Third Quarter 2025

October | 2025

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Executive Summary

	3Q25
Growth Y/Y	
Total Loan Portfolio	**5.4** %
Company Loans Portfolio	**7.7** %
Total Deposits	**13.7** %
Asset Quality	
NPL Ratio	**1.97**%
Coverage Ratio	**115.8** %
Cost of Risk	**1.09** %
Profitability	
Efficiency Ratio	**39.5** %
ROAE	**19.7** %
ROAA	**2.4** %
Capitalization	
Capital Adecuacy Ratio* September 2025 (preliminary)	**15.9**%

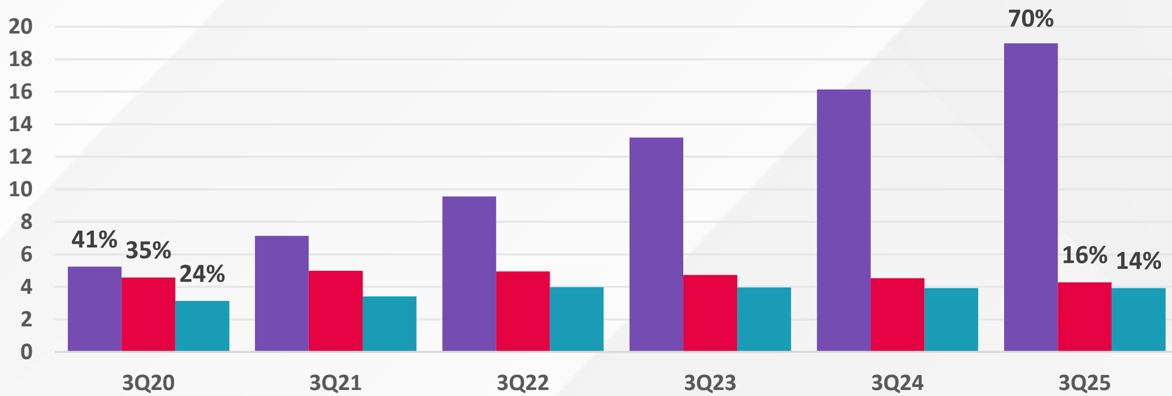
Net Income for the **3rd quarter of 2025** stood at **2,267 million pesos**.

** 100% CET1.*

Transactions by Channel

• *Millions*

Number of Transactions by Channel

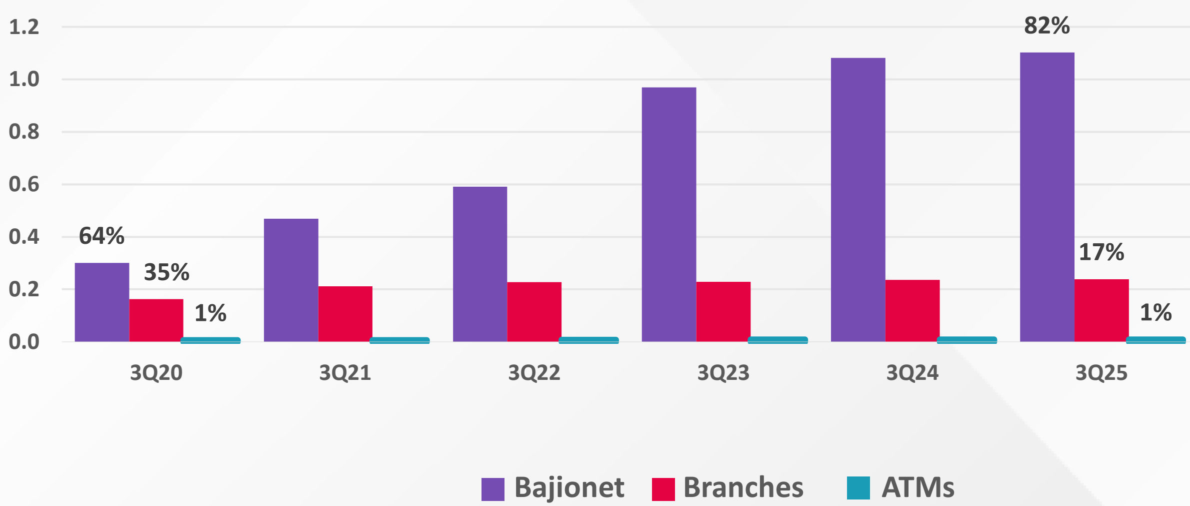


CAGR	25/20
29%	3.6X
-1%	0.9X
5%	1.3X

Total Transactions	
16%	2.1X

• *Trillion Pesos*

Amounts Transacted by Channel



CAGR	25/20
30%	3.7X
8%	1.5X
7%	1.4X

Total Amount	
24%	2.9X

Loan Portfolio and Deposits Growth

- Total **Loan Portfolio** stood at **$268.2 Bn pesos,** a **growth** of **5.4% YoY** in **3Q25.**
- **Company Loans,** which represent **our core business,** increased **7.7%.**

	Bn. $	Y o Y
Companies*	231.7	7.7 %
Government	13.7	-14.5 %
Financial Institutions	11.6	-6.3 %
Consumer	7.6	13.1 %
Mortgage	3.6	-15.6 %

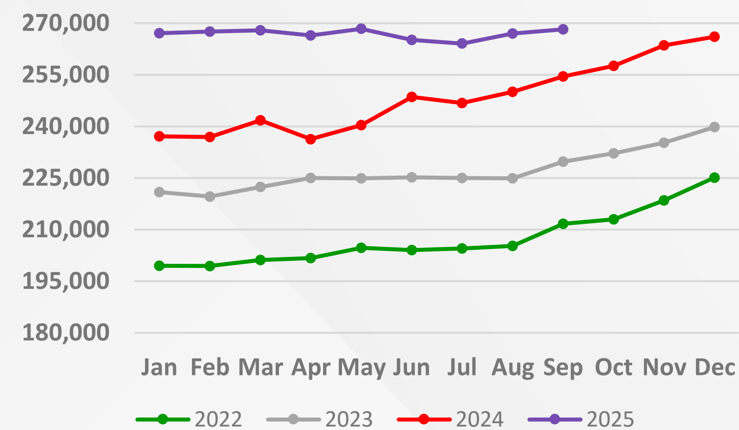
Yield

3Q24	3Q25
13.52 %	11.40 %

(212) bp

Total Loan Portfolio | Million pesos

CAGR '22 -'3Q25: 8.1%



- **Total Deposits (DD+TD)** grew **13.7%,** reaching **$274.3 Bn pesos** in **3Q25 YoY.**

	Bn. $	Y o Y
Demand Deposits (DD)	140.7	20.5 %
Time Deposits (TD)	133.6	7.2 %
Repos	5.6	-3.9 %
Interbank Loans**	44.4	-3.5 %

Cost

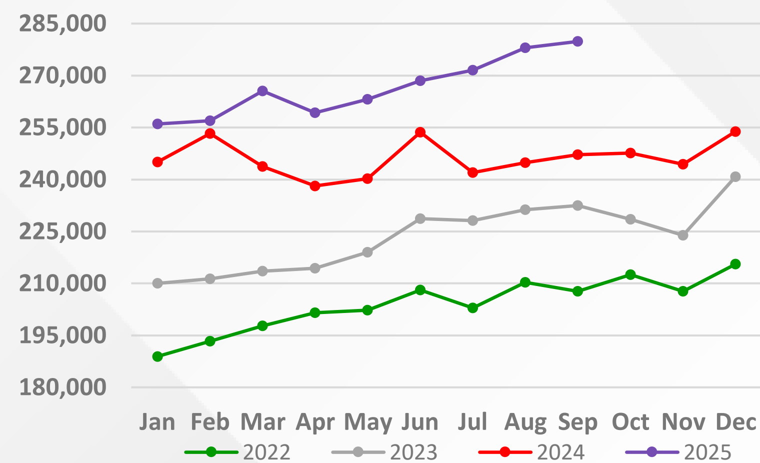
3Q24	3Q25
6.73%	5.36%

(137) bp

Average TIIE : **3Q24** 11.10 % **3Q25** 8.12 % (298) bp

Total Deposits[(1)] | Million pesos

CAGR '22 -'3Q25: 10.8%



** Includes Corporates and SMEs.*
*** Mostly development banks.*

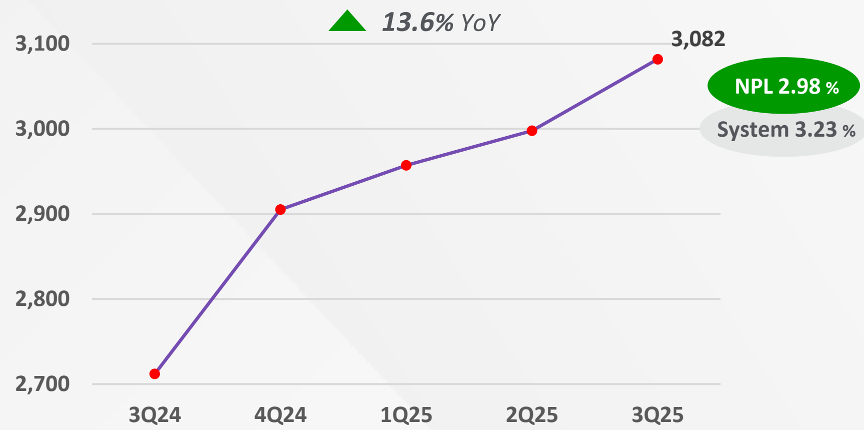
(1) Includes Repos

Consumer Loan Portfolio Growth

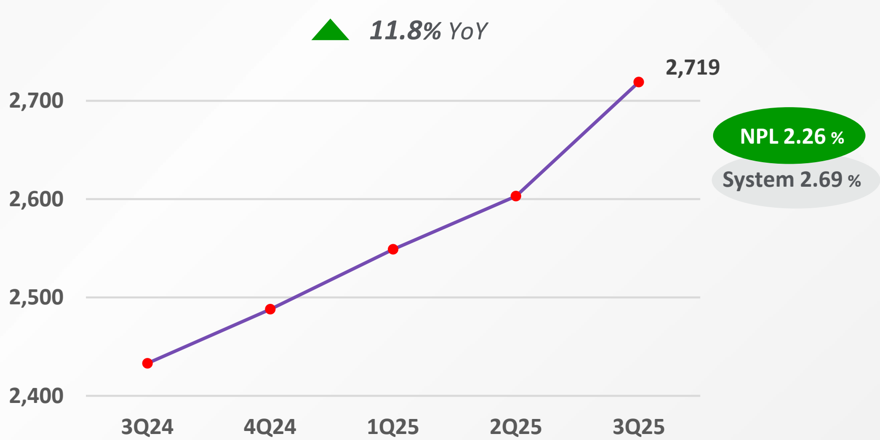
- **Consumer Loan Portfolio**[(1)] grew **13.6% YoY** in **3Q25,** the **NPL Ratio** was **2.6%,** while the system was 3.4%.*
- We highlight the **growth of 13.6%** in **Credit Card**, **11.8%** in **Payroll Loans** and **17.0%** in **Personal Loans**.

	Bn. $	Y o Y	System
Consumer	**7.2**	**13.6%**	**11.8%**
▪ Credit Card	3.1	13.6%	11.9%
▪ Payroll	2.7	11.8%	8.1%
▪ Personal	1.4	17.0%	16.8%

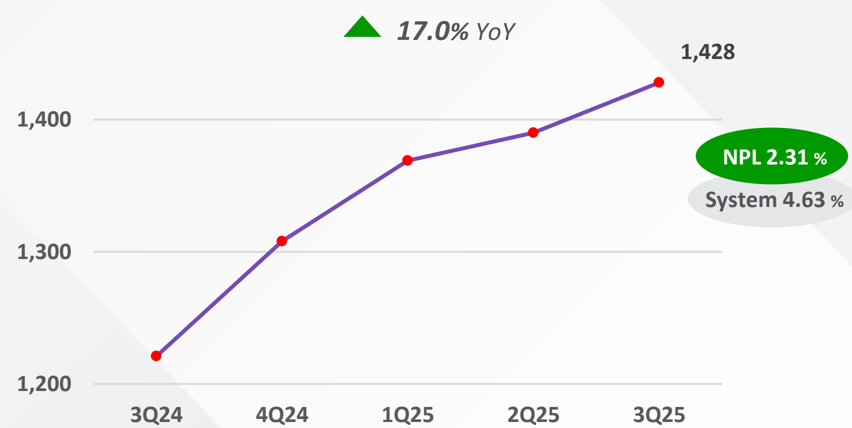
Credit Card



Payroll



Personal

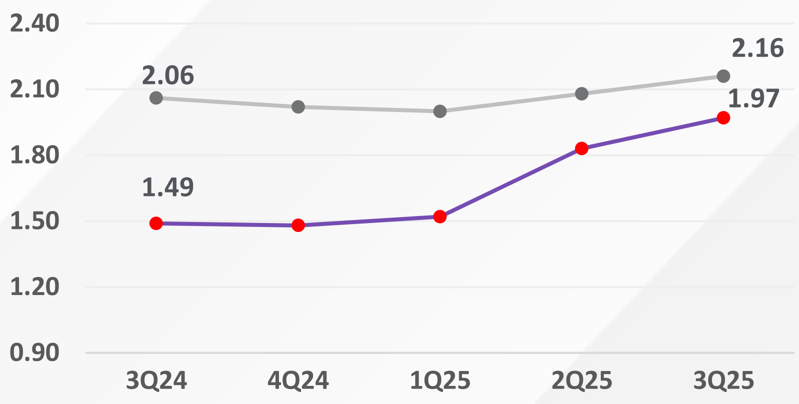


(1) Consumer loan portfolio without considering auto + ABCD

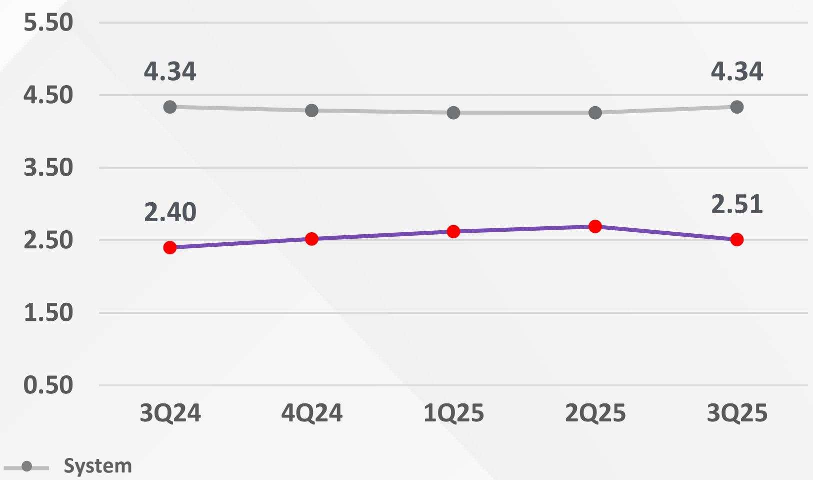
* *Total Banca Multiple consolidated figures August 2025.*

Sound Asset Quality and outstanding Risk Profile

NPL Ratio | %

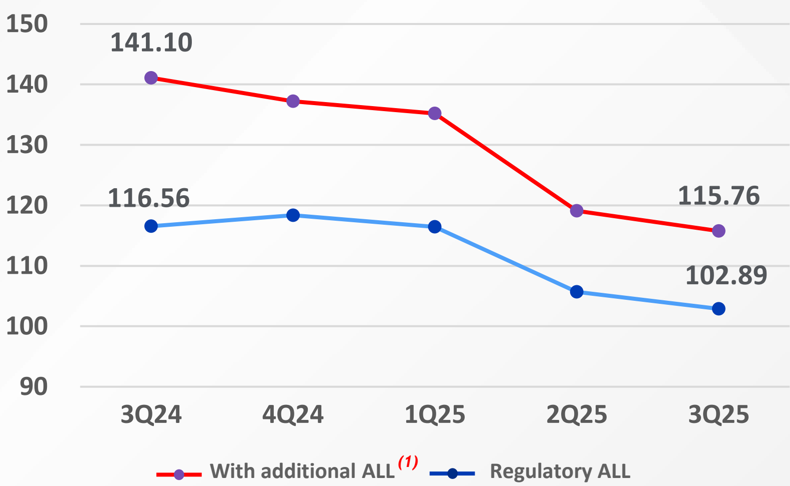


NPL Ratio adjusted | %



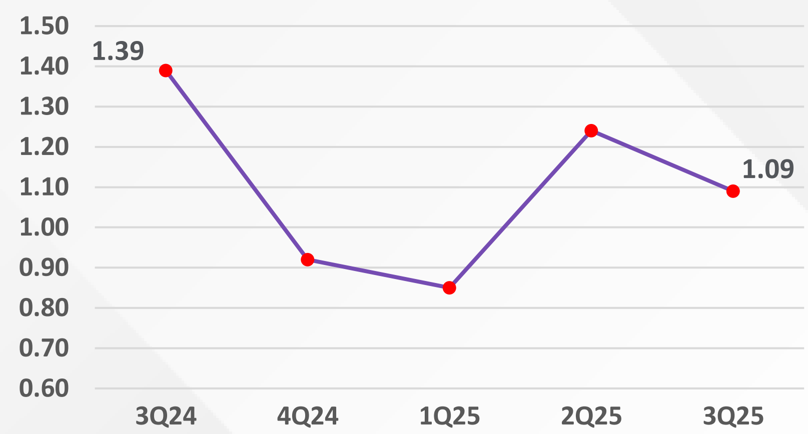
Coverage Ratio | %

Aug 25: System 150.16%



Cost of Risk * | %

Aug 25: System 2.76%



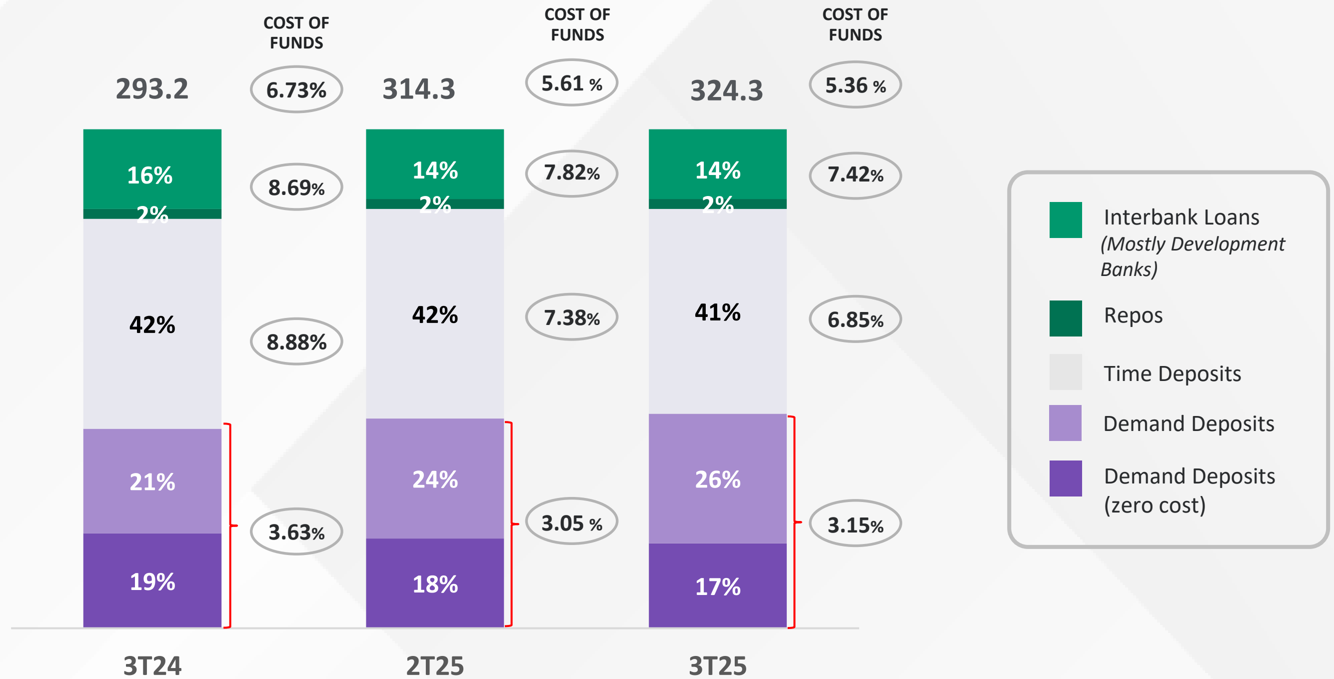
(1) *ALL: Allowance for Loan Losses*
As of September 2025, additional ALL stood at $0.68bn

Note: *System most recent available information August 2025, CNBV.*
* *Refer to Note in page 16.*

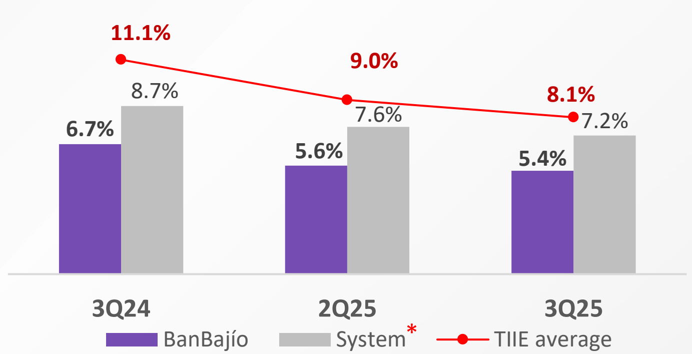
Cost of Funds

BanBajío

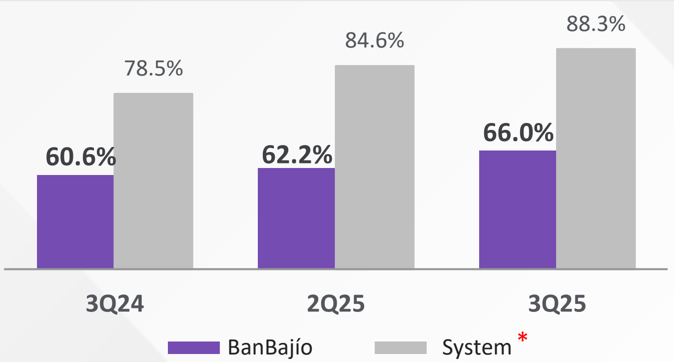
Funding Breakdown | Ps$ Bn



Cost of Funds (1)



Cost of Funds as of % of TIIE

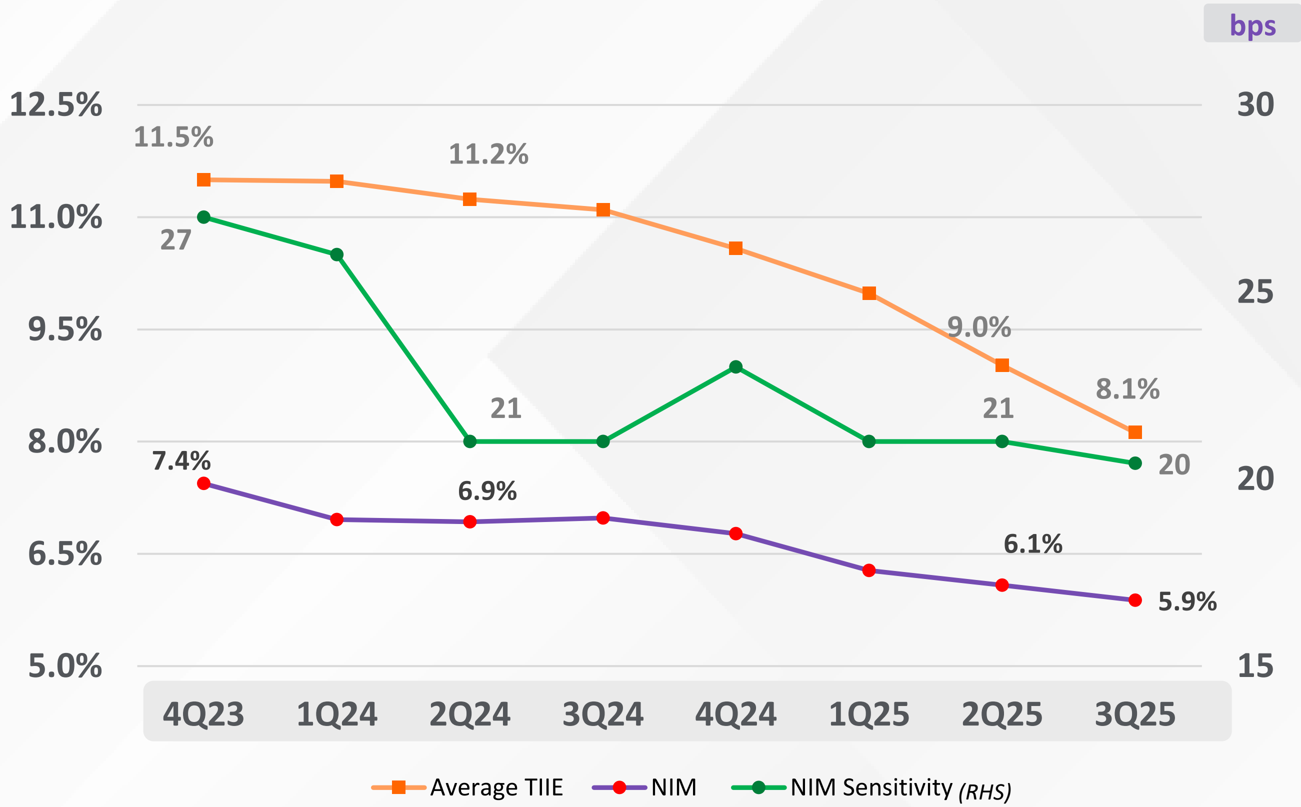


Notes:

1. Quarterly interest expense annualized (without considering leasing liabilities and valuation loss), divided by average total funding (deposits, interbank loans, and repos; we have only included these funding sources for the system for comparison purposes)

* *System most recent available information Aug 2025.*

- **NIM contracted 110 bps YoY in 3Q25,** as a result of a lower interest rates and mix changes.



3Q25 vs. 3Q24

- 62 bps due to TIIE Sensibility

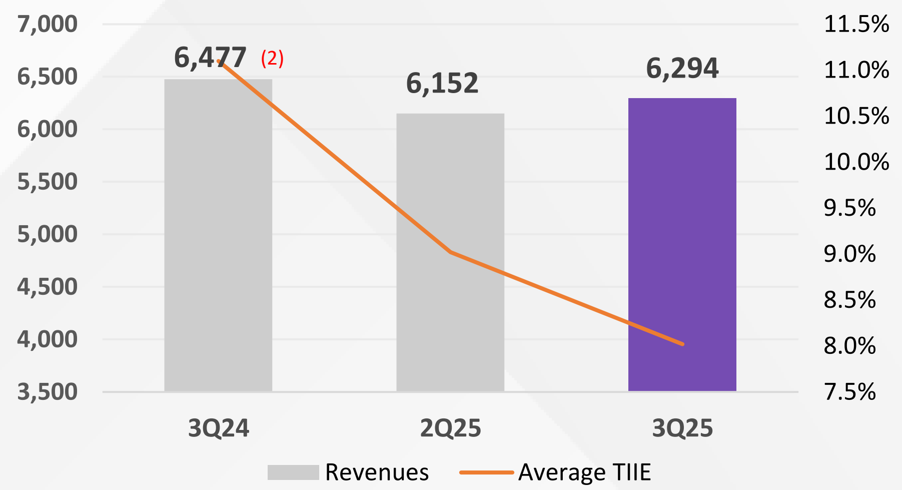
-48 bps due to MIX

- As of September**, NIM sensitivity was 20.4 bps** for each 100 basis points of change in the TIIE rate, equivalent to **730 million pesos of Revenues and 460 million pesos of Net Income** for a full year.

Revenues Performance

- Normalized **Non-Interest Income** grew **50.0% YoY**.
- **Net Fees & Commissions** increased **18.4% YoY.** We would like to highlight the growth of:
  - **Bancassurance 36.9%, Interexchange Fees 5.9%, POS Fees 13.4%.**
- Revenues from **Bajionet** increased **37.3% YoY.**
- **Trading Income** grew **35.2% YoY** proforma.
- **Other Operating Income (Expense)** was **positively impacted** by **Mxn 156.0m** due to a written-off portfolio sale.

• *Million Pesos*



	3Q24	3Q25	Var. YoY	9M24	9M25	Var. YoY
Net Interest Income [1]	5,803	5,283	-9.0 %	17,188	16,205	-5.7 %
Non-Interest Income[2]	674	1,011	50.0 %	1,998	2,630	31.6 %
Net Fees & Commissions	*651*	*771*	*18.4 %*	*1,908*	*2.230*	*16.9 %*
Trading Income[2]	*227*	*307*	*35.2 %*	*722*	*933*	*29.3 %*
Other Operating Income (Expense)	*(204)*	*(67)*	*-67.2 %*	*(632)*	*(533)*	*-15.7 %*
TOTAL REVENUES	6,477[2]	6,294	-2.8 %	19,186	18,835	-1.8 %

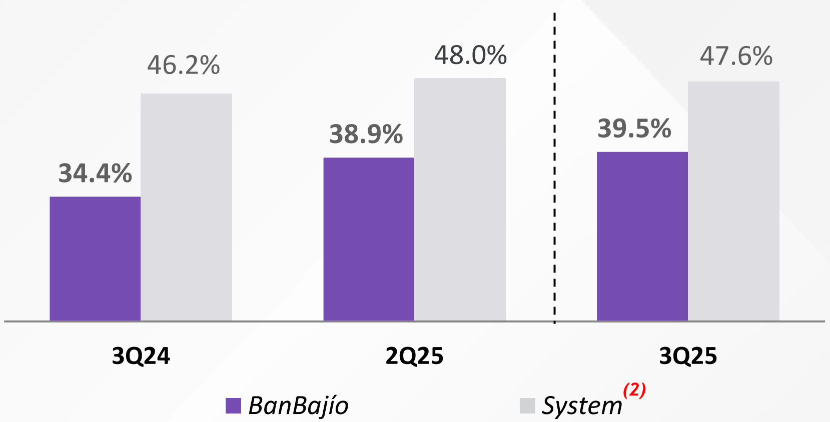
Net Fees & Commissions + Trading Income grew of **22.7% 3Q25** YoY .

(1) Refer to Note in page 16.
(2) 3Q24 figures adjusted by Mxn 127.7m and 9M24 by Mxn 426.5 due to a non-strategic equity asset sold.

- **Efficiency Ratio** for **3Q25** stood at **39.5%**, System **47.6%**.

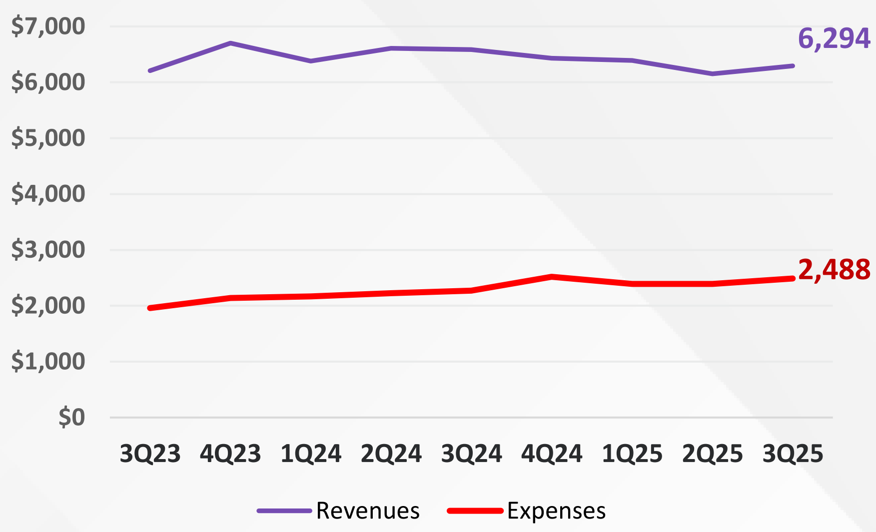
Efficiency Ratio Evolution vs. System

Operating Expenses/Total Revenues [(1)] | %



Total Revenues and Expenses

Ps$ MM | Quarterly



Source: *Company information*

Notes:
*[(1)] **Total Revenues** (excluding Allowance for Loan Losses), as reported.*
[(2)] System most recent available information August 2025.

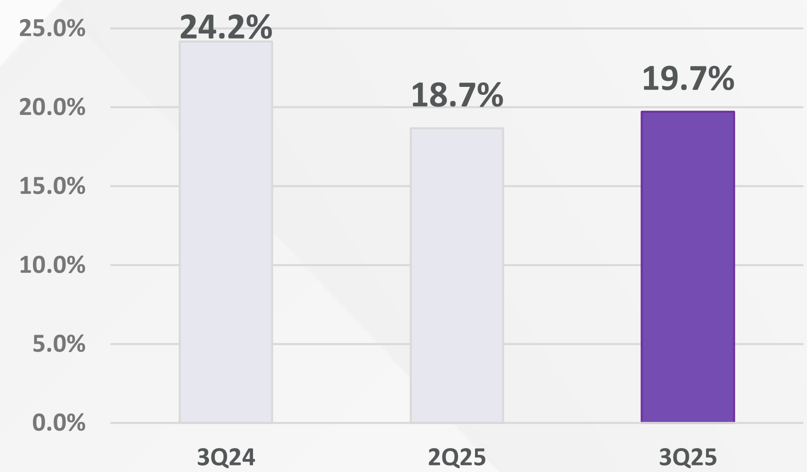
Profitability Metrics

- **9M25 ROAE** stood at **19.9%** and **ROAA 2.5%, and 3Q25** annualized **ROAE** and **ROAA** were **19.7%** and **2.4%** respectively.

- **3Q25 EPS** stood at **Ps. 1.91**, **10.2%** lower than 3Q24, the **Earnings Yield** was **17.1 %***.

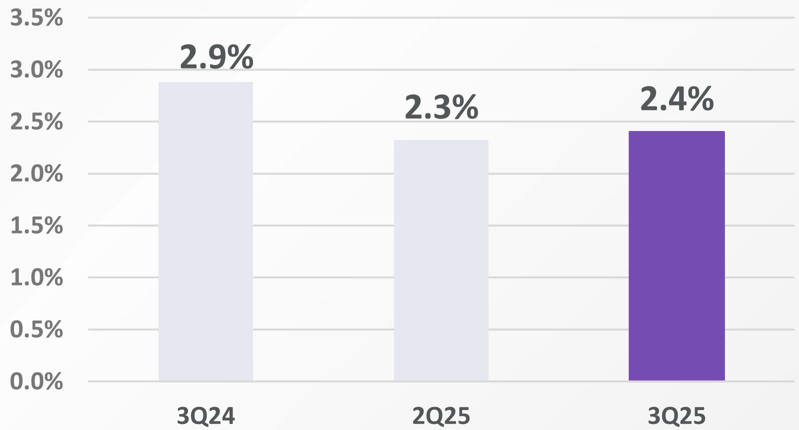
ROAE

- *Annualized quarter*



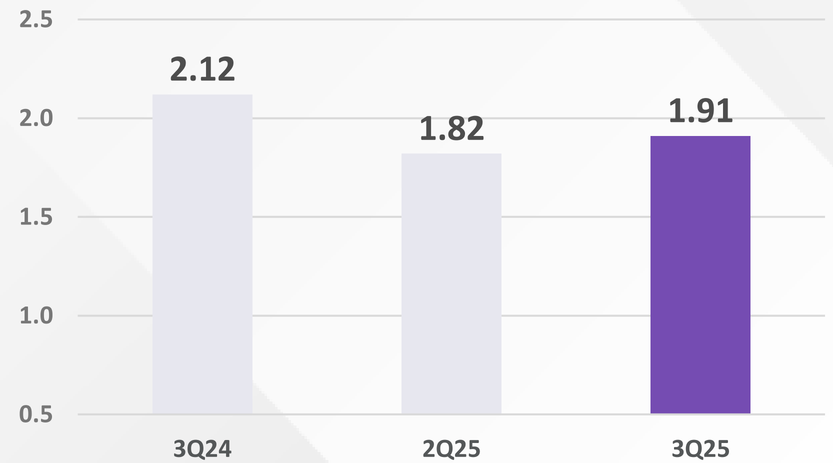
ROAA

- *Annualized quarter*



EPS

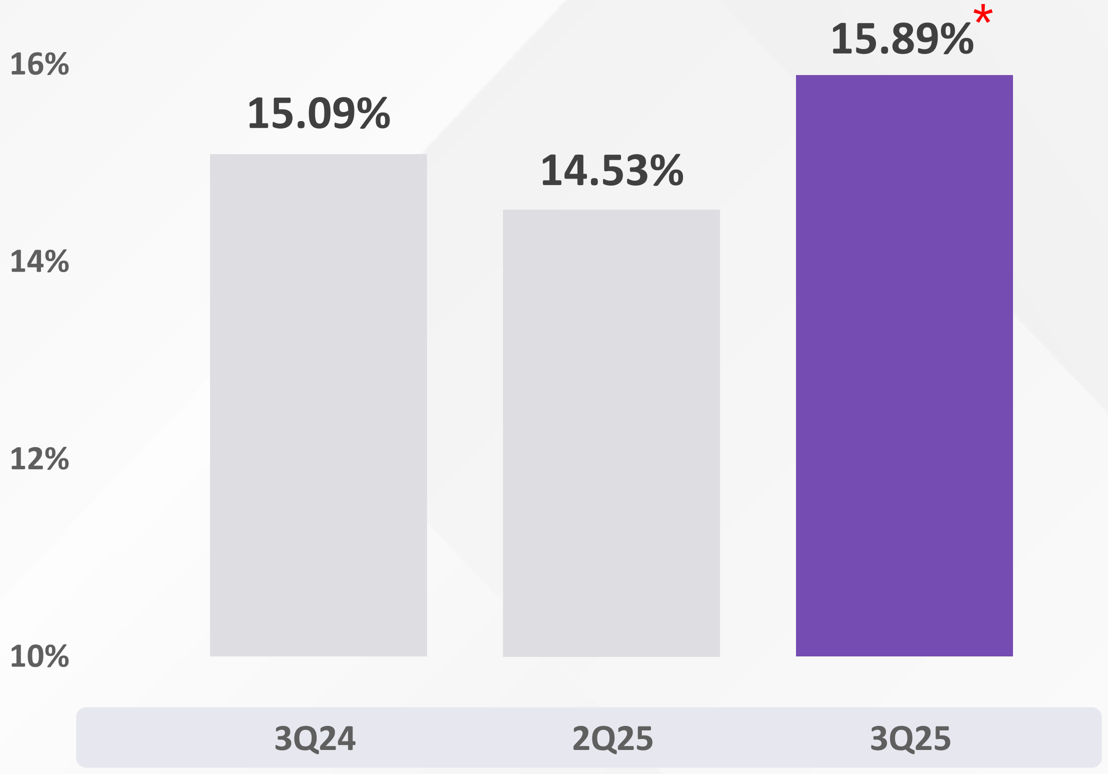
- *Pesos*



* *Earnings Yield = Annualized EPS / average share price for the period.*

Capital Adequacy Ratio (CAR)

- **Solid capitalization** ratio with **100.0% CET 1.**



** CAR September 2025 preliminary.*

Dividend Payment Proposal

- Today, our **Board of Directors** approved proposing to the **Ordinary General Shareholders Meeting** a cash extraordinary dividend payment equivalent to **10.0%** of **2024 Net Income.**

- The **amount to distribute** is **$1,068,849,708, payment** will take place on **December 3.**

	Total
2024 Net Income	$10,688,497,075
Payout	**10.0%**
Amount	$1,068,849,708
Dividend per share	$0.8982
Dividend yield*	**2.0%**
Total Dividend yield*	**12.2%**

* *Computed with the price of October 24, 2025.*

Guidance 2025

	2025
Loan Growth	5% - 6%
Deposits Growth	6% - 9%
NIM	6.0% - 6.1%
Fees + Trading Income *	3% - 5%
Expenses Growth	8% - 10%
Efficiency Ratio	40% - 42%
Cost of Risk	1.0% - 1.1%
Effective Tax Rate	26.5%
Net Income (Million Pesos)	$8,500 - $8,800
ROAE	18.5% - 19.5%
NPL Ratio	Below 1.9%
Coverage Ratio	Above 120%
Capitalization Ratio	Above 14%

* *Without considering the sale of equity assets in 2024, the range would be 12% - 14%*

Income Statement

Ps$ MM	3Q24	2Q25	3Q25	Var. Y o Y	Var. Q o Q
▪Interest Income*	$10,825	$9,921	$9,633	-11.0%	-2.9%
▪Interest Expense*	(5,022)	(4,519)	(4,350)	-13.4%	-3.7%
Financial Margin	**$5,803**	**$5,402**	**$5,283**	**-9.0%**	**-2.2%**
▪Net Fees & Commissions	651	754	771	18.4%	2.3%
▪Trading Income*	355	278	307	-13.5%	10.4%
▪Other Operating Income / (Expense)	(204)	(282)	(67)	-67.2%	-76.2%
Non Interest Income	**$802**	**$750**	**$1,011**	**26.1%**	**34.8%**
Total Revenues	**$6,605**	**$6,152**	**$6,294**	**-4.7%**	**2.3%**
▪Allowance for Loan Losses*	(877)	(827)	(725)	-17.3%	-12.3%
▪Operating Expenses	(2,270)	(2,391)	(2,488)	9.6%	4.1%
▪Income on equity of unconsolidated subsidiaries	1	2	0	-100.0%	-100.0%
Income Before Income Taxes	**$3,459**	**$2,936**	**$3,081**	**-10.9%**	**4.9%**
▪Income Taxes	($934)	($770)	($814)	-12.8%	5.7%
Net Income	**$2,525**	**$2,166**	**$2,267**	**-10.2%**	**4.7%**
▪Effective Tax Rate	27.0%	26.2%	26.4%		

* *Consolidated figures for 3Q24 have been reclassified for the concepts of interest income, interest expenses, allowance for loan losses, and trading income to make it comparable with the figures for the third quarter of 2025. The main change is the presentation of the comprehensive income statement based on the separation of interest from trading derivatives instruments.*

Income Statement

Ps$ MM	9M24	9M25	Var. Y o Y
▪Interest Income*	$32,248	$30,046	-6.8%
▪Interest Expense*	(15,060)	(13,841)	-8.1%
Financial Margin	**$17,188**	**$16,205**	**-5.7%**
▪Net Fees & Commissions	$1,908	$2,230	16.9%
▪Trading Income*	1,148	933	-18.7%
▪Other Operating Income / (Expense)	(632)	(533)	-15.7%
Non Interest Income	**$2,424**	**$2,630**	**8.5%**
Total Revenues	**$19,612**	**$18,835**	**-4.0%**
▪Allowance for Loan Losses*	(1,708)	(2,117)	23.9%
▪Operating Expenses	(6,661)	(7,269)	9.1%
▪Income on equity of unconsolidated subsidiaries	9	2	-77.8%
Income Before Income Taxes	**$11,252**	**$9,451**	**-16.0%**
▪Income Taxes	(3,101)	(2,527)	-18.5%
Net Income	**$8,151**	**$6,924**	**-15.1%**
▪Effective Tax Rate	27.6%	26.7%	

* *Consolidated figures for 9M24 have been reclassified for the concepts of interest income, interest expenses, allowance for loan losses, and trading income to make it comparable with the figures for 9M25. The main change is the presentation of the comprehensive income statement based on the separation of interest from trading derivatives instruments.*

Balance Sheet

Ps$ MM	3Q24	2Q25	3Q25	Var. YoY	Var. QoQ
▪Cash & Cash Equivalents	19,330	19,876	19,515	1.0%	-1.8%
▪Investment in Financial Instruments	23,913	28,005	31,836	33.1%	13.7%
▪Cash & Investments	**$43,243**	**$47,881**	**$51,351**	**18.7%**	**7.2%**
▪Total Loan Portfolio with Credit Risk Stage 1	247,353	257,730	258,950	4.7%	0.5%
▪Total Loan Portfolio with Credit Risk Stage 2	3,427	2,595	3,956	15.4%	52.4%
▪Total Loan Portfolio with Credit Risk Stage 3	3,791	4,865	5,293	39.6%	8.8%
▪Loan Portfolio	**$254,571**	**$265,190**	**$268,199**	**5.4%**	**1.1%**
▪Allowance for Loan Losses	(5,349)	(5,793)	(6,127)	14.5%	5.8%
▪Deferred Items	(1,080)	(1,174)	(1,214)	12.4%	3.4%
Loan Portfolio, Net	**$248,142**	**$258,223**	**$260,858**	**5.1%**	**1.0%**
▪Repos	36,311	46,510	50,011	37.7%	7.5%
▪Other Assets	19,282	19,870	21,005	8.9%	5.7%
Total Assets	**$346,978**	**$372,484**	**$383,225**	**10.4%**	**2.9%**
▪Demand Deposits	116,788	132,215	140,732	20.5%	6.4%
▪Time Deposits	124,545	130,749	133,555	7.2%	2.1%
Total Deposits	**$241,333**	**$262,964**	**$274,287**	**13.7%**	**4.3%**
▪Repos	5,792	5,543	5,565	-3.9%	0.4%
Funding Including Repos	**$247,125**	**$268,507**	**$279,852**	**13.2%**	**4.2%**
▪Interbank and Other Agencies Loans *	46,040	45,752	44,448	-3.5%	-2.9%
▪Other Liabilities	10,756	13,388	11,817	9.9%	-11.7%
Total Liabilities	**$303,921**	**$327,647**	**$336,117**	**10.6%**	**2.6%**
Total Shareholder's Equity	**$43,057**	**$44,837**	**$47,108**	**9.4%**	**5.1%**

** Mostly development banks.*