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Exhibits

GRI content index

Learn about **BBVA México's 2023 dual materiality determination process, its contribution to the United Nations' Agenda 2030 and the progress made in implementing the Principles for Responsible Banking.** Also, consult the GRI Content Index and the SASB Index.

GRI content index

Universal Standards

GRI Standard	Content	Section, response or reason for omission	
GRI 1 Foundation 2021			
GRI 2: General Disclosures 2021			
1. The organization and its reporting practices			
GRI 2: General Disclosures 2021	2-1	Organizational details	Group's Profile. The headquarters of BBVA México is Torre BBVA, located at Paseo de la Reforma 510, Col. Juárez, Cuauhtémoc, Ciudad de México.
	2-2	Entities included in the organization's sustainability reporting	About this report.
	2-3	Reporting period, frequency and contact point	Reporting period: January-December 2023 Frequency: Annual: Point of contact: ib.acosta@bbva.com Irma B. Acosta Pedregal, Head of Responsible Business and Sustainability E-mail: ib.acosta@bbva.com
	2-4	Restatements of information	There were no updates to information from prior reporting periods.
	2-5	External assurance	About this report.

GRI Standard	Content	Section, response or reason for omission
2. Activities and workers		
2-6	Activities, value chain and other business relationships	Social performance. Coverage of indicator: 2-6-a and 2-6-b-i,ii
GRI 2: General Disclosures 2021	2-7 Employees	Social performance. Partial coverage of items a-e. Total number of employees by gender, omitting region. The total number of permanent employees, temporary employees, full-time employees, and part-time employees by gender is reported. In all of the above cases, the breakdown by region is omitted. There are no non-guaranteed hourly employees at BBVA México. The information reported is obtained from the consultation in the employee data management system. The consultation is performed after the closing date of December 31 of the reporting year. It does not refer to the average number of employees for the entire reporting period. No other assumptions or methodologies are considered. The difference in the data presented in relation to the previous year corresponds to the overall growth in the size of the organization. There are no significant fluctuations. The growth of the workforce over the last three years is consistent with each other and with the growth of the organization. In the Environmental Performance chapter, the number of employees is reported according to the management framework of the Global Eco-efficiency Plan, which does not correspond to the number of employees reported in the GRI 2-7 indicator. According to the Global Ecoefficiency Plan's information consolidation methodology, the occupants are the personnel within the perimeter (properties with operations considered in the CEMEX Global Ecoefficiency Plan indicators during the reporting year).
2-8	Workers who are not employees	BBVA México identifies and manages external personnel who provide services to the bank. In 2023 we worked on understanding the management of the issue and the process for collecting information; however, the criteria for reporting the indicator have not been formally established.

GRI Standard	Content	Section, response or reason for omission
3. Governance		
GRI 2: General Disclosures 2021	2-9 Governance structure and composition	Governance. The governance of BBVA México, S.A. is the responsibility of its corporate governance bodies, the Shareholders' Meeting, the Board of Directors, its delegated committees and the General Management and other officers in accordance with the applicable legal framework. Partial coverage: With respect to items c.vi and c.vii, BBVA México does not collect the information requested by the indicator.
	2-10 Nomination and selection of the highest governance body	Pursuant to articles 180 and 181 of the General Law of Commercial Companies, the members of the Board of Directors are appointed by the Institution's Shareholders' Meeting, which in turn must comply with the requirements of Articles 35 and 37 of the Law to Regulate Financial Groups, while the committees, being delegates of the Board of Directors, may be appointed by the Board of Directors itself or directly by the Shareholders' Meeting.
	2-11 Chair of the highest governance body	Governance. The chairman of the highest governance body is not an executive of the organization.
	2-12 Role of the highest governance body in overseeing the management of impacts	The General Ordinary Shareholders' Meeting approves the annual reports of the Chairman and Vice-Chairman (Chief Executive Officer) of the Board of Directors, which, among other things, include sustainable development issues.
	2-13 Delegation of responsibility for managing impacts	Governance.
	2-14 Role of the highest governance body in sustainability reporting	BBVA México does not currently have a formal process for review and approval by the highest governance body of the preparation of the report and determination of materiality.
	2-15 Conflicts of interest	Governance. BBVA México has a Conflict of Interest Policy and a Code of Conduct applicable to the entire organization.

GRI Standard	Content	Section, response or reason for omission
<p data-bbox="193 1021 430 1089">GRI 2: General Disclosures 2021</p>	<p data-bbox="721 544 1385 572">2-16 Communication of critical concerns</p>	<p data-bbox="2028 389 2945 731">There are various areas and sources through which concerns can be communicated that can be escalated to the relevant committees to determine their resolution (for example, investor relations, customer service units, internal control, internal audit, whistleblowing channel). The summaries of the resolutions adopted at the General Ordinary Shareholders' Meetings of Group Financiero BBVA México are published on the Investor Relations website. Resolutions on other types of concerns are recorded in internal minutes.</p>
	<p data-bbox="721 821 1616 848">2-17 Collective knowledge of the highest governance body</p>	<p data-bbox="2028 781 2945 886">In 2023 we had no measures that impacted the collective knowledge, skills and experience of the highest governance body in matters of sustainable development.</p>
	<p data-bbox="721 986 1743 1013">2-18 Evaluation of the performance of the highest governance body</p>	<p data-bbox="2028 926 2945 1071">In 2023 we did not implement processes for evaluating the performance of the highest governance body in relation to the supervision of the management of the organization's impacts on the economy, the environment and people.</p>
	<p data-bbox="721 1300 1205 1327">2-19 Remuneration policies</p>	<p data-bbox="2028 1115 2945 1512">Indicator coverage: 2-19-a-i and b (only for the governing body). Currently, the indicator does not have available/complete information on signing bonuses or incentive payments for hiring; compensation for termination of contracts, reimbursements, retirement benefits or the description of how the remuneration policies of the members of the highest governance body and senior executives are linked to their objectives and their performance in managing the organization's impacts on the economy, the environment and people. This is because it is confidential information. We will seek, within a maximum period of two years, to change the sense of confidentiality to present the information in accordance with the GRI standard.</p>
	<p data-bbox="721 1552 1385 1580">2-20 Process to determine remuneration</p>	<p data-bbox="2028 1552 2202 1580">Governance.</p>
	<p data-bbox="721 1667 1341 1695">2-21 Annual total compensation ratio</p>	<p data-bbox="2028 1628 2898 1733">We do not have information available to answer the requirements of this indicator. BBVA México has other indicators that monitor compensation, but this information is confidential.</p>

GRI Standard	Content	Section, response or reason for omission	
4. Strategy, policies and practices			
GRI 2: General Disclosures 2021	2-22	Statement on sustainable development strategy	Profile.
	2-23	Policy commitments	Profile. Partial coverage of indicators c, d and f.
	2-24	Embedding policy commitments	Governance.
	2-25	Processes to remediate negative impacts	Governance.
	2-26	Mechanisms for seeking advice and raising concerns	Governance.
	2-27	Compliance with laws and regulations	In 2023, Group Financiero BBVA México had no significant cases of non-compliance with applicable laws and regulations.
	2-28	Membership associations	Profile.
5. Stakeholder engagement			
GRI 2: General Disclosures 2021	2-29	Approach to stakeholder engagement	Profile.
	2-30	Collective bargaining agreements	Social performance.
GRI 3: Material Topics 2021			
GRI 3: Material Topics 2021	3-1	Process to determine material topics	Exhibit.
	3-2	List of material topics	Presentation.
	3-3	Management of material topics	In the GRI index of this report, each material topic includes mention of BBVA México's policies or commitments related to the topic. Additionally, there is a general description of how associated risks, opportunities, and stakeholder engagement are managed. However, we do not have complete information to fulfill all the requirements of items a-e of the GRI 3-3 indicator as we are transitioning to a dual materiality approach. Significant changes in the determination and presentation of materiality analysis results are planned for 2024.

Topic Standards

GRI standard		Content	Section, response or reason for omission
Material topic 1. Proper management of all risks			
GRI 3: Material Topics 2021	3-3	Management of material topics	BBVA México's risk management is described in the Governance chapter (including environmental and social risks). The management of risks related to BBVA México's business is described in the Sustainable Finance chapter. Policies, responsibilities and mechanisms for monitoring BBVA México's risks are mentioned in these chapters.
GRI Sector Supplement: Product portfolio FSSS	FS2	Procedures for assessing and screening environmental and social risks in business lines	Governance. Sustainable finance.
	FS5	Interactions with clients/investees/business partners, regarding environmental and social risks and opportunities	Profile. Exhibits.
	FS9	Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	During 2023, no audits were conducted in BBVA México to evaluate the implementation of environmental and social policies and risk assessment procedures.
Material topic 2. Client experience			
GRI 3: Material Topics 2021	3-3	Management of material topics	BBVA México has principles, policies, programs and measurement mechanisms that allow it to comprehensively manage the client relationship and experience. This information is mentioned and described in the Group's Profile and Social performance chapters.
Material topic 3. Solvency and financial results			
GR 3: Material Topics 2021	3-3	Management of material topics	Management of BBVA México's financial results is described in the Economic Impact chapter and in the Financial Statements.
GRI 201 Economic Performance 2016	201-1	Direct economic value generated and distributed	Economic impact.

GRI standard		Content	Section, response or reason for omission
Material topic 4. Corporate governance			
GRI 3: Material Topics 2021	3-3	Management of material topics	Governance.
Material topic 5. Sustainable finance			
GRI 3: Material Topics 2021	3-3	Management of material topics	BBVA México has a standard, procedure and measurement and monitoring tools for sustainable finance management. It also has training programs for executives linked to the topic of sustainable mobilization to support clients in their sustainable transition. This information is described in the Profile, Sustainable Finance and Social Performance chapters.
GRI Sector Supplement: Product portfolio FSSS	FS1	Policies with specific environmental and social components applied to business lines	Sustainable finance.
	FS3	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	Sustainable finance.
	FS8	Monetary value of products and services designed to deliver specific environmental benefit for each business line broken down by purpose	Sustainable finance.
	FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental and social issues	Currently, the BBVA México Annual Report includes the amount of mobilization by type of bank and category (climate change and inclusive growth). Information on the percentage and number of companies in the entity's portfolio with which the reporting organization has interacted on environmental or social issues is confidential.
	FS11	Percentage of assets subject to positive and negative environmental or social screening	Information not available.
Material topic 6. Innovation and digital transformation			
GRI 3: Material Topics 2021	3-3	Management of material topics	Group's Profile. Economic impact.

GRI standard		Section, response or reason for omission
Material topic 7. Climate change		
GRI 3: Material Topics 2021	3-3 Management of material topics	BBVA México has a strategy, policies, programs and measurement mechanisms related to climate change management. This information is described in the Group's Profile and Environmental Performance chapters.
GRI 201 Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	Exhibits.
Material topic 8. Transparency, clarity and responsibility		
GRI 3: Material Topics 2021	3-3 Management of material topics	BBVA México has principles that allow it to manage the issue of transparency, clarity and responsibility with the client. This information is mentioned and described in the Social performance chapter and in this GRI Index in the responses to the GRI 417 indicators.
GRI 417 Marketing and labeling 2016	417-1 Requirements for product and service information and labeling	Social performance. Indicator coverage: 417-1-b. There is no information available for indicator 417-1-a.
Material topic 9. Cybersecurity and responsible use of data		
GRI 3: Material Topics 2021	3-3 Management of material topics	Digital transformation and new emerging technologies mean an increase in potential threats and exposure to risk and new challenges affecting security, privacy and, in general, digital trust, which are key aspects for the better development and survival of the digital economy. For Grupo BBVA, information security is not only crucial for ensuring operational resilience but also a key element in its strategy. Information security is organized around four fundamental pillars: (I) Cybersecurity, (II) Data security, (III) Physical security, and (IV) Security in business processes and fraud prevention. Each pillar has a dedicated program designed to mitigate risks faced by the Group. BBVA México adheres to the relevant management pillars and security programs established by the Group.
GRI 418 Client privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Indicator coverage: 418-1-i-ii. The scope of item b is not reported and item c is not applicable.

GRI standard	Content	Section, response or reason for omission
Material topic 10. Ethical behavior		
GRI 3: Material Topics 2021	3-3 Management of material topics	<p>BBVA México has a Code of Conduct and an Anti-Corruption Policy that emanates from the Code of Conduct, as well as a comprehensive compliance system that allows it to identify and manage real and potential risks in terms of ethical behavior. Due to the relevance of the subject, the Code of Conduct and the Anti-Corruption Policy are approved by the Board of Directors. BBVA México employees receive mandatory training on these issues. Employees and other stakeholders have at their disposal mechanisms for consultation and reporting on ethical issues.</p>
GRI 205 Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	<ul style="list-style-type: none"> - BBVA México employees receive training on anti-corruption policies and procedures. See details in the Social performance chapter. - BBVA México suppliers do not receive training on anti-corruption policies and procedures, they only receive information on the policy through the agreement established with them. See details in the Social performance chapter. - In terms of communication and training on anti-corruption policies and procedures, BBVA México's General Anti-Corruption Policy stems from the Code of Conduct. Therefore, the Board of Directors is familiar with the Policy as it is the body responsible for its approval. The Policy undergoes review by the Audit and Corporate Practices Committee of Grupo Financiero BBVA México before being approved by the Board of Directors. As a result, 100% of the directors are familiar with the Policy. However, directors do not receive training specifically on BBVA México's anti-corruption policy and procedures. Indicators b. and d. are not applicable in this context.
	205-3 Confirmed incidents of corruption and actions taken	We had no cases of corruption.

GRI standard	Content		Section, response or reason for omission
Material topic 11. Financial education and inclusion			
GRI 3: Material Topics 2021	3-3	Management of material topics	<p>In the area of contributing to inclusive growth, Grupo BBVA has a Community Investment Goal for 2025. This initiative involves allocating EUR 550 million between 2021 and 2025 towards social initiatives aimed at supporting the inclusive growth of societies, including Mexico. BBVA México has implemented programs designed to reduce inequalities and foster entrepreneurship. These initiatives include projects that facilitate access to essential goods and services necessary for improving social well-being, as well as providing financial education and digital training to empower individuals, enhance their financial resilience, and promote financial inclusion.</p>
GRI Sector Supplement: Product portfolio FSSS	FS13	Access points in low-populated or economically disadvantaged areas by type	Group's Profile. Social performance.
	FS14	Initiatives to improve access to financial services for disadvantaged people	Social performance.
	FS15	Policies for the fair design and sale of financial products and services	Sustainable finance.
	FS16	Initiatives to enhance financial literacy and by type of beneficiary	Social performance.
Material topic 12. Employee engagement and talent management			
GRI 3: Material Topics 2021	3-3	Management of material topics	<p>The goal of Grupo BBVA is to have the best and most committed team, one of BBVA's six strategic priorities. To achieve this, the Group has programs and initiatives to attract, motivate, train and retain the best talent.</p> <p>Find out about all the programs and initiatives on BBVA México's commitment to employees in the Social performance chapter.</p>

GRI standard	Content	Section, response or reason for omission
GRI 401 Employment 2016	401-1 New employee hires and employee turnover	Partial information, we do not report items a and b only in terms of region. In 2023 we do have mechanisms to know the region of our employees, however, the criteria for publishing the information has not been determined. In 2024 we will evaluate whether or not to report it in the next fiscal year.
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Social performance.
	401-3 Parental leave	Social performance.
GRI 402 Labor/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	Social performance.
Material topic 13. Diversity and inclusion		
GRI 3: Material Topics 2021	3-3 Management of material topics	<p>One of the principles of Grupo BBVA's employee management strategy is to create the best environment for talent to give the best of itself at work. An environment that is open and flexible, focused on employee wellbeing, inclusive and diverse, where everyone can develop and grow personally and professionally. To comply with this principle, BBVA México has a Diversity and Inclusion Policy, as well as a Diversity and Inclusion Committee made up of representatives from different divisions of the bank.</p> <p>Find out about all of BBVA México's Diversity and Inclusion programs and initiatives in the Social Performance chapter."</p>

GRI standard	Content	Section, response or reason for omission
<p>GRI 405 Diversity and Equal Opportunity 2016</p>	<p>405-1 Diversity of governance bodies and employees</p>	<p>Information on employee diversity is reported in the Social performance chapter.</p> <p>Diversity in the Board of Directors:</p> <ul style="list-style-type: none"> - 16.67% of BBVA México's Board of Directors are women (3) and 83.33% are men (15). - 93.33% of male Board Members are over 50 years of age (14) and 6.67% are between 30 and 50 years of age (1). - 100% of female Board Members are over 50 years old (3) <p>In BBVA México we report the sex of the directors and not the gender. In terms of the applicable regulation, we do not have elements to answer about the gender of the directors, nor their belonging to minority groups.</p> <p>Items a-iii and b-iii, referring to other diversity indicators, are not reported.</p> <p>Although BBVA México hires personnel with disabilities, the criteria for managing and consolidating information are being established. The objective is to report this scope in the future in a period of no more than two years, although this will depend on the applicable legislation regarding respect for human rights and non-discrimination.</p>
<p>Material topic 14. Contribution to society</p>		
<p>GRI 3: Material Topics 2021</p>	<p>3-3 Management of material topics</p>	<p>In the area of contributing to the inclusive growth of the societies in which the Group is present, BBVA has the Community Investment Goal for 2025, whereby it will allocate EUR 550 million between 2021 and 2025 to social initiatives to support the inclusive growth of these societies. In Mexico, in addition to creating opportunities and combating inequalities through financial inclusion and education initiatives and programs, we contribute to the community mainly through Fundación BBVA México. Learn more about some of the programs and results of Fundación BBVA México in the Social performance chapter, or in Fundación BBVA México Annual Report.</p>

GRI standard	Content	Section, response or reason for omission
Material topic 15. Human rights		
GRI 3: Material Topics 2021	3-3 Management of material topics	<p>Grupo BBVA's General Sustainability Policy includes, among other areas of action, our participation in international initiatives and commitment to human rights.</p> <p>Human rights initiatives are implemented in all countries where the Group is present, including Mexico. BBVA México's track record in the area of human rights can be found in the chapter on Social performance.</p>
Material topic 16. Labor practices		
GRI 3: Material Topics 2021	3-3 Management of material topics	<p>Grupo BBVA has Talent and Culture, the area of employee management. The Talent and Culture department at BBVA México is responsible for adapting and implementing the Group's talent management strategy, policies, standards and procedures. The results of the programs and work practices that promote the well-being of BBVA México's employees can be consulted in the Social performance chapter.</p>
GRI 404 Training and Education 2016	404-1 Average hours of training per year per employee	Social performance.
	404-2 Programs for upgrading employee skills and transition assistance programs	Social performance.
	404-3 Percentage of employees receiving regular performance and career development reviews	Social performance.

GRI standard	Content		Section, response or reason for omission
Material topic 17. Environmental footprint			
GRI 3: Material Topics 2021	3-3	Management of material topics	<p>The direct environmental impact management objectives of Grupo BBVA and its subsidiaries, including BBVA México, are established and monitored through the Global Eco-efficiency Plan (GEP) 2021-2025.</p> <p>As part of the implementation of the GEP and compliance with applicable environmental regulations, BBVA México has an environmental management system (including an environmental policy, documented procedures and mechanisms for monitoring performance indicators for energy, emissions, water and waste). Learn more about BBVA's results and progress on its direct impact in the Environmental Performance chapter.</p>
GRI 302 Energy 2016	302-1	Energy consumption within the organization	<p>Total fuel consumption from mobile sources</p> <ul style="list-style-type: none"> - Gasoline: 507,481.77 liters (17,916.98 GJ). - Diesel: 0 <p>Total consumption of fuels from fixed sources</p> <ul style="list-style-type: none"> - Natural gas: 43623.66 m³ (1,586.00 GJ). - LP Gas: 110,273.00 liters (2,880.58 GJ). - Gasoline: 0. - Diesel: 298,540.09 (11,388.92 GJ). - Biofuel (renewable). - Biomass (renewable). <p>Indicator coverage: 302-1-a,b,c-i. Currently the indicator does not report the items, since items c.ii., c.iv. and d: do not apply to the organization due to the type of energy we consume, item c.iii. there is no information available on the conversion factors to the corresponding units, and other items e, f and g are not reported because we do not have available/complete information.</p>

GRI standard	Content	Section, response or reason for omission
<p>GRI 302 Energy 2016</p>	<p>302-3 Energy intensity</p>	<p>Environmental performance. Electrical energy consumed per occupant: 6.69 MWh/FTE. Includes electrical energy (energy consumption within the organization). Employees are those accounted for in the scope of the EMP (44,398), not the employees reported in GRI 2-7.</p>
	<p>302-4 Reduction of energy consumption</p>	<p>At BBVA México we have several initiatives that promote the reduction of energy consumption, among which we highlight the efficient management and switching off of lighting whenever possible. With these initiatives we will achieve a reduction of 371,754,000,000 joules by 2023. This figure was obtained through software and estimates in some cases. The base year for these measurements in 2019.</p>
<p>GRI 303 Water and Effluents 2018</p>	<p>303-1 Interactions with water as a shared resource</p>	<p>Grupo Financiero BBVA México does not generate significant direct impacts in relation to water; however, since it is such a relevant resource, we consider its management in the Global Eco-efficiency Plan to reduce its consumption in our direct operations.</p>
	<p>303-2 Management of water discharge-related impacts</p>	<p>Grupo Financiero BBVA México's operations do not affect water quality and therefore do not require a treatment method for discharge into the municipal water system.</p>

GRI standard	Content	Section, response or reason for omission
<p>GRI 303 Water and Effluents 2018</p>	<p>303-3 Water withdrawal</p>	<p>Total water withdrawal by source - Water from third parties: 27.03 (megaliters) - Municipal water supply: 585,032 (megaliters) - Total: 653,150 (megaliters)</p> <p>Total water withdrawn by source that corresponds to fresh water - Third-party water: 27.03 (megaliters) - Municipal water supply: 585,032 (megaliters) - Total: 653,150 (megaliters)</p> <p>Total water withdrawn by source corresponding to other waters - Zero</p> <p>The information for this indicator is based on estimated consumption and receipts. Figures at the end of 2023.</p> <p>At the moment, this indicator does not have complete information for subsections 303-3-a-i, ii, iii, iv because there are no other sources of water extraction except for third-party water. Similarly, there is no available/complete information to report subsections 303-3-b and 303-3-c, related to water-stressed areas and the breakdown of water extraction for each source indicated in literals a and b; this is due to a lack of study on this matter.</p>
	<p>303-4 Water discharge</p>	<p>Priority substances of concern for which discharges are treated: Biochemical Oxygen Demand (BOD). Method for defining these priority substances of concern: Laboratory analysis. International Standards, official lists or criteria used: NMX-AA-028-SCFI-2001 Method used to establish discharge limits for priority substances of concern: NOM-003-SEMARNAT-1997</p>
	<p>303-5 Water consumption</p>	<p>For the time being, this indicator does not have available/complete information for item 303- 5-b, related to areas subject to water stress, because there is no study on the subject. Regarding item 305-c, BBVA México does not currently carry out water storage.</p>

GRI standard	Content	Section, response or reason for omission
<p>GRI 305 Emissions 2016</p>	<p>305-1 Direct (Scope 1) GHG emissions</p>	<p>Direct CO₂ emissions (Scope 1): 13,224.86 (tCO₂). The gases included in the calculation are: CO₂, CH₄, N₂O. The methodology described by the IPCC is used to calculate emissions. In the case of emission factors for fossil fuels and electricity, the IPCC and IEA are used. DEFRA emission factors are used for vehicle fleet, refrigerant gas leaks, business travel, waste management and employee travel.</p> <p>The methodology and calculation of emissions are determined by Grupo BBVA for all geographies. BBVA México is not ultimately responsible for the calculation. This methodology can be consulted in the Grupo BBVA Annual Report.</p> <p>Regarding biogenic emissions, we have not identified whether biogenic CO₂ emissions are generated at the water treatment plant. In this regard, within a maximum period of two years we will conduct an analysis on the application and/or measurement of this type of emissions in order to - if applicable - present the information in accordance with the GRI standard.</p> <p>Partial coverage, paragraphs c, d and f are omitted.</p>
	<p>305-2 Energy indirect (Scope 2) GHG emissions</p>	<p>Direct CO₂ emissions (Scope 2): 0 (tCO₂). The gases included in the calculation are: CO₂, CH₄, N₂O. The IPCC (Intergovernmental Panel on Climate Change) emission factors were used to calculate emissions. The methodology and calculation of emissions are determined by Grupo BBVA for all geographies. BBVA México is not ultimately responsible for the calculation.</p> <p>The emissions reported in this indicator are market-based emissions.</p> <p>Partial coverage. There are omissions in paragraphs a, d and f. BBVA México does not have available information and/or formal criteria to report the indicator in its entirety.</p>

GRI standard	Content	Section, response or reason for omission
GRI 305 Emissions 2016	305-3 Other indirect (Scope 3) GHG emissions	<p>Direct CO₂ emissions (Scope 3): 36,688.02 (tCO₂).</p> <p>The activities included are waste, business air travel and employee commuting.</p> <p>The gases included in the calculation are: CO₂, CH₄, N₂O.</p> <p>The IPCC (Intergovernmental Panel on Climate Change) emission factors were used to calculate emissions. The methodology and calculation of emissions are determined by Grupo BBVA for all geographies. BBVA México is not ultimately responsible for the calculation.</p> <p>Partial coverage. There are omissions in paragraphs c, e and g. BBVA México does not have available information and/or formal criteria to report the indicator in its entirety.</p>
	305-4 GHG emissions intensity	<p>GHG emissions intensity ratio: 1.12 (tCO₂/employee). Employees are those accounted for in the GEP perimeter, not the employees reported in GI 2-7. Gases included in the calculation are: CO₂, CH₄, N₂O. The IPCC (Intergovernmental Panel on Climate Change) emission factors were used to calculate emissions. The methodology and calculation of emissions are determined by Grupo BBVA for all geographies. BBVA México is not ultimately responsible for the calculation.</p>
	305-5 Reduction of GHG emissions	<p>In 2023 BBVA México had a reduction of 1,613 (tCO₂) compared to 2022.</p> <p>The gases included in the calculation are: CO₂, CH₄, N₂O.</p> <p>The IPCC (Intergovernmental Panel on Climate Change) emission factors were used to calculate emissions. The methodology and calculation of emissions are determined by Grupo BBVA for all geographies. BBVA México is not ultimately responsible for the calculation.</p>
	305-6 Emissions of ozone-depleting substances (ODS)	<p>Not applicable: Grupo Financiero BBVA México's operations do not generate significant ODS emissions.</p>
	305-7 Nitrogen oxides (NOx), sulfur oxides (SOx), and other significant air emissions	<p>Not applicable: Grupo Financiero BBVA México's operations do not generate significant NOx and SOx emissions.</p>

GRI standard	Content	Section, response or reason for omission
GRI 306 Waste 2020	306-1 Waste generation and significant waste-related impacts	Environmental performance.
	306-2 Management of significant waste-related impacts	<p>Currently, we only take measures to prevent the generation of waste in the organization's own activities. These measures are not circular. Waste generated from the organization's activities is managed by a third party whose waste management is evidenced by collection letters, manifests or proof of payment.</p> <p>Waste data collection and management processes are described in GRI indicator 306-3.</p>
	306-3 Waste generated	<p>The figures can be found in the Environmental Performance chapter. BBVA México generates and manages hazardous and non-hazardous waste. Since this is an indicator that is monitored through the Global Eco-efficiency Plan, the information reported on waste is consolidated in a shared management file of the GEP. The amount of waste generated each month is recorded in the consolidated file. The information is obtained from logs, manifests and other mechanisms for recording information.</p>
Material topic 18. Supply Chain		
GRI 3: Material Topics 2021	3-3 Management of material topics	<p>Grupo BBVA provides complete and transparent information to its suppliers in the procurement processes, ensuring compliance with the legal framework in force in all areas, including tax, labor and environmental matters, human rights, and stimulating the demand for socially responsible products and services. Within the supplier management framework, the Group has a series of mechanisms and rules that establish the fundamental guidelines to be followed by all suppliers with which any company or entity of the Group has a relationship.</p> <p>Grupo BBVA also has a Suppliers' Code of Ethics in the purchasing units of all the countries in which it is present, including Mexico, in which minimum standards of behavior have been established in terms of ethical, social and environmental conduct that suppliers must respect when providing products and services.</p> <p>Information on BBVA México's supply chain and the results of the supplier evaluation process is available in the Social performance chapter.</p>

GRI standard		Content	Section, response or reason for omission
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	Social performance.
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	Social performance.
Material topic 19. Health and safety			
GRI: Material Topics 2021	3-3	Management of material topics	<p>Grupo BBVA considers the promotion of occupational health and safety as a basic principle that is addressed through the continuous improvement of working conditions.</p> <p>In BBVA México, the main lines of action for health and safety include civil protection plans, training of brigades and employees in occupational health and safety issues, and occupational health programs and campaigns. The results of these programs and initiatives can be consulted in the Social performance chapter.</p>
GRI Sector Supplement			
GRI Sector Supplement: Product portfolio FSSS	FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	Social performance. Sustainable finance.
	FS6	Percentage of the portfolio for business lines by specific region, size (e.g., micro/SMEs/large enterprises) and by sector	Confidential information.
	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Sustainable finance.
	FS12	Voting policies applied to environmental or social issues for shares over which the reporting organization holds the right to vote shares or advises on voting	Information not available.
	FS15	Policies for the fair design and sale of financial products and services	Sustainable finance.