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7. Social *Performance*

Today more than ever, we are focused on supporting people in their drive to go further. This chapter describes the programs and projects that contribute to the comprehensive well-being of our clients, employees, and society at large.



7. Social Performance

Through its Purpose, Values, and Strategic Priorities, BBVA seeks to generate a positive impact on the lives of individuals, businesses, and society as a whole.

Beyond its core financing activities, BBVA contributes to the economic and social development of the communities where it operates through the following lines of action:



Generating quality employment for its employees across the geographies where it operates.



Supporting clients in improving their financial health, achieving their life goals, and navigating their transition toward sustainability through responsible conduct and a differentiated, innovative value proposition based on new technologies.



Promoting social action for the benefit of society and the most vulnerable groups, through the work of its banks and foundations to support inclusive growth.

7.1 Commitment to Our Customers

BBVA Mexico reaffirms its commitment to generating a positive impact on the lives of its customers through products and services tailored to every life stage, offering differentiated experiences across all touchpoints.

Currently, the strategy focuses on a radical customer-centric perspective, prioritizing their needs and goals as a key element of their financial health. To achieve this, technological developments leveraged by artificial intelligence and advanced analytics strengthen this vision, enabling more agile, personalized, and relevant interactions across all channels.



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Customer Conduct Policy

The Customer Conduct and Product Governance Policy is currently in effect in Mexico. It establishes the principles and provisions that BBVA Mexico must consider to properly protect its customers’ interests when providing services or offering, recommending, or distributing products and services across any channel and throughout their entire life cycle.

This policy applies to the Bank and its subsidiaries when designing and distributing products, providing services, or managing collective investment vehicles.

BBVA Mexico’s actions are underpinned by the principles of integrity—including the management of conflicts of interest—prudence in risk management, transparency in advertising and information provided to customers, long-term sustainable profitability, and regulatory compliance. Furthermore, the performance of products and services is monitored post-launch, evaluating their evolution, distribution, and suitability for the target market.





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We are RCP (Radical Client Perspective)

We continue to radically incorporate the customer’s perspective into everything we do, consolidating a model that reinforces BBVA’s role as an ally for individuals and businesses in an increasingly complex environment.

Radical Client Perspective (RCP) is the cornerstone of our transformation. It consists of understanding the customer in real time, anticipating their needs, and placing them at the center of every decision. This implies eliminating negative experiences and turning those that persist into opportunities, while simultaneously driving innovative proposals that strengthen their financial health and facilitate their relationship with the Bank through hyper-personalized and differentiated solutions in the Mexican market.

To ensure flawless execution across all channels, we have developed key indicators to measure performance and transformation strategies in processes and services. Among them is the Net Promoter Score (NPS), which measures the quality of the customer relationship, and the Customer Experience Indicator, which tracks performance at critical interaction touchpoints. This strategy is complemented by an internal transformation in culture, processes, and ways of working, leveraged by the responsible use of data and artificial intelligence to offer simpler, more empathetic, and timely solutions.

RCP is a cross-cutting priority that guides the entire organization in supporting customers to achieve their goals, improving their experience, and strengthening their financial well-being. Through this, we reaffirm the values of trust and progress that underpin our purpose and consolidate our position as the bank that people and businesses choose time and again for the value we provide in supporting their ambition to go further.

Open Market

For BBVA Mexico, understanding the perceptions of both customers and non-customers is fundamental. We continue to deploy measurement instruments that enable us to identify strengths and areas of opportunity in the service we provide.

Open Market Recommendation Index	Points Above the Closest Competitor
Commercial Banking	+23
Enterprise and Government Banking	+29
SME Banking	+4
Telephone Banking	+1
Mobile Banking	+2
Automated Teller Machines (ATMs)	+15





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Net Promoter Score (NPS)

As every year, providing excellent service remains our top priority. Consequently, BBVA Mexico consistently encourages customers to evaluate their service experience through the Net Promoter Score (NPS) methodology.

Feedback, gathered primarily through digital channels, is analyzed to identify improvement opportunities across branches, the ATM network, digital channels, and products. This process allows us to fine-tune operations based on customer feedback, fostering more agile, efficient, and relevant interactions.

Retail Banking Customer Perception		Wholesale Banking Customer Perception	
Banking	Variation from 2024 to 2025	Banking	Variation from 2024 to 2025
Commercial Banking	-0.2	Enterprise and Institutional Banking	-1
Wealth and Private Banking	-2	Mortgage Banking	-0.7
SME Banking	+0.1	Consumer Finance	-3.6

As a complement to traditional customer experience metrics, we have implemented Thermal NPS, a strategic active listening tool integrated directly into the BBVA App.

Using advanced Large Language Models (LLMs), we analyze and classify customer comments in real-time to detect operational or technical frictions. This capability allows us to scale the impact of each incident, proactively identify other customers potentially affected by the same issue, and automatically route cases to the appropriate departments (Insurance, Products, Networks, Self-Service), ensuring an agile and precise management of the customer experience.





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Financial Health

At BBVA, we support our customers to ensure they manage their personal finances in the best possible way to meet their needs and achieve their goals. This is accomplished through comprehensive solutions that simplify money management, promote savings, and encourage informed wealth creation.

Our offering of personalized experiences, intelligent tools, and innovative features is driven by artificial intelligence, the responsible use of data, and a team of experts involved in their development. Our goal is to present relevant information in an easily understandable format, incorporating personalized recommendations for informed financial decision-making that works in the customer's favor.

Core solutions within the BBVA App:



Balancing income and expenses. Within the Financial Health section, we help customers take control of their finances with a clear overview of income and expenses, both automatically categorized. We incorporate recommendations that facilitate effective tracking and foster habits for expense reduction and savings creation.



Currently, more than 10 million customers use the Savings feature, which allows for budget allocation to simplify income and expense management.



Saving. We developed the BBVA Plan functionality to facilitate goal-based savings. BBVA Plan features automated rules tailored to each customer, allowing them to define a goal, a timeframe, and a target amount.



Currently, there are more than 250,000 active plans with over \$454 million pesos in average balances.



Investing: We guide our customers through BBVA Invest, considering their risk profile and investment horizon within a portfolio managed by experts.



Nine months after its launch, more than 8,000 customers have invested over \$480 million pesos through this feature.

Through financial health, we aim for our customers to make informed decisions based on their actual behavior and data.

During 2025, 11.7 million customers used at least one financial health functionality monthly in the BBVA App, generating more than 117 million interactions.

These efforts reaffirm BBVA's commitment to supporting customers in taking control of their money and achieving their goals while maintaining sound financial health.



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Financial Education

In 2025, the Financial Education strategy focused on fostering behavioral changes to improve financial well-being in Mexico through three pillars: employees, customers, and society.

16.8 million people benefited from BBVA Mexico's Financial Education program, an achievement built upon key initiatives developed within each line of action.

1

Employees – “It all starts at home”

We reinforced the financial health strategy for our employees through concrete training actions aimed at bolstering the team's financial capabilities. Likewise, we extended EduFin training to their families through educational events that reached 333 children and young people.

2

Customers – “A better future begins today”

Training and workshops: We expanded our training catalog to 24 workshops (available in both in-person and remote-facilitated formats), designed to directly impact financial health. These reached 131,629 total participants (107,529 remote and 24,100 in person) across 2,837 companies.

Financial balance: 53% of attendees participated in savings and budgeting workshops, which focused on resource optimization, personalized budget design, and strengthened decision-making.



Strategic initiatives: The most significant impact was generated through strategic alliances with business units to create content focused on behavioral change and the integration of Behavioral Economics levers. These alliances reached 1,749,862 customers through interventions in savings, digital collections, and investments.

3

Society – “No one left behind”

BBVA's Financial Education initiatives for the general public generated over 114 million impacts¹⁵ through digital campaigns, training, strategic alliances, and inclusion programs.

¹⁵ The scope is calculated as the sum of heterogeneous metrics of exposure and engagement (including views, visualizations, visits, plays and in-person attendees) corresponding to the different initiatives.

Digital and Massive Reach

- **Digital campaigns:** Promoted key content and initiatives throughout the year, such as online workshops, the Investment Academy, and the “Youngsters” program. These campaigns generated 94,754,315 views and 12,798,465 clicks.
- **Financial Education Portal:** Our official website consolidated itself as the main resource hub, offering articles, online workshops, and webinars, recording 16,766,366 visits.
- **BBVA.com content:** We enhanced our institutional platform with specialized financial outreach articles, serving as a permanent reference for society, with a reach of 24,389 views.
- **SEM campaigns:** A strategy to promote content on topics of interest during specific times of the year (such as taxes, vacations, or Buen Fin); resulting in a total impact of 321,122 clicks.
- **Social media:** Our social media posts reached 1,275,378 views in 2025.
- **Online workshops:** Our express on-demand training catalog, available to the general public, recorded 127,530 total visits.
- **Training and workshops:** In-person and remote workshops led by a facilitator open to the general public, reached 82,390 participants.



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Strategic Alliances

- **Children and Youth:** We promote financial literacy from childhood through our partnership with KidZania. In 2025, we reached 912,880 visits. Additionally, within our Social Service program, we deployed 298 ambassadors across 18 universities.
- **Women entrepreneurship:** We support the development of women-led businesses through our alliance with Victoria 147, achieving 28,589 digital clicks.

Events and Vulnerable Groups

- **Participation in key industry forums,** events at which we had a prominent presence.
- **National Financial Education Week (SNEF),** with 122,711 attendees.
- **ABM Financial Education Congress,** with 350 attendees on site and 5,200 views of the live stream.
- **No Money Forum,** with 165 in-person attendees and 1,341,637 views via digital broadcast.

Social Inclusion

- **Seniors:** An economic well-being framework developed in partnership with the Monterrey Institute of Technology and Higher Education (ITESM). In 2025, 2,666 individuals were reached, including professors, students, and seniors.
- **Mexican Sign Language (LSM):** To ensure financial knowledge is accessible to everyone, we launched our first-ever program in LSM, reaching 9,360 views.





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Regional Advisory Boards

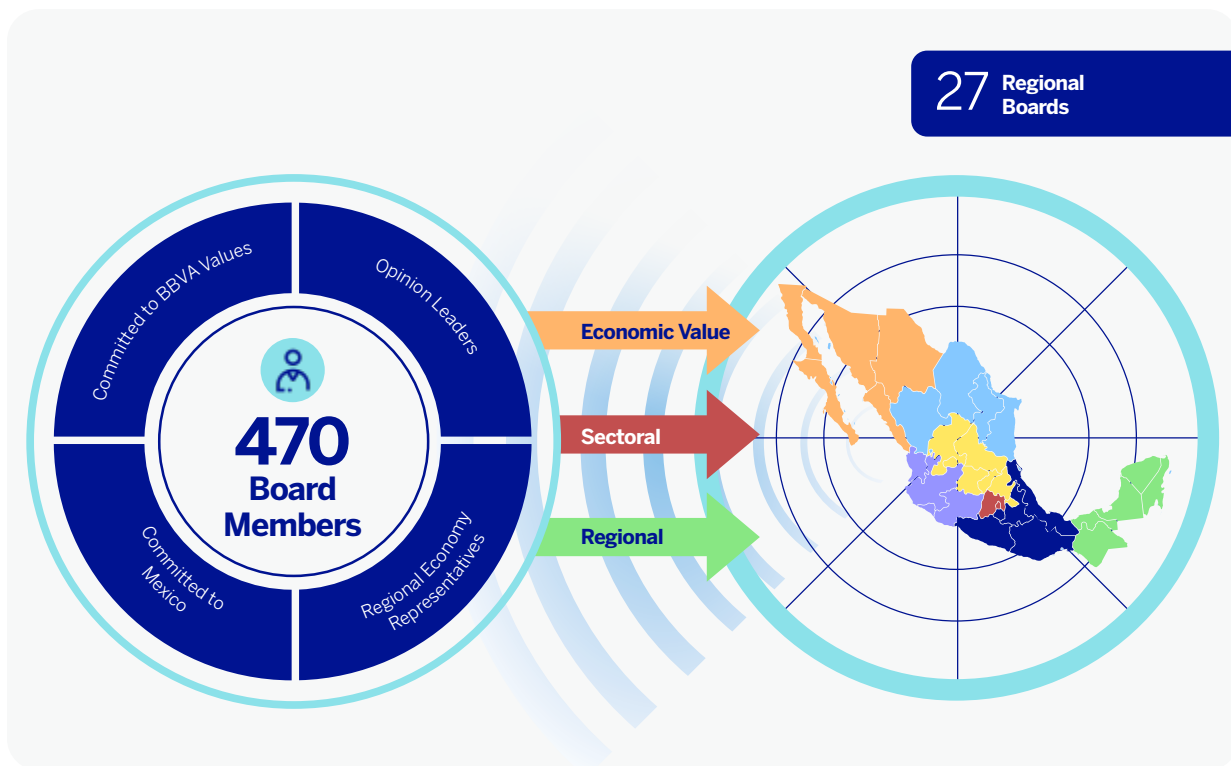
BBVA Mexico maintains 27 Regional Advisory Boards, comprising 470 business leaders across the country. They report to the Vice Presidency and Chief Executive Office, with delegated responsibility in the Corporate and Institutional Banking. Each board is structured with a Chairman, a Vice Chairman, and board members.

Strategic Objectives

The boards serve as a strategic forum for dialogue with business leaders, aimed at understanding regional and sectoral economic realities to drive national development. Through this high-level forum, BBVA Mexico consolidates its role as a key partner for Mexican projects by:

- Gathering direct feedback on business culture and regional economic dynamics to strengthen the Bank's position as a fundamental ally for growth.
- Fostering a business community committed to the progress of Mexico.
- Driving the growth and evolution of BBVA Mexico.
- Promoting strategic connections between entrepreneurs and key sectors at both national and international levels.

An additional purpose of these boards is active participation in BBVA Mexico's Sustainability and Inclusive Development initiatives. This is achieved by linking members with the BBVA Foundation's causes through scholarship programs, mentorships and employability initiatives, contributing directly to narrowing the social gap and promoting equitable growth.





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Customer Service



In 2025, 86% of first-instance claims received a favorable resolution for the customer. Of these, 88% were resolved through the First Contact Resolution (FCR) framework, ensuring agile and efficient management.

The Specialized Customer Service Unit (UNE) acts as a second instance for handling complaints and claims, including cases presented before CONDUSEF (National Commission for the Protection and Defense of Users of Financial Services).

During the year, 31,753 claims were processed, with an average resolution time of 7 days.

Communication Channels



Corporate offices: Located in Mexico City and Guadalajara.



National call center: 55 1998 8039



National email: une.mx@bbva.com



Website: <https://www.bbva.mx/personas/centro-de-ayuda/quejas-y-reclamos.html>

Total Number of Complaints to UNE

Year	Total
2025	10,460
2024	8,389
2023	6,539

Cumulative Complaints Resolved Against the Customer (UNE & CONDUSEF)

Year	Total
2025	16,860
2024	16,597
2023	15,596

Total Complaints Filed with the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF)

Year	Total
2025	21,293
2024	21,922
2023	22,065

Cumulative UNE and CONDUSEF Claims Resolved in Favor of the Customer

Year	Total
2025	14,776
2024	13,685
2023	12,971

Claims by Product and Service¹⁶

- Saving 36%
- Credit card 28%
- ATMs 13%
- Debit card 9%
- App BBVA 4%
- Credits 4%
- Insurance 1%
- Domiciliation 1%
- Others 5%



¹⁶ The percentages have been rounded, so the arithmetic sum may not be exact.



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Accessibility



At the close of 2025, BBVA Mexico consolidated its leadership in inclusion as a pioneer in implementing specialized service units for People with Disabilities (PwD) and Seniors through its Customer Care Center (CCC), strengthening autonomy and access to financial services.

Significant milestones were reached during the year in serving vulnerable groups:

- **Hearing impairment:** +1,923 service interactions via Mexican Sign Language (LSM) video calls.
- **Visual impairment:** +7,960 customers received specialized telephone assistance through the BBVA Line integrated within the app.
- **Seniors:** 130,835 calls with dedicated service.

During the second half of the year, the strategy was reinforced with high-impact initiatives, including:

- **Creation of an LSM Financial Glossary:** An unprecedented tool aimed at standardizing financial terms in Mexican Sign Language, facilitating clear and precise communication for customers.
- **Expansion of national media presence** to enhance the visibility of inclusive services.

Accessibility in Physical Spaces

As part of BBVA Mexico’s commitment to inclusion and the elimination of barriers for people with disabilities, reasonable adjustments were made in 47 branches in 2025. These adjustments were mainly focused on improving access, architectural adaptations, and mobility and orientation conditions. Based on diagnoses and specific requests, these interventions prioritize functional and sustainable solutions that eliminate barriers and guarantee equitable and safe environments for both customers and employees, while also fostering their autonomy.





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7.2 Commitment to our People

Driving the progress of Mexico by accompanying the ambition of our customers and businesses to go further. This commitment begins from within: by cultivating an environment where our employees live our institutional values—the customer comes first, we think big, and we are one team—with pride, well-being, and a sense of belonging. By aligning a robust internal experience with the Radical Client Perspective (RCP), we transform our team's talent into solutions that generate value for society.

Pillars of BBVA's People Management Strategy:

- Culture and values that inspire and connect.
- A winning team across our businesses.
- The best environment for talent development.

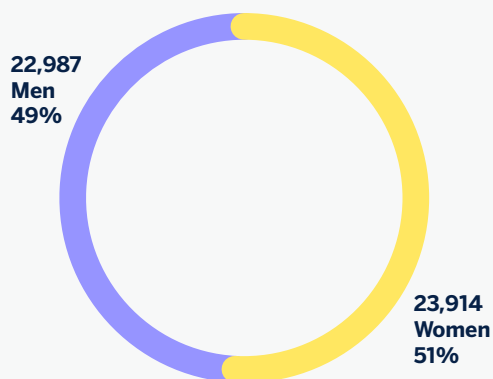
At BBVA Mexico, people are our most important asset. Under the principle of “we are one team,” we foster a safe space of trust and co-responsibility, designed to enhance commitment and the pride of belonging.

BBVA Mexico Workforce¹⁷

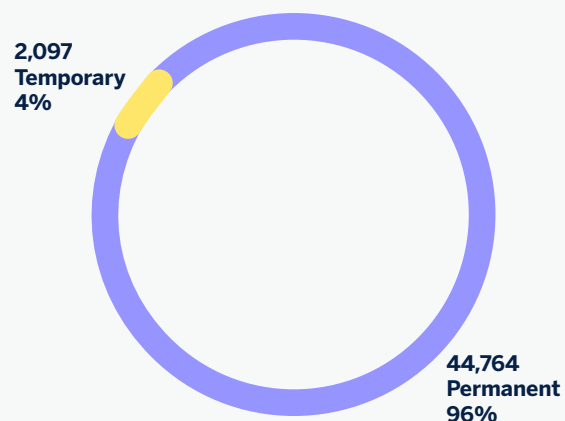
All employees are active participants and co-responsible for this project. We promote cross-functional collaboration, professional development, inclusion, and diversity, as well as safe workplaces where every individual can fully develop and contribute their best version.

In 2025, we had 46,901 employees, with the following distribution:

Workforce Distribution by Gender, BBVA Mexico 2025



Workforce by Contract Type, BBVA Mexico 2025



¹⁷ Overall, BBVA Mexico's workforce considers employees from BBVA México, S.A.; Casa de Bolsa BBVA México, S.A. de C.V.; BBVA Asset Management México, S.A. de C.V.; S.O.F.I.; BBVA Seguros México, S.A. de C.V.; BBVA Seguros Salud México, S.A. de C.V.; BBVA Pensiones México, S.A. de C.V.; Anida Proyectos Inmobiliarios S.A DE C.V.; BBVA Leasing México S.A. de C.V.; Multiasistencia, S.A. de C.V.; OpenPay S.A. de C.V.; Adquiria México S.A. de C.V.; and BBVA México S.A. Houston Agency (except for employee breakdowns by contract type and working hours due to being outside the country).



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Workforce by Contract Type and Gender

Gender	Contract type	2023	2024	2025
Women	Permanent	22,467	23,105	22,849
	Temporary	1,498	1,354	1,050
Men	Permanent	21,467	22,338	21,915
	Temporary	1,777	1,401	1,047

Workforce by Age and Gender

Age	Women	Men	Total
Under 18 years of age	0	0	0
Between 18 and 40 years old	18,961	17,817	36,778
Between 41 and 65 years old	4,947	5,156	10,103
Over 65 years old	6	14	20

Workforce by Professional Category and Gender

Professional category	Women	Men	Total
Managers	563	972	1,535
Middle management	6,536	8,328	14,864
Operational	16,815	13,687	30,502

Employees with Disabilities BBVA Mexico, 2025

Gender	Total
Women	158
Men	218
Total	376

Unionized Workforce by Gender BBVA Mexico, 2025

Gender	Total
Women	7,972
Men	4,816
Total	12,788

Workforce by Work Schedule and Professional Category, BBVA Mexico, 2025

Work schedule type	Directors	Middle management	Operators	Total
Part-time	-	-	1	1
Full-time	1533	14,848	30,486	46,867

During the current fiscal year, 6,034 new hires were recorded, of which 2,982 were women and 3,052 were men. In the same period, there were 7,196 terminations, comprised of 3,469 women and 3,727 men. These movements reflect workforce turnover and adjustment, in line with the organization's operational and strategic requirements.

Employee Development Initiatives

We understand engagement as the quality of the relationship between our people and the organization. Throughout 2025, key initiatives were promoted in culture, well-being, diversity, sustainability, and Employee Experience (EX), all designed to reinforce the pride of belonging, daily motivation, and connection with our Purpose. These actions impact not only how individuals experience their work but also how they collaborate, innovate, and generate value for our customers.

To further strengthen this pride and sense of recognition, we promoted spaces and practices aimed at highlighting behaviors aligned with our core values and the daily contributions of our teams.



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Values Day

Global initiative that connects employees with BBVA's values and strategic vision. In this edition, teams participated in a workshop focused on integrating the Radical Client Perspective (RCP) as the central axis of our cultural identity. Over 4,600 teams participated in this workshop, cementing RCP as a core element of our cultural identity.

ViVa Awards: Culture and Purpose (8th Edition)

Global recognition program for employees who embody BBVA's core values. The selection process begins with nominations from direct leaders and concludes with a committee vote. In Mexico, three finalists and one winner were selected to represent our country at the global Values Day event.

Experience Recognition

Program that values career paths, achievements, and consistent positive impact, moving beyond mere seniority. In 2025, 4,792 employees with careers ranging from 5 to 45 years of service were recognized for their professional trajectories.





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Performance Evaluation Trips: Celebrating Excellence

This recognition was consolidated as the ultimate incentive for outstanding performance, driving excellence and cross-departmental integration. The program featured 286 participants across 3 international destinations.

Global RCP Awards – Best Retail and Business Banking Management

Recognition scheme based on business results and people management quality. The best managers were selected by geography, culminating in a best-practice exchange experience and networking with senior leadership in Madrid.

Mexico received six awards in total: Two of them in Corporate and Institutional Banking (one in Corporate segment and one for Government), where key indicators included engagement, NPS, performance, ethics, and business metrics. The additional four awards were in Retail Banking (two from the Commercial Network, one from Wealth Management & Private Banking, and one from SME Banking), where selection was based on indicators such as sales rankings, IReNe (Internal NPS), and ethics.

Come Dine With Me

Initiative that allowed family and friends to experience the corporate dining facilities at BBVA Tower and BBVA Parks. Capacity for 10,000 guests was enabled, with 1,910 employees and their family members participating throughout 2025.

Family and Friends

Initiative that provides employees the opportunity to invite their loved ones for a day of community and recreational activities at our headquarters, linked to key dates on the corporate calendar. In 2025, 753 employees participated.

These actions directly impact key engagement dimensions, such as pride of belonging, recommending BBVA as a great place to work, and the perception of an environment that truly values its people.



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Quality of Life and Well-being

BBVA Mexico reaffirms its commitment to the quality of life and well-being of its employees through a strategic pillar featuring the following initiatives:

Health and Well-being Week

Focused on promoting holistic well-being, with a special emphasis on mental health. Five training sessions were held featuring presentations by health experts, with 4,922 employees participating both in person and virtually.

Well-being Connection

Activity that engaged more than 12,000 employees in reflecting on the meaning of well-being within the Institution, based on the definition of "What does well-being mean at BBVA?".

Well-being and Culture Program

Platform active for 11 months of the year, offering a total of 43 activities oriented toward the holistic development of our employees, distributed as follows:

- 23 sports activities: Focused on physical activation and disease prevention.
- 11 cultural activities: Designed to foster creative expression, social integration, and soft skills development.
- 9 specialized guided activities: Focused on preventive health and emotional well-being, ensuring comprehensive support.





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Sports and Integration Activities

Banking Games

Initiative aimed at strengthening the spirit of self-improvement, social development, and institutional identity.

In Mexico City, the competition featured 34 disciplines and involved 931 participants—both active employees and retirees—over 11 weekends.

BBVA Mexico achieved 691 medals and secured its position as the overall winner for 17 consecutive years.

At the national level, the Regional Banking Games were held across three key disciplines—soccer, basketball, and volleyball—reinforcing a culture of excellence and teamwork throughout the country.

BBVA Race Circuit

In 2025, the circuit achieved national reach with seven races held in different cities. All registration fees were donated entirely to the BBVA Mexico Foundation to support the Chavos que Inspiran (Youth who Inspire) scholarship program. Over 23,000 people participated, covering a total of 40 kilometers.

Holistic Impact and Regulatory Compliance

These recreational and sporting activities promote community, camaraderie, and the embodiment of corporate values, contributing to building more cohesive and motivated teams. Furthermore, they foster work-life balance and physical and mental well-being, strengthening the organizational climate and supporting compliance with high standards such as NOM-035-STPS-2018. In addition, these events demonstrate BBVA's commitment as a socially responsible company to the holistic well-being of its employees.



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Diversity and Inclusion

BBVA Mexico has a General Diversity, Equity, and Inclusion Policy which, together with the Harassment and Discrimination Protocol, establishes the guiding principles for promoting equality and zero tolerance for discrimination. This regulatory framework, published in August 2025, applies to the majority of BBVA subsidiaries operating in Mexico¹⁸. The policy is reviewed at least annually, or upon the occurrence of any event requiring updates.

The policy explicitly promotes non-discrimination based on gender, disability, sexual orientation, age, ethnic origin, or any condition that violates human dignity. It is reviewed annually under a shared responsibility scheme led by Talent & Culture and is authorized by the Board of Directors of the Financial Group.

Dissemination was carried out through Internal Communications and the Employee Portal, and it remains available on the internal regulations site. Under this institutional framework, the strategy is organized into four pillars: Gender, People with Disabilities, LGBTQ+, and Safe Spaces, further supporting the operation of Employee Resource Groups (ERGs).

Gender

We work to close structural gaps by empowering women through training and affirmative actions that guarantee equity throughout the talent cycle and provide protection during key life stages, such as maternity.

International Women’s Day

Within the framework of International Women’s Day (8M), a special awareness and call-to-action event was held, aimed at reinforcing the organization’s collective commitment to gender equality and female empowerment. A total of 2,753 participants were recorded across various forums and activities.

Female Talent Development Program

The strategy is a comprehensive model composed of two lines of action: the cross-functional initiative “Yo Soy Talento Femenino” (I Am Female Talent), open to the entire workforce, and the Female Talent Seedbed (Semillero), focused on empowering high-potential female employees to assume new responsibilities. There were 3,833 participations in the cross-functional line and 425 women promoted through the high-potential seedbed.



¹⁸ Anida Proyectos Inmobiliarios S.A. de C.V.; BBVA Asset Management México S.A. de C.V.; BBVA Leasing México, S.A. de C.V.; BBVA México S.A.; BBVA Pensiones México S.A. de C.V.; BBVA Seguros México S.A. de C.V.; BBVA Seguros Salud México S.A. de C.V.; BBVA Technology America, S.A. de C.V.; Casa de Bolsa BBVA México, S.A. de C.V.; Grupo Financiero BBVA México; Fundación BBVA México, A.C.



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Monitoring Female Talent Goals

We continue applying the Rooney Rule, a procedure that guarantees the inclusion of at least one woman in the final candidate shortlists for leadership positions, strengthening equity in selection processes. Additionally, tools were implemented in Workday to promote feedback for female candidates, reinforcing transparency and development. Women represented 37.5% of leadership positions, with an 81% compliance with the Rooney Rule.

Parental Support

BBVA Mexico strengthened support for mothers and fathers through benefits oriented toward well-being and development during the parenthood stage. The nursing room network was expanded across branches, and affirmative actions were implemented, such as protection safeguards in performance evaluations and talent mapping for employees who are mothers during the year. Furthermore, exemptions from regulatory training were granted during maternity and paternity leaves.

By the end of 2025, BBVA Mexico had 690 nursing rooms in branches and 13 in corporate buildings.

For indicators related to parental leave, please see the [“Maternity and Paternity Leave”](#) section.





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People with Disabilities (PwD)

We promote a labor inclusion model based on talent, aimed at guaranteeing universal accessibility from the attraction process to professional development. This approach ensures that every individual has the adjustments and conditions necessary to perform fully and reach their maximum potential within the organization.

Specialized Inclusion Cell

Dedicated to strengthening attraction and retention strategies for diverse talent, expanding inclusive employment opportunities through specialized fairs and labor networking events. There are 376 active employees with disabilities within the organization. We held five job fairs for people with disabilities and 18 external labor networking events.

Accessibility in Communication and Sessions

To ensure that key information reaches everyone, informative sessions were implemented in inclusive formats regarding relevant topics, such as the benefits package and performance evaluations.

Reasonable Adjustments

In compliance with the Diversity, Equity, and Inclusion Policy, the adoption of reasonable accommodations was promoted, eliminating physical and digital barriers that could limit optimal performance for individuals in at least 29 branches.

Diagnosis and Improvement of the PwD Experience in Branches

A diagnosis was conducted across 28 branches to evaluate the experience of advisors with disabilities. This process enabled the adjustment of sales targets, the strengthening of support schemes, and the optimization of hiring profiles.





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Strengthening Talent Attraction Capabilities

Training was provided to the recruitment team, equipping them with specialized tools to identify and support talent with disabilities throughout the onboarding process. A total of 157 recruitment team members were trained.

“Éntrale” Distinction

As a result of these efforts, BBVA Mexico received the “Éntrale” Distinction for the third consecutive year. Awarded by the Mexican Business Council, this recognition reaffirms the organization’s commitment to labor inclusion and equal opportunity.

LGBT+

At BBVA Mexico, commitment to the LGBTQ+ community translates into actions aimed at guaranteeing a safe, inclusive, and respectful work environment. We rely on constant dialogue as the foundation for a solid and representative culture, with initiatives focused on generating a measurable and sustained cultural impact.

Promoting Strategic Dialogue and Active Listening

During 2025, the second edition of the LGBTQ+ Discovery Study was launched to identify specific cultural needs, perceptions, and strengths within the community, guiding decision-making regarding inclusion. The study recorded a total of 150 participants.

Leading by Example and Cultural Transformation

Awareness sessions on LGBTQ+ inclusion were implemented for Top Management and work teams, strengthening their role as agents of change in building safe spaces for the community. There were 705 participations in these awareness sessions.



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Diversity Days

Space for collective reflection on inclusive culture under the slogan “What footprint do you want to leave in the construction of safe spaces?”, promoting the workforce's active commitment to respect and psychological safety. There were 5,117 participations in forums and awareness talks.

Safe Spaces Connection

Initiative designed to put inclusion into daily practice through the analysis of real-life cases, identifying key behaviors and actions to build trust-based environments within teams. 21,318 people participated.

Safe Spaces Accelerator

Evolution of the Reverse Mentoring program, which connects members of Top Management with mentors from diverse groups—LGBTQ+, people with disabilities, and female talent—promoting an intersectional dialogue that accelerates cultural change from the highest levels of leadership. The program featured the participation of 21 leaders and 21 mentors.

Continuous Awareness

Awareness sessions were held within Business Committees and strategic forums for General Management areas, integrating the vision of inclusion and psychological safety into each area's strategy. A total of 2,654 participations were recorded.

Employee Resource Groups (ERGs)

BBVA promotes the participation of affinity and interest groups known as Employee Resource Groups (ERGs) as voluntary spaces for dialogue, learning, and interaction. These groups are fundamental to our diversity, equity, and inclusion strategy. They are composed of employees whose participation strengthens the understanding of the realities faced by each group and promotes awareness and visibility actions.

In 2025, the ERG network in Mexico was strengthened with the incorporation of two new groups, consolidating a cross-functional and intersectional approach.



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3 Active ERGs in Mexico:

- “Be Yourself” ERG (LGBTQ+): The group with the longest track record in Mexico, established as the largest ERG at BBVA Mexico. It focuses on support and visibility for the LGBTQ+ community.

+575 active participants.

- “Talento sin Límites” (Talent Without Limits) ERG (people with disabilities): Created in February 2025, it promotes labor inclusion and accessibility, bringing together allies committed to eliminating barriers.

+300 allies.

- “We STEM” ERG: Launched in June 2025, its goal is to empower female talent in science and technology. During its initial phase, it focused on a discovery process to define its 2026 strategy and held an awareness day in partnership with Inspiring Girls to encourage STEM¹⁹ vocations in girls from an early age.

+93 allies.

Engagement

BBVA measures employee engagement through the Kantar Engagement+ model, an international standard that evaluates the relationship between individuals and the organization across three dimensions:

- Individual employee perspective: Satisfaction, pride of belonging, and alignment with the company's direction.
- Team dynamics and cohesion: Collaboration, discretionary effort, and collective commitment.
- Customer orientation and empathy: The link between internal commitment and the quality of customer service.

Based on these dimensions, an engagement index is built on a scale of 0 to 100, using a global financial sector benchmark to guide organizational decision-making.

In this way, BBVA drives concrete actions to strengthen commitment while listening to its people, ensuring that culture and employee experience remain key levers for building a winning team and a solid, sustainable relationship with customers. The Engagement Index was 93.

¹⁹ STEM stands for Science, Technology, Engineering and Mathematics.



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Competitive Remuneration

BBVA Mexico has a compensation policy for the remuneration of our employees, oriented toward the recurring generation of value and designed by the Board of Directors. This policy promotes appropriate management and supervision based on the following principles:

- Long-term value creation.
- Rewarding the achievement of results based on prudent and responsible risk-taking.
- Attracting and retaining the best talent.
- Rewarding the responsibility and career trajectory of our employees.
- Ensuring internal equity and external competitiveness.
- Ensuring transparency within the remuneration model.
- Guaranteeing the absence of gender-based pay gaps.
- Incentivizing responsible conduct and fair treatment of customers.

The salary structure integrates fixed remuneration, determined by job responsibility, career trajectory, and function, and variable remuneration, linked to the achievement of individual and team objectives under the corporate model and other incentive schemes. This variable component recognizes performance and contribution to the Bank's overall results.

Benefits

Our comprehensive benefits proposal is designed to improve the quality of life and well-being of our employees across physical, emotional, and financial dimensions throughout their professional life cycle.



Exclusive benefits for full-time employees include financial solutions designed to provide flexibility and peace of mind, such as consumer and mortgage loans at preferential rates, vacation day advances starting from year zero, liquidity schemes (advances on year-end bonuses, vacation premiums, or annual bonuses), and electric vehicle leasing, further driving sustainable mobility.



Pensions and Other Benefits

BBVA has social welfare systems designed in accordance with principles of equity, inclusion, and sustainability, with no differences based on gender or personal characteristics. Generally, pension plans are defined contribution schemes for retirement, promoting a shared responsibility between the organization and the employee in building long-term financial well-being.

Contributions to social welfare systems are made in accordance with applicable labor regulations and current individual or collective agreements. Benefits associated with retirement, death, and disability are calculated based on the current fixed salary, excluding variable components or performance-linked elements, thus ensuring a clear, transparent, and equitable scheme.

Furthermore, BBVA Mexico's pension plans are managed under criteria aligned with the United Nations Principles for Responsible Investment (PRI), integrating environmental, social, and governance (ESG) factors into investment decisions.



Holistic Well-being and Work-Life Balance

The benefits package is complemented by schemes that promote work-life balance, including vacation days exceeding legal requirements, extended parental leaves, and initiatives focused on physical and emotional healthcare. These actions strengthen employee commitment, satisfaction, and holistic well-being.

Regarding other benefits, BBVA Mexico operates under a framework for each location that allows each entity to adapt its benefits package according to its sector and geographic area, while always maintaining its commitment to equity, non-discrimination, and equal opportunity.

Maternity and Paternity Leave



In terms of parenthood, in addition to the leaves established by law, BBVA Mexico offers extended schemes for:

- Pregnant mother
- Biological father
- Non-gestational mother
- Adoptive father
- Adoptive mother
- Full-time mother or father

Employees who exercised their right to parental leave

Indicator	Women	Men	Total
Total employees who exercised their right to parental leave – BBVA Mexico 2025	875	747	1,622
Total number of employees who returned to work during the reporting period after ending parental leave	676	594	1,270
Total number of employees who were still employed 12 months after returning to work from parental leave	768	639	1,407

Retention of men and women who exercised their right to parental leave

Indicator	2025 Women	2025 Men
Return-to-work rates after parental leave	97%	99%
Retention rates of employees who took parental leave ²⁰	79%	90%

20 This refers to employees who returned from their leave in 2024 and remained with the Company for 12 months.



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Nursing Rooms

Since 2023, we have implemented nursing rooms in our branches, adding to the pre-existing facilities in our corporate buildings and offices. Currently, we offer more than 703 dedicated spaces for mothers.

Site Type	Number of Rooms
Corporate buildings	13
Branches	690
Total	703



Training & Development

The continuous development of our employees through training is essential to drive their holistic growth and promote talent retention. We provide a range of tools, programs, and knowledge designed to foster the creation of innovative solutions, ensuring we meet the evolving needs and expectations of our customers.

Training hours by professional category and gender, BBVA Mexico

Professional category	Training hours by gender		Training hours
	Men	Women	
Executives	46,233	30,262	76,494
Middle management	609,520	476,083	1,085,604
Operational	640,336	738,992	1,379,328
Total by gender	1,296,089	1,245,337	2,541,426

Average training hours by professional category and gender, BBVA Mexico

Professional category	Training hours by gender		Training hours
	Men	Women	
Executives	48	54	50
Middle management	73	73	73
Operational	47	44	45
Total by gender	56	52	54



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Breakdown of BBVA Mexico employees who completed the General Anti-Corruption Policy course in 2025²¹

Professional category	Men	Women
Executives	1,005	565
Middle management	8,620	6,594
Operational	13,599	16,732
Total by gender	23,224	23,891

Sustainability Training

BBVA Mexico consolidated its sustainability training strategy through a comprehensive and segmented academic offering, aligned with the priorities of each Business Unit and the organization as a whole.

During 2025, the training ecosystem included technical specialization courses aimed at sales networks, as well as agile awareness courses (“express courses”) to ensure a baseline level of knowledge in three key areas: Climate Change, Natural Capital, and Inclusive Growth. A total of 45 courses were delivered (41 technical and 4 awareness-based). Furthermore, 39,500 employees were trained (19,010 women), totaling 9,900 hours of sustainability training.

Internal training focused on strengthening the value proposition of the business lines—Retail Network, SME Banking, Corporate & Institutional Banking, and CIB—with the goal of providing teams with the capabilities and technical skills to identify opportunities and support clients through their own sustainability challenges, positioning BBVA Mexico as a strategic partner in their transformation.

Additionally, for the second consecutive year, the Bootcamp Master specialization program was deployed. This 40-hour program is designed for sustainability specialists from different areas of BBVA Mexico to strengthen a common knowledge base regarding sustainable business. Approximately 50 people were trained in Mexico.

Internal training was complemented with external advanced specialization programs for strategic profiles within Corporate & Investment Banking (CIB).

+27,200 employees across several Business Units completed at least one sustainability training course, equivalent to approximately 90% of the sales force.



²¹ Includes BBVA México, S.A.; Casa de Bolsa BBVA México, S.A. de C.V.; BBVA Asset Management México, S.A. de C.V.; S.O.F.I.; BBVA Seguros México, S.A. de C.V.; BBVA Seguros Salud México, S.A. de C.V.; BBVA Pensiones México, S.A. de C.V.; Anida Proyectos Inmobiliarios S.A DE C.V.; BBVA Leasing México S.A. de C.V.; Multiasistencia, S.A. de C.V.; OpenPay S.A. de C.V.; Adquira México S.A. de C.V.; Fundación BBVA A.C.; BBVA Technology America, S.A. de C.V.



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Sustainability Day 2025

Initiative aimed at raising awareness among employees about sustainability as a strategic priority through segmented audiovisual content and a virtual activity powered by artificial intelligence. More than 28,500 employees participated.

Global Sustainability Awards – Sustainable Banker and Deal

Through the Sustainability Awards, the performance of nine employees in sustainable placement from the sales networks was recognized. They participated in a comprehensive learning experience, cultural exchange, and recognition event in Madrid.

These initiatives strengthen the sense of purpose and pride of belonging to an organization committed to sustainable development.

Performance Evaluation²²

In 2025, we evaluated the performance of 46,015 active employees (as of October 31st). The process included a comprehensive strategy consisting of webinars for employees to explain key aspects such as peer selection, the use of the assessment platform, the interpretation of results reports, and the execution of development conversations between managers and employees.

Number of employees who have received a periodic performance evaluation

Job Category	Women	Men	Total by category
Executives	562	996	1,558
Middle management	6,504	8,431	14,935
Operational staff	16,351	13,171	29,522
Total by gender	23,417	22,598	46,015

²² The entities that participate in this process are: Multiasistencia S.A. de C.V.; BBVA Asset Management México S.A. de C.V., S.O.F.I.; BBVA Seguros México S.A. de C.V.; BBVA Seguros Salud México S.A. de C.V.; BBVA Pensiones México S.A. de C.V.; BBVA Technology America, S.A. de C.V.; BBVA Leasing México, S.A. de C.V.; Fundación BBVA México, A.C.; Casa de Bolsa BBVA México S.A. de C.V.; Anida Proyectos Inmobiliarios S.A. de C.V.; BBVA México S.A.; BBVA México S.A. Houston Agency.



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Occupational Health and Safety

Vaccination Campaigns

To prevent the seasonal flu and its potentially severe complications—such as pneumonia and hospitalization—BBVA Mexico conducted a vaccination campaign designed to protect against the four main strains of the influenza virus. This initiative prioritizes the protection of vulnerable groups, including children over six months old, senior citizens, and individuals with chronic illnesses.

The campaign was open to active employees, retirees, and their registered beneficiaries, as well as specific external roles.



3.99 million pesos invested and 12,903 doses administered during November and December 2025.

Health Line

Through the Health Line, BBVA Mexico provides its employees and registered beneficiaries—under the Vitamédica Medical Service or the Major Medical Expenses Policy (PGMM)—with a free medical, psychological, and nutritional guidance service, as well as in-home medical assistance and ground ambulances.

The service is delivered by a specialized provider via telephone or video call, available in both reactive (urgent) and scheduled modes, ensuring absolute confidentiality at all times. Certified specialists offer emotional support for several conditions, such as anxiety, depression, irritability, sleep disorders, concentration difficulties, and burnout, as well as support in dealing with workplace stressors, like heavy workload, inefficient communication, harassment, role ambiguity, and interpersonal conflicts. The main goal is to strengthen emotional well-being, productivity, and the quality of both personal and professional relationships. This service is available 24/7 nationwide.

During 2025, a total of 3,973 consultations were provided, distributed as follows:

Medical guidance:
2,541 consultations

Emotional & psychological guidance:
797 consultations

Nutritional guidance:
617 consultations

The promotion of mental and physical health is a cornerstone for building healthy, empathetic, and productive work environments. At BBVA Mexico, prevention and self-care are an essential part of a comprehensive well-being approach.



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Visual Health Campaign

With the aim of raising awareness about eye care and preventing the physical and functional effects associated with low vision—both in daily life and the workplace—a comprehensive campaign for early detection and timely treatment was conducted during 2025.

In the 2025 campaign, 1,213 studies were performed, including: eye exams, tonometry (to measure intraocular pressure) and light profiling (to detect light sensitivity and glare intolerance). These studies focused on the detection of refractive errors, glaucoma, and light reflection intolerance.

This year, the program expanded its scope by incorporating specialized medical care and access to corrective surgical treatments. The results of the campaign were as follows:

21 patients received specialized medical consultations.

2 employees underwent successful refractive surgery.

670 people completed their treatment by purchasing prescription glasses at preferential rates, improving access and reducing waiting times.

For the first time, the sale of ocular lubricants was included to address the high frequency of dry eye conditions detected during the exams.

Physical Activity Classes

The purpose of this initiative is to foster self-care habits among employees, positioning physical activity as a key pillar for achieving health goals, improving mental health, increasing energy levels, and reducing the risk of chronic diseases.

These classes are available to all employees located at the corporate headquarters in Mexico City. During 2025, 840 classes were held, including disciplines such as functional training, jumping, barré and dance, among others.

This comprehensive program reaffirms the organization’s commitment to the well-being and preventive health of all staff. Its positive impact is reflected in consistent participation and a significant reduction in sedentary behavior.



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Civil Protection

The main objective of the Bank's Civil Protection department is to safeguard the integrity of our employees, customers, and visitors across all our facilities. In 2025, we achieved the following results:

21 bulletins and digital postcards published regarding risk prevention.

1,946 positive civil protection permits issued in compliance with the applicable regulations for our workplaces.

1,809 emergency plans (internal civil protection programs) implemented across BBVA Mexico workplaces.

44,718 employees trained through online civil protection courses.

545 courses and workshops on Civil Protection conducted for employees.

Occupational Accidents

Number of work-related injuries and occupational diseases resulting in disability or death, by type.

Indicator	Answer
Number of work-related injuries resulting in disability	482
Types of work-related injuries	High-consequence work-related injuries reported in 2025 included: - Traumatic Brain Injury (TBI) from a motorcycle accident resulting in traumatic brain syndrome and hemianopia - Tibial fracture from a motorcycle accident leading to peroneal nerve paralysis - Humeral fracture from a motorcycle accident resulting in nonunion (pseudoarthrosis) of the right humerus - Whiplash injury that led to permanent discocervical disorders in the cervical spine
Number of occupational diseases reported during the period	2
Number of fatalities as a result of work-related injury or occupational disease	0
Number of disability days related to work-related injuries, common illnesses, and occupational diseases	- Number of calendar days of leave due to common illness (excluding maternity leave): 117,190 - Number of calendar days lost due to work-related injuries and fatalities (including commuting accidents): 15,319 - Total calendar days of absenteeism during the year due to illness or occupational accidents (including commuting): 132,509



7.3 Community Commitment

BBVA drives its contribution to society through its social action, primarily through programs developed by BBVA and its foundations. Furthermore, we make contributions to foundations and non-profit organizations, as well as promote a corporate culture of social and environmental commitment, which facilitates employee participation in volunteering activities.

BBVA Mexico Foundation

The BBVA Mexico Foundation is a non-profit organization and authorized donee that leads the Bank's social action initiatives. Its mission is to channel resources into programs that promote the social development of vulnerable communities through educational initiatives—such as the “Becas BBVA para Chavos que Inspiran” (BBVA Scholarships for Inspiring Youth) program, both in its traditional model and for young people with disabilities—as well as to provide support in natural disaster situations.

The Foundation focuses on social mobility and reducing inequalities, with the goal of building a more equitable and just society. Furthermore, it aligns its strategy with the Sustainable Development Goals (SDGs) and prioritizes initiatives that generate a significant positive impact on education, culture, and social development in Mexico. For more information, click [here](#).

+1.9 million people were impacted by the BBVA Mexico Foundation.
+1.9 billion pesos invested during 2025.

Key Programs and Indicators 2025

“Chavos que Inspiran” Scholarships

A specialized and comprehensive support program for students in middle school, high school, university, online education, and for those with disabilities, aimed at driving social mobility through education. This support is provided through scholarships throughout the 10-year academic journey of talented students in situations of socioeconomic vulnerability. The program enables them to develop their full potential and continue their studies from middle school through university and into their first job.

In 2025, 50,000 students received scholarships through the “Chavos que Inspiran” program, and 4,400 students received scholarships through the “Chavos con discapacidad que Inspiran” (Inspiring Youth with Disabilities) program.

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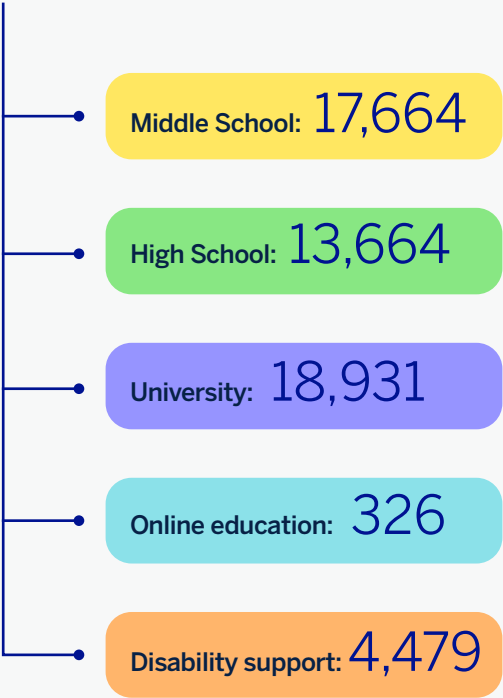
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2025 Results:
Direct Beneficiaries



“Supérate” Platform

An open and free digital ecosystem for anyone in Mexico, designed to strengthen the cognitive and socio-emotional skills of individuals with educational levels equivalent to middle and high school. Through individualized diagnostics and a comprehensive strategy, it combines the development of cross-functional skills. Designed by academic experts, this ecosystem utilizes a gamified approach that allows young people to maximize their knowledge and competencies, establishing itself as the educational pillar of the “Chavos que Inspiran” program.

In 2025, we launched “Rumbo a la Uni” (Heading to University), an initiative that supports third-year high school students by offering vocational guidance and practical tools to enter the country’s top universities. This includes admission exam simulators and other valuable resources.

+4 million pesos invested in 2025.

“Chavos que Inspiran” Schools

BBVA elementary schools dedicated to providing educational excellence and establishing the academic foundations necessary for students to acquire the cognitive and social competencies required for their long-term academic success through university.

+61 million pesos invested and 425 students benefited.

Education Alliances

Program that aims to reduce inequality in access to educational opportunities for individuals in situations of social vulnerability and those belonging to groups affected by structural discrimination. To achieve this, the Foundation collaborates with civil society organizations and strategic partners, combining the Foundation’s expertise and knowledge with external practices of excellence.



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Mentorship Program

A comprehensive academic, personal, and professional support program for university and middle school scholarship recipients. Mentors are volunteer BBVA employees nationwide, selected based on evaluations, educational background, and other criteria. They receive specialized mentorship training through Campus BBVA to perform this role effectively. The program includes two modalities: Central Area Mentorship, volunteers who work with first-year and fourth-year university scholars, and Branch Network Mentorship, who support first-year middle school scholars and their tutors.

+8,000 volunteer mentors participated in 2025.
+15,300 mentorship hours provided to “Chavos que Inspiran” scholarship recipients.

Natural Disaster Relief

A humanitarian aid program that provides support to individuals facing emergency, high-risk, or extraordinary situations during natural disasters. In collaboration with Fundación Televisa and the Ministry of National Defense, assistance is delivered to affected communities. The BBVA Mexico Foundation supports populations in areas classified by the Defense Ministry under the DN-III-E Plan, aiming to act swiftly to deliver food supplies and hygiene kits in a timely manner. This year, up to 24,000 people were benefited with the delivery of food supplies and hygiene kits following the floods in the state of Veracruz.

Additionally, we continued the “Juntos por la Educación” program in Guerrero, supporting educational communities affected by the damage caused by Hurricane Otis. This initiative benefited over 30,000 people with an investment exceeding 67 million pesos.



The figures presented in this section are preliminary. The BBVA Mexico Foundation prepares an independent annual report published on a different date than this Report; therefore, there may be differences in the information reported. For more information on the programs and results of the BBVA Mexico Foundation, please consult the 2024 Annual Report at the following site: <https://www.fundacionbbva.mx/pagina-inf/>.



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“Aprendemos Juntos México”

“Aprendemos Juntos México” (We Learn Together Mexico) is the digital educational platform launched by BBVA Mexico in September 2024 as an extension of the global “Aprendemos Juntos 2030” initiative. It was created to establish a local narrative centered on the Mexican “how-to” concept, using storytelling to share real-life accounts of resilience and effort, highlighting the potential for individual and collective growth within the country.

Content and Collaboration

The project features the participation of over 100 personalities who share stories, reflections, and lessons learned. The content is adapted into different formats and lengths for distribution across multiple digital channels—including YouTube, TikTok, Instagram, Facebook, and Spotify—ensuring full accessibility.

Strategic Objectives

“Aprendemos Juntos México” transcends traditional informative content, seeking to impact personal development and audience decision-making through three key objectives:

- **Inspiration and personal growth:**
Identifying and sharing authentic, inspiring stories that motivate the audience toward reflection and continuous improvement.
- **Institutional commitment:**
Reinforcing and expanding BBVA’s commitment to people and sustainability, aligned with the global vision of Aprendemos Juntos 2030.
- **Democratization of knowledge:**
Utilizing social media as a free distribution tool to ensure that access to content is simultaneous and independent of socioeconomic context, fostering a more equitable society.

Results and Impact

From its launch in September 2024 through the end of 2025, “Aprendemos Juntos México” has demonstrated high public acceptance and significant reach, establishing itself as a benchmark for innovation in digital education.

Total views
More than 2 billion

Community/Followers
Over 1.2 million followers/
subscribers

Total interactions
17.6 million interactions
(comments, likes)

Shared content
More than 3 million times

At the end of 2025, the results achieved consolidate “Aprendemos Juntos México” as an effective initiative for expanding access to knowledge and strengthening personal development through inspiring narratives. The platform has demonstrated a high demand for non-traditional training formats, and its impact is focused on transforming lives and fostering a sense of community within Mexican society, highlighting the free-of-charge value and the high quality of its content.

Cultural Promotion

This program promotes collaboration and exchange to strengthen outstanding artistic and cultural initiatives through financial incentives and support for their production and dissemination. In 2025, we established six cultural alliances with the following institutions: the Palace of Fine Arts Museum, Kaluz Museum, Tlaxcala Contemporary Art Museum, Querétaro Contemporary Art Museum, Casa Diego Rivera Museum in Guanajuato, and the Puebla Municipal Art Gallery.

Beneficiaries: +400,000 people.