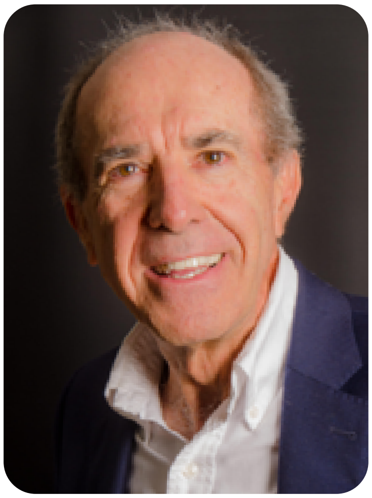
1. 2025 *at a Glance*

Read the messages from the Chairman of the Board of Directors and the CEO of BBVA Mexico, who are pleased to share the most significant financial and sustainability milestones achieved throughout 2025.

1.1 *Chairman's* Report



I am pleased to present our 2025 Annual Financial and Sustainability Report, a document that summarizes BBVA Mexico's overall performance and key achievements across financial, environmental, social, and governance (ESG) matters.

Guided by our strategic priority of advancing sustainability as a growth driver, with a steadfast focus on the environment and inclusive growth, we mobilized MXN 470,411 million toward social, climate-related, and natural capital projects in 2025—a 45% increase compared with the previous year.

In the environmental category, we mobilized over MXN 340,138 million for wholesale clients (corporate and institutional), representing 64% year-over-year growth. This result was primarily driven by our support to clients in the issuance of green bonds and through financing linked to sustainability performance targets. We also promoted the acquisition of hybrid and electric vehicle fleets, as well as sustainable financing for corporate supply chains.

Over MXN 340 billion mobilized for wholesale clients in the environmental category; +64% vs. 2024.

Throughout the year, we advised state and municipal governments through our local infrastructure and development program on the implementation of sustainable projects. By doing so, we helped advance our clients' transition plans and their 2050 decarbonization targets, particularly in carbon-intensive sectors—industries that are fundamental to the economy but are characterized by high greenhouse gas (GHG) emissions and significant energy consumption.

In the retail segment, more than MXN 13,464 million were mobilized toward climate change initiatives, including loans for energy-efficient housing, hybrid and electric vehicles, solar panels, and eco-friendly appliances.

Leveraging the reach and positioning of the BBVA App, we fostered sustainability among our digital clients by launching "TO2 por los bosques de México" (All for Mexico's Forests). Users can now calculate their CO_2 emissions directly within the app; if the result exceeds one ton of carbon dioxide, they can make financial contributions to forest conservation projects using debit cards, credit cards, or BBVA points.

We also made significant strides in managing the direct environmental impacts of our operations through the implementation of the BBVA Global Eco-efficiency Plan, which sets targets for energy consumption, emissions management, waste, and sustainable construction. Recently, the BBVA Tower received the Award of Excellence from the Council on Tall Buildings and Urban Habitat (CTBUH) in the 10 Year Award category. This recognition celebrates buildings that, a decade after their inauguration, continue to demonstrate outstanding performance in terms of design, functionality, sustainability, and contribution to the urban environment.

In the social category, we achieved a record 58% growth in mobilization. Over MXN 38,191 million was allocated to individuals and SMEs, with a focus on vulnerable segments (women, youth, entrepreneurs, and micro-businesses). Meanwhile, the combined total of social bond issuances and financing for infrastructure, health, education, and emergency response projects for companies, governments, and large corporations exceeded MXN 78,617 million.

Over MXN 38 billion mobilized for individuals and SMEs in the social category; 58% more than in 2024.

We continue to work toward improving financial health in the country through our robust BBVA Mexico Financial Literacy Program, which benefited more than 16.8 million people in 2025 through a wide range of workshops for clients, employees, and the general public.

We consolidated our position as a pioneering institution in Mexico by implementing a specialized service cell for People with Disabilities (PwD) through our Customer Care Center (CCC)—an initiative that promotes autonomy and accessibility for all our clients. Thanks to our technological and human infrastructure, we provided service to hearing-impaired individuals via video calls in Mexican Sign Language (LSM), offered specialized telephone assistance to visually impaired individuals through the BBVA Line integrated with our app, and provided dedicated care for senior citizens.

Guided by our value "We are one team," we fostered the professional development, engagement, and sense of belonging of our more than 46,000 employees. Notably, in 2025, our General Diversity, Equity, and Inclusion Policy was submitted to the Board of Directors for review and approval. While we have operated under its principles and guidelines for many years, this action is highly significant as it institutionalizes action from the highest level of the organization.

These results contribute to BBVA Mexico's recognition as a leading company, as evidenced by the MERCO Corporate, MERCO ESG, and MERCO Talent monitors. These rankings place us as the financial institution with the best reputation, the highest Environmental, Social, and Governance responsibility, and the best practices in talent attraction and retention.

We begin 2026 with great opportunities to continue accompanying our clients and all people in their ambition to go further. I am always grateful to our shareholders, investors, clients, employees, partners from other organizations, and everyone who is part of the BBVA community in Mexico.

Sincerely,
Jaime Serra Puche
CHAIRMAN OF THE BOARD OF DIRECTORS OF BBVA MEXICO

1.2 *CEO's* Report

In 2025, we consolidated BBVA Mexico's strategic direction within a dynamic and highly competitive environment. We reaffirmed our leadership in the country's financial system and moved forward with discipline in the implementation of our 2025–2029 Strategic Plan. In every branch, office, and central area, we demonstrated the quality that defines us: the conviction to make things happen. This belief is the driving force of BBVA Mexico. Beyond being the largest bank in the country, we aspire to remain Mexico's most relevant company—an institution that, through innovation, promotes consumption, encourages savings, and channels the investment necessary for the nation's progress. It is also this conviction that allows us to support 34 million clients in making better decisions and building a better future: the heart of our purpose.

During the year, we announced an investment plan exceeding MXN 100 billion, focused on strengthening our technological infrastructure, cybersecurity, and artificial intelligence capabilities—pillars that will sustain the bank's competitiveness and leadership in the coming years. As a result of this effort, we launched a new generation of financial services based on AI and hyper-personalization, allowing the BBVA App to continue evolving to adapt to each of our 27 million digital clients with greater precision and foresight.

In 2025, we surpassed MXN 2 trillion in our loan portfolio, consolidating our role as the country's financial engine by providing 25.6% of the system's total credit.

Within this leadership, the Micro, Small, and Medium Enterprise (MSME) segment remains a priority. The MSME portfolio reached MXN 155 billion, a 14.4% increase, achieving a 33% market share. Furthermore, we exceeded one million MSME clients, equivalent to 60% of all banked MSMEs in the country. Our approach combines financing with digitalization: we provide payment solutions for 355,000 businesses and boost their access to credit through models based on transactional data. In this context, initiatives such as "Avanzamos por México" (Moving Forward for Mexico), developed in collaboration with the Ministry of Tourism, strengthen the digitalization and formalization of strategic sectors, expanding the impact of our strategy beyond financing.

In the wholesale segment, the commercial portfolio reached MXN 1.103 trillion, a year-over-year increase of 4.1%. Consumer lending to households grew by 11.4%, reflecting our clients' trust and the Bank's strength. Meanwhile, mortgage financing maintained its momentum with 8.2% growth, reaffirming our position as a leading driver of housing in the country, originating one out of every four mortgages in the private banking sector.

We maintained a solid financial position with an NPL (Non-Performing Loan) ratio of 1.6% and a coverage ratio of 186%, levels that are among the most robust in the system. We surpassed MXN 3 trillion in total deposits;

time and demand deposits showed stable performance, reaching MXN 328 billion and MXN 1.677 trillion, respectively, while investment funds totaled MXN 1.1 trillion, up 12.6% from the previous year. Consequently, BBVA Mexico consolidated its leadership in funding in the banking system, with a 24.2% market share.

The Liquidity Coverage Ratio (LCR) stood at 158.3%, well above regulatory requirements. The Capital Adequacy Ratio (CAR) reached 20.2% at the close of 2025, comprised of 16.5% Tier 1 capital and 3.7% Tier 2 capital.

We advanced decisively in the digital realm. During 2025, we reached a total of 27 million digital customers, representing 80% of our total base, adding 2.1 million new digital clients by year-end. We processed 4.663 billion transactions, of which 73% were conducted through digital channels, solidifying an increasingly scalable and efficient operating model.

27 million digital customers, representing 80% of our total base.

This digital progress is accompanied by a sustained improvement in customer experience. We were once again recognized with a Net Promoter Score (NPS) of 70, maintaining a significant gap over our closest banking competitor. This result confirms the strength of our radically customer-centric model.

We continue to innovate to meet the needs of diverse segments. During the year, we evolved our savings offering for teenagers with the launch of "Cuenta para Chavos" (Youth Account), a digital solution for young people aged 12 to 17 that can be supervised by parents or legal guardians in a reliable, transparent, and secure environment.

This year, we ratified our solid commitment to education and inclusion by promoting high-impact social initiatives. Through the BBVA Mexico Foundation, we joined the Federal Government's program "Vive Saludable, Vive Feliz" (Live Healthy, Live Happy). In collaboration with Salud Digna and the Coppel Foundation, we participated in the "Ver para soñar" (Seeing to Dream) initiative, which conducts vision screenings and will deliver up to two million pairs of eyeglasses to primary school children in need. Additionally, we renewed our agreement with the Ministry of Public Education (SEP) for another six years to continue promoting the "Olimpiada del Conocimiento Infantil" (Children's Knowledge Olympiad), strengthening recognition for academic talent and expanding opportunities for outstanding students nationwide.

Inclusion also translated into concrete actions to improve the accessibility of our services: we launched financial literacy materials in Mexican Sign Language (LSM) and strengthened specialized service for clients with disabilities through our Customer Care Center. Furthermore, in response to natural disaster emergencies, the BBVA Mexico Foundation, in conjunction with the Televisa Foundation, delivered 36 tons of humanitarian aid to Poza Rica following rains and flooding, reaffirming our commitment to the most vulnerable communities.

We thank our team for their dedication and commitment as we continue to consolidate a solid and reliable institution that inspires trust and pride, and contributes to improve people's lives with integrity and results.

Sincerely,
Eduardo Osuna Osuna
VICE PRESIDENT OF THE BOARD OF DIRECTORS
AND CEO BBVA MÉXICO

1.3 Key *Highlights*

MXN 2.1 trillion
Performing loan portfolio

MXN 3.1 trillion
Total customer funds

MXN 116,358 million
Net income

33.8 million total customers

27.1 million digital customers

MXN 470,411 million Sustainable mobilization

MERCO Rankings

MERCO Most Reputable Companies: 1st place in the financial sector

MERCO Talent: 1st place in the financial sector

MERCO ESG: 1st place in the financial sector

+46,500 employees

17 ISO 14001-certified buildings

9 LEED-certified buildings

16.8 Financial Literacy Program beneficiaries

MXN 1.9 billion
Investment in BBVA Mexico Foundation programs