

**BBVA**

# Annual General Meeting

2026

**Onur Genç**

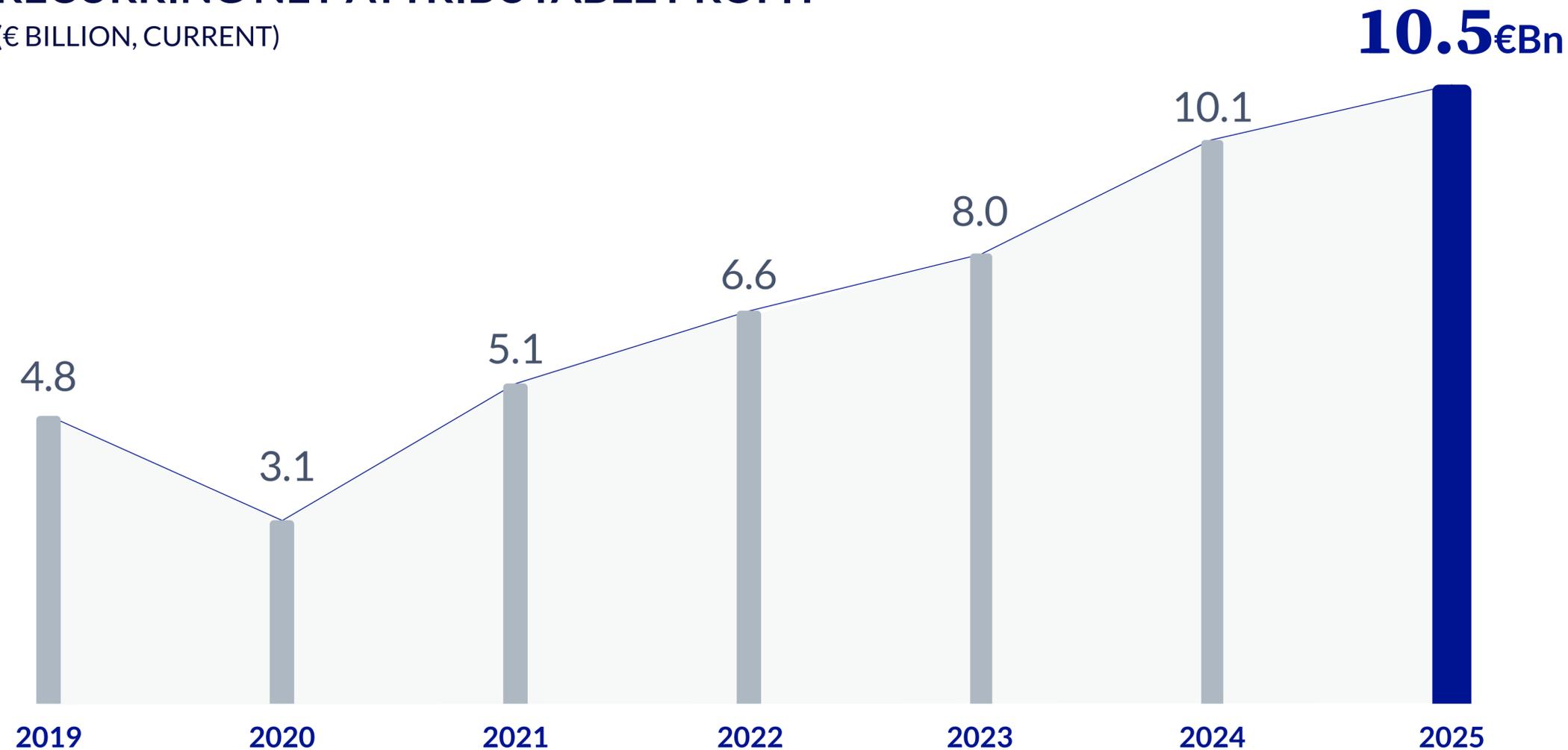
CHIEF EXECUTIVE OFFICER



# Net Attributable profit sets a new record

## RECURRING NET ATTRIBUTABLE PROFIT

(€ BILLION, CURRENT)



ATTRIBUTABLE

**+4.5%**

2025 vs. 2024

PER SHARE

**+5.8%**

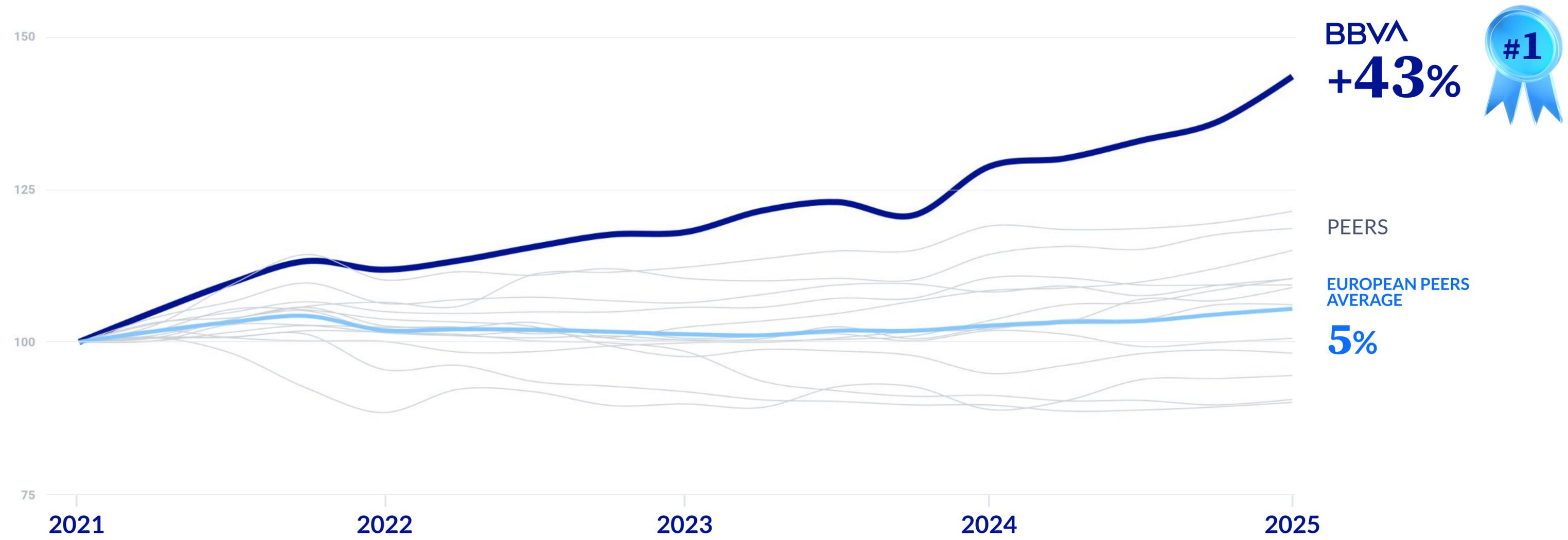
2025 vs. 2024

Note: Recurring attributable profit excludes extraordinary impacts and is shown as reported in the earnings presentation for each year.

# BBVA is leader in growth

## LOAN GROWTH

(2025 VS. 2021, BASE 100, %, CURRENT €)

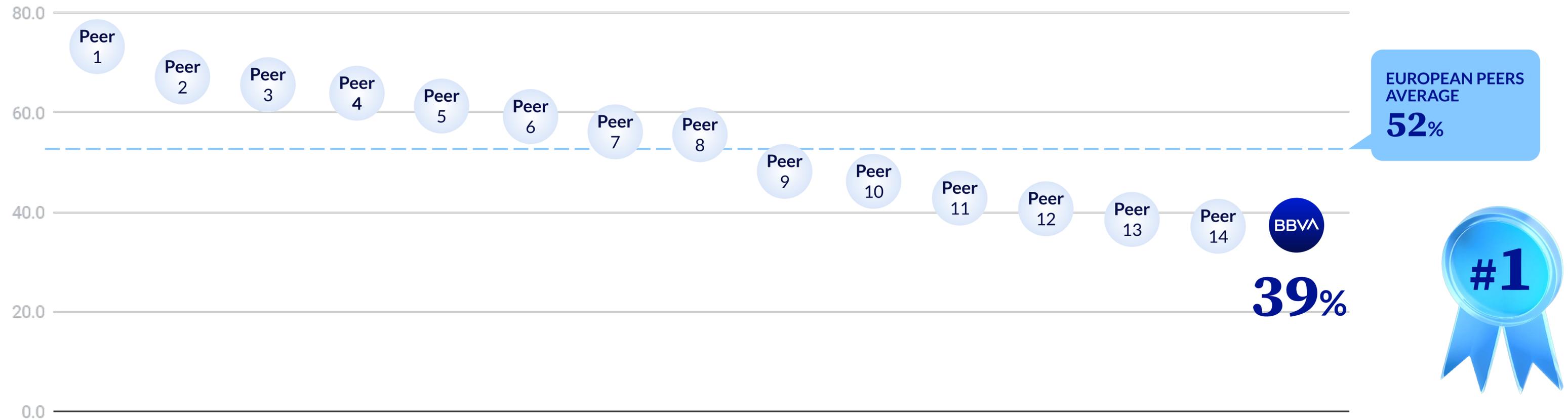


European Peers: BARC, BNPP, DB, HSBC, ING, ISP, LBG, NDA, SAN, SG, UCG, CABK, CASA. It excludes UBS due to inorganic transactions in the period.

# We lead the european industry in **efficiency**

## EFFICIENCY

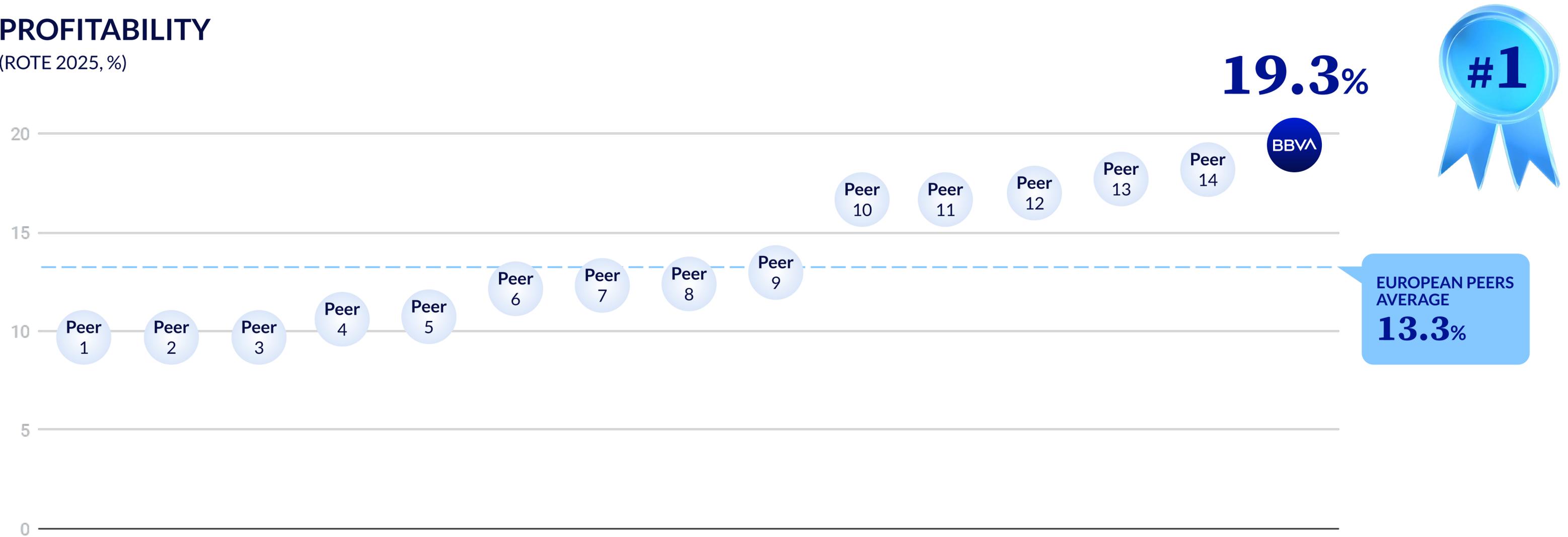
(COST OVER REVENUE, 2025, %)



# Differential **profitability** versus our competitors

## PROFITABILITY

(ROTE 2025, %)



# We grow while maintaining **prudent management** and strengthening our **risk metrics**



Note: For comparative purposes, figures exclude BBVA USA business sold to PNC.

# We exceed one hundred billion in market capitalization

## BBVA MARKET CAPITALIZATION

(SINCE JANUARY 1st 2019 TO MARCH 19th 2026)



# We maintain a **solid capital position**

## CAPITAL RATIO

CET1 FL

# 12.70%

**Clearly above requirement**

REQUIREMENT<sup>1</sup>

# 8.98%

Capital requirement after January 1st 2026

## EXCESS CAPITAL OVER REQUIREMENT

(CET1, BPS)

372



BBVA

313



EUROPEAN PEERS  
AVERAGE

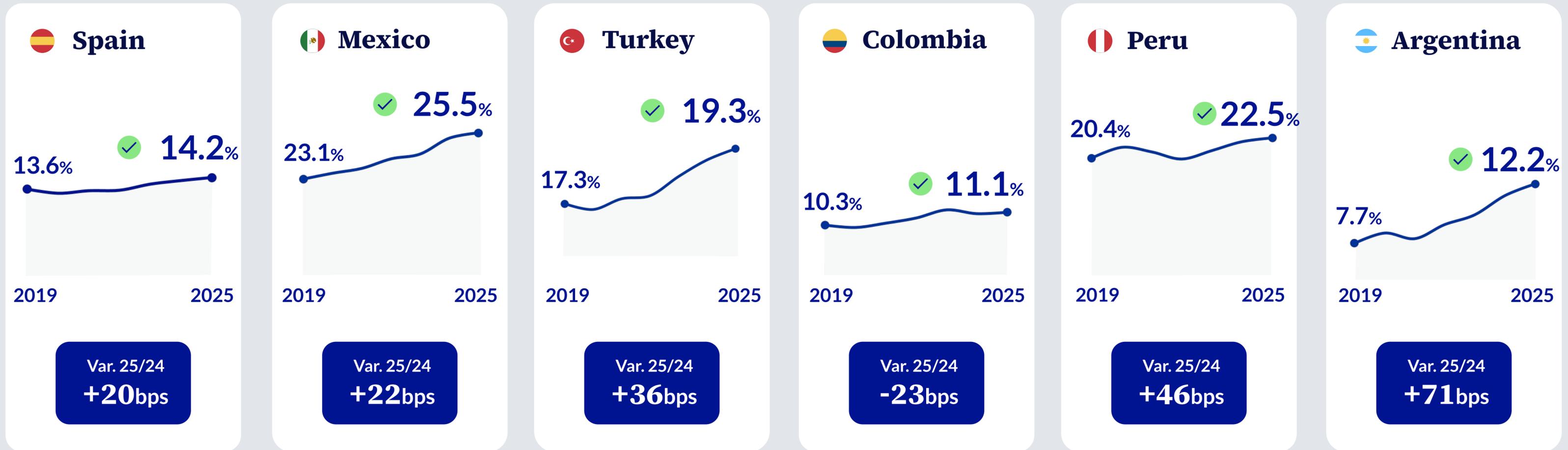
# Business areas

# Excellent performance of the business areas

NET ATTRIBUTABLE PROFIT		
BBVA	NET ATTRIBUTABLE PROFIT (€M)	VAR.% vs. 2024 (CURRENT €)
 SPAIN	<b>4,175</b>	<b>+11%</b>
 MEXICO	<b>5,264</b>	<b>-3%</b>
 TURKEY	<b>805</b>	<b>+32%</b>
 SOUTH AMERICA	<b>726</b>	<b>+14%</b>
 REST OF BUSINESS	<b>627</b>	<b>+23%</b>

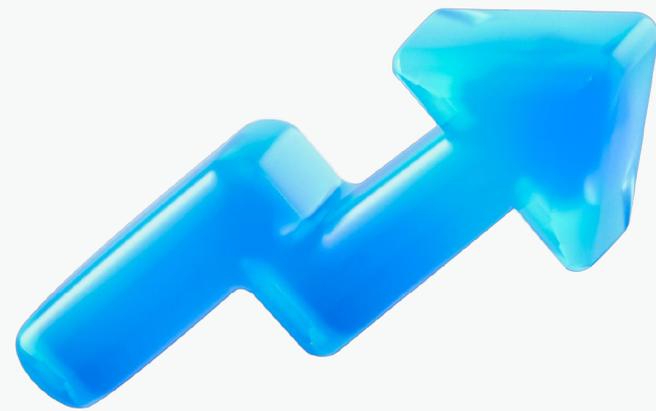
# Franchises increasingly leading across geographies

## LOAN MARKET SHARE



Note: Market share graphs illustrate from Dec-19 to Dec-25. Market share variations 25/24 compare Dec-24 vs Dec-25. Market shares in Turkey among private banks. Peru's market share as of Dec'25 and variation 25/24 exclude new entrants in 2025..

# Attract more clients is the best growth strategy



## ACTIVE CLIENTS PER COUNTRY



# Strategy execution

# Our strategic priorities will reinforce our leadership position



# Leading in customer satisfaction



## NET PROMOTER SCORE



**BBVA GROUP**

**+9** PP vs. 2019



Spain

Mexico

Peru



Turkey

Colombia

Uruguay



Argentina

# Sustainability is a major growth opportunity



## SUSTAINABLE BUSINESS CHANNELED PER SEGMENT

(VARIATION 2025 VS 2024)



RETAIL

**+92%**



ENTERPRISES

**+49%**



CORPORATE &  
INVESTMENT BANKING

**+34%**

# Outstanding growth in key areas

## REVENUES PER BUSINESS AREA

(GROSS INCOME, VAR. 2025 VS 2024, CONSTANT €)



Cross-border business

**+20%**

Payments

**+24%**

Insurance<sup>1</sup>

**+16%**

Asset Management

**+48%**

(1) Insurance PBT + Fees

# Artificial Intelligence; we have a clear roadmap



Improving client  
experience

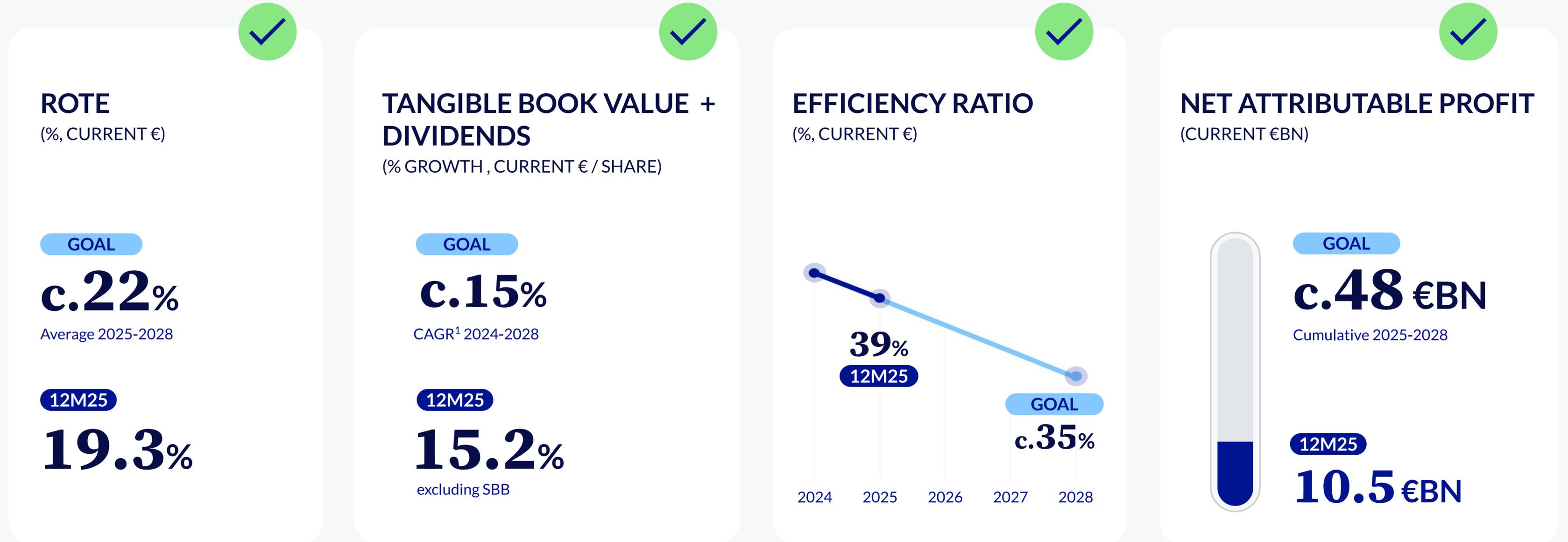


Process  
efficiency



Employee  
productivity

# Solid evolution of the *financial goals to 2028*



(1) Compounded annual growth rate.

# *The best and most committed team*



**Customer comes first**



**We think big**



**We are one team**

## ENGAGEMENT SURVEY KANTAR

**90**



High level of commitment of employees, above benchmark for financial sector

**+15 points**

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