA México, employees live the company's values in their daily activities.



THE CUSTOMER COMES FIRST

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



WE THINK BIG

- We are ambitious
- We break the mold
- We surprise the customer



WE ARE A TEAM

- I am committed
- I trust the other
- I am BBVA

Presence GRI 2-1, 2-6



Grupo Financiero BBVA México offers a comprehensive range of financial services to its customers through various channels including branches, ATMs, banking correspondents, point-of-sale terminals, internet, and mobile applications. Moreover, it has a team of specialized executives who provide personalized and differentiated services to both individual and corporate customers, as well as government entities.

1,732
Branches

36,522
Correspondents banks*

14,019
ATMs

1,492,329 MXN millions
Performing portfolio

673,395
Point of sale terminals

84,840 MXN millions
Net income

28 millions
Total active customerss

1,609,334 MXN millions
Bank deposits
(demand + term, general public)

19.2 millions
Digital customers

604,683 MXN millions
Assets managed in investment
funds

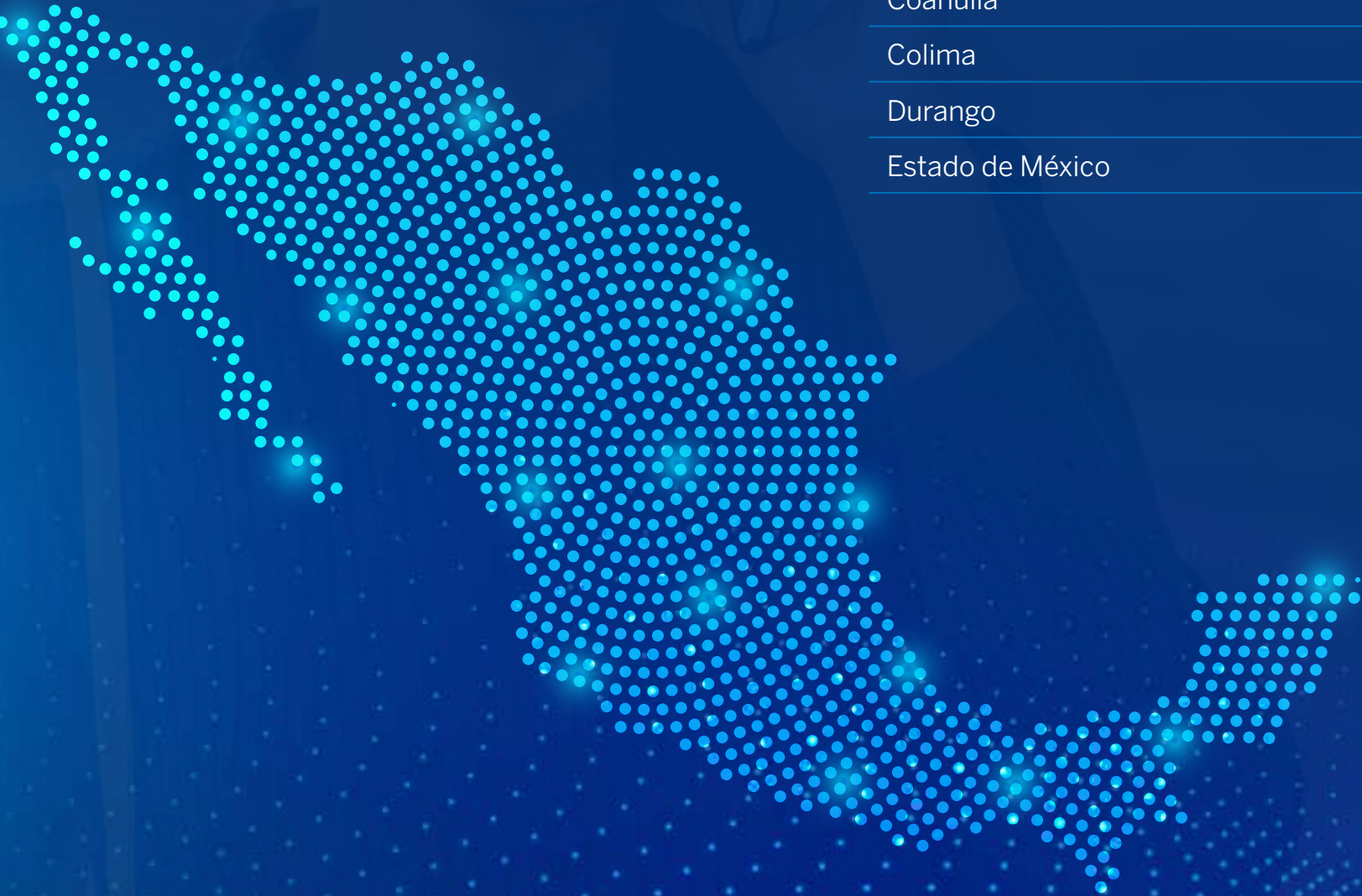
18.9 millions
Mobile customers

*Includes banking and foreign exchange

NATIONAL

1,732 Branches

14,019 ATMs



State	Branches	ATMs
Aguascalientes	20	177
Baja California Norte	52	415
Baja California Sur	20	142
Campeche	14	114
Chiapas	37	283
Chihuahua	53	435
Mexico City	254	2,212
Coahuila	43	407
Colima	10	77
Durango	23	151
Estado de México	172	1,618

State	Branches	ATMs
Guanajuato	80	564
Guerrero	31	209
Hidalgo	30	290
Jalisco	181	1,198
Michoacán	79	553
Morelos	27	197
Nayarit	21	137
Nuevo León	107	748
Oaxaca	27	224
Puebla	60	549
Querétaro	32	292
Quintana Roo	24	298
San Luis Potosí	29	232
Sinaloa	39	291
Sonora	49	397
Tabasco	33	243
Tamaulipas	44	438
Tlaxcala	7	85
Veracruz	74	661
Yucatán	36	239
Zacatecas	24	143

* BBVA México scope, does not include a branch belonging to the Houston agency.

Welcome
to a journey through time

90 YEARS IN MEXICO

1932

Banco de Comercio, S.A.
is founded in Mexico.

1945

The Bank was founded in Mexico City under the name Nuevo Mundo, S.A.

1957

El 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 and acquires control of Bancomer, becoming a Multiple Banking Institution, a member of Grupo Financiero Bancomer. In the following years of this decade, Seguros Bancomer, S.A. de C.V. and Pensiones Bancomer, S.A. de C.V. were created.

2002

GFBB becomes a subsidiary holding company of BBVA.

2013

Afore BBVA Bancomer is sold to Afore XXI Banorte. GFBB consolidated its shareholding in Seguros BBVA Bancomer with a 99.99% holding.

2000

BBVA BBVA capitalized Bancomer with USD 1.4 billion and created Grupo Financiero BBVA Bancomer, S.A. de C.V. (hereinafter "GFBB") as a result of the merger of Grupo Financiero Bancomer, S.A. de C.V., the merging company that survived, and Grupo Financiero BBV-PROBURSA, S.A. de C.V., the merged company that was extinguished.

Bancomer, S.A. merged Banca Promex, S.A., Institución de Banca Múltiple and is consolidated as the largest financial institution in Mexico.

2009

The merger of BBVA Bancomer, as surviving company, and BBVA Servicios, as disappearing company, takes place.

2016

Sale of the subsidiaries of Bancomer USA.



2018

Grupo Financiero BBVA México issues the first green bond from a private bank in Mexico.

2020

Sustainability is established as a strategic priority and the Global Sustainability Policy is launched.

2022

BBVA celebrates **90 years with Mexico**. We are the #1 bank in the country.

2019

Global unification of the brand in all locations where BBVA operates. With this, in Mexico from that date the brand, “BBVA Bancomer,” becomes “BBVA”.

2021

BBVA's Global Sustainability area 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.

BBVA México Leadership

22.9%
ATMs

25.6%
Mortgage loans

14.6%
Branches

29.4%
Auto loans

54.4%
POS terminals

29.2%
Government loans

22.0%
Total Assets

24.4% Bank deposits
(demand + full term)

24.4%
Performing Portfolio

27.8%
Demand deposits

30.0%
Consumer + Credit Cards

22.3%
Mutual funds

MARKET SHARE

We are **#1**

Figures in percentages, unless otherwise indicated.

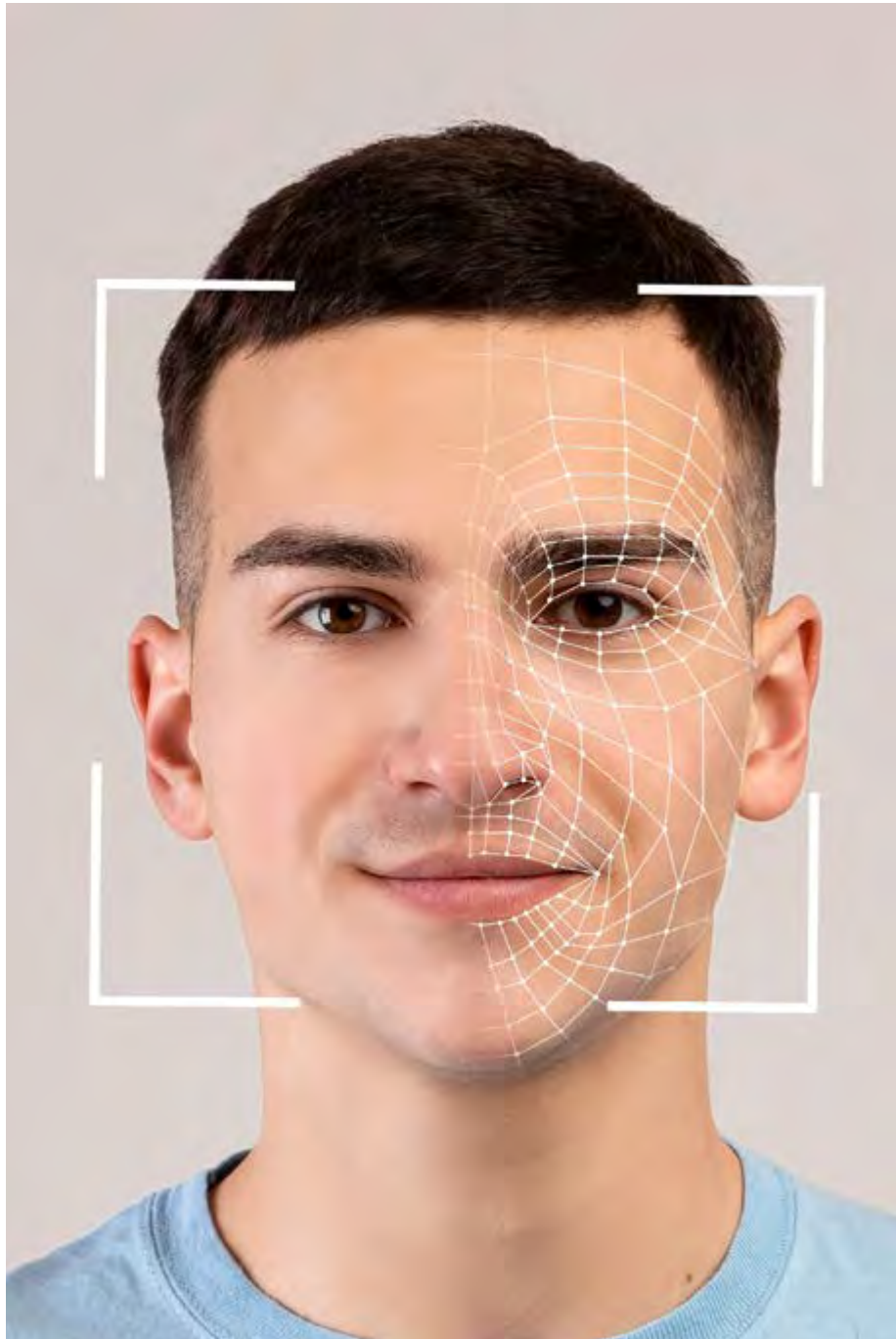
Sources: CNBV, AMIB.

CNBV Information: Bank with Sofom and Subsidiaries.

Mutual Funds: Assets managed in investment companies without duplicities.

Information as of December 2021.

2022 awards and accolades



Grupo Financiero BBVA México was recognized by different entities in Mexico, the Americas and Europe for its outstanding performance in areas such as innovation, job creation, organizational climate and responsible investment, among others.

Best digital bank in Europe and Latin America *in Innovation in Digital Banking Awards – The Banker*

Grupo Financiero BBVA México was recognized by the British magazine “The Banker” for its efforts in its digitalization strategy to provide customers with convenient, simple and accessible channels so that they can interact with BBVA when and how it is most convenient for them.

BBVA, leader in Mexico in digital identity verification *Global Finance and Contact Center Hub*

Veridas’ voice recognition tool for BBVA’s Mexican pension customers has been honored by the consulting firm Gartner at the Identity & Access Management Summit in 2022. At the identity issues benchmark event, BBVA and Veridas showcased their successful adoption of new identity and access management (IAM) approaches and technologies.

The project has garnered significant recognition, with Global Finance naming it the most innovative fraud detection tool in its Innovators 2022 awards, and Contact Center Hub honoring it as the best IT project for customer engagement in the Platinum Contact Center Awards.

Mexico’s 2022 Most Attractive Employers *Univsum*

Grupo Financiero BBVA México has been ranked as the top bank and second-best company for university students in Mexico in the 2022 Most Attractive Employers in Mexico ranking. This achievement highlights GFBB’s leadership in job stability, professional development, innovation in financial solutions, inclusion, and social responsibility. The ranking is based on the feedback of over 42,000 students from 165 universities across the country.

Merco, ESG Responsibility Ranking *Merco*

The company secured the 4th position in the overall ranking of the Most Responsible Companies in Mexico and emerged as the top-ranking company in the financial sector.

First place in the financial sector

Employers for Youth México

Grupo Financiero BBVA México once again ranked first in the financial sector in the Employers for Youth (EFY) survey, in which young professionals of 35 years of age or younger in Mexico highlighted the job development opportunities, innovation and diversity culture of BBVA México.

Gallup Survey

At BBVA México, we prioritize listening to our employees to create the best workplace. In the Gallup 2022 survey, 35,867 employees participated, and our overall average score of 4.51 places us among the most committed companies in Mexico. Moreover, we have the highest employee engagement score within the Group in this geography.

2022 Best Investment Bank in Mexico

Latin Finance

BBVA was recognized as Best FX Bank in Latin America by Global Finance, which compiles its ranking based on transaction volume, market share, scope of global coverage, customer service, competitive pricing and innovative technologies.

Excellent rating for the Fiduciary area

S&P Global Ratings

S&P Global Ratings confirmed for the second consecutive year BBVA México’s Excellent Fiduciary rating; this rating recognizes management capacity, organizational structure, as well as operational capacity.

For 22 years in a row, Grupo Financiero BBVA México has been recognized with the **Socially Responsible Company Distinction** by CEMEFI. Additionally, it secured the **top spot in the IC 500 Corporate Integrity Ranking** by Expansión Magazine.

