BanBajío®

Second Quarter 2026

July **2026**

cotiza en Bolsa Mexicana BBAJIO

UNEP FINANCE INITIATIVE

ESR Empresa Socialmente Responsable

Contents

Executive Summary

	2Q26
Growth Y/Y	
Total Loan Portfolio	**11.8** %
Company Loans Portfolio	**11.4** %
Total Deposits	**9.8** %
Asset Quality	
NPL Ratio	**1.8** %
Coverage Ratio	**99.4** %
Cost of Risk	**0.55** %
Profitability	
Efficiency Ratio	**44.0** %
ROAE	**17.4** %
ROAA	**2.1** %
Capitalization	
ICAP June 2026 (preliminary)	**14.7%**
CET I	**14.7%**

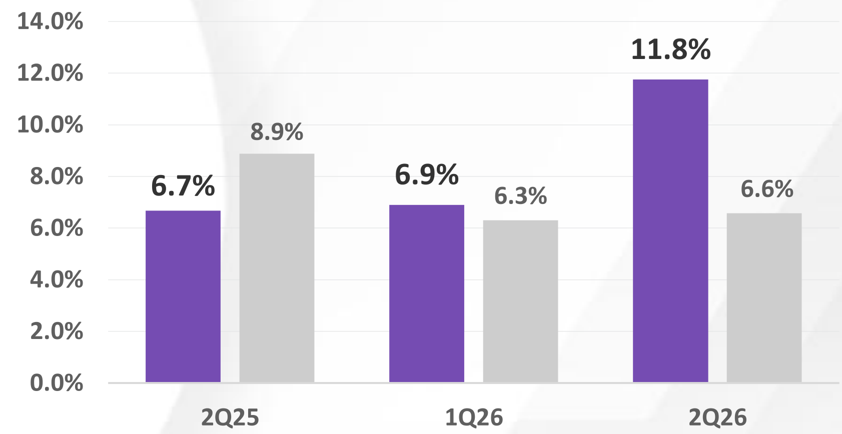
Net Income for the **2nd quarter of 2026** stood at **2,118 million pesos**.

Loan Portfolio Growth

- Total **Loan Portfolio** stood at **$296.4 Bn pesos,** a **growth** of **11.8% YoY and 3.5% QoQ** in **2Q26.**
- **Company Loans,** which represent **our core business,** increased **11.4% YoY** and **3.0% QoQ.**
- **Consumer Loans** increased **12.1% YoY.**

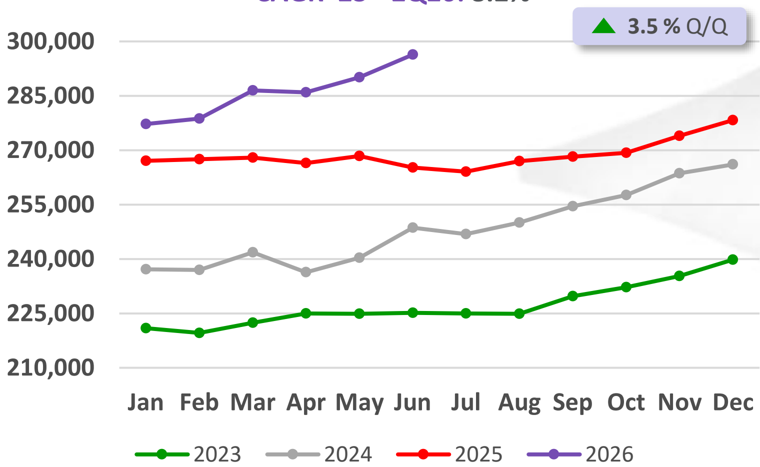
	Bn. $	Y o Y
Company Loans *	255.2	11.4 %
Government	16.9	28.5 %
Financial Institutions	12.8	7.4 %
Consumer	8.2	12.1 %
Mortgage	3.2	-13.6 %

Total Loan Portfolio

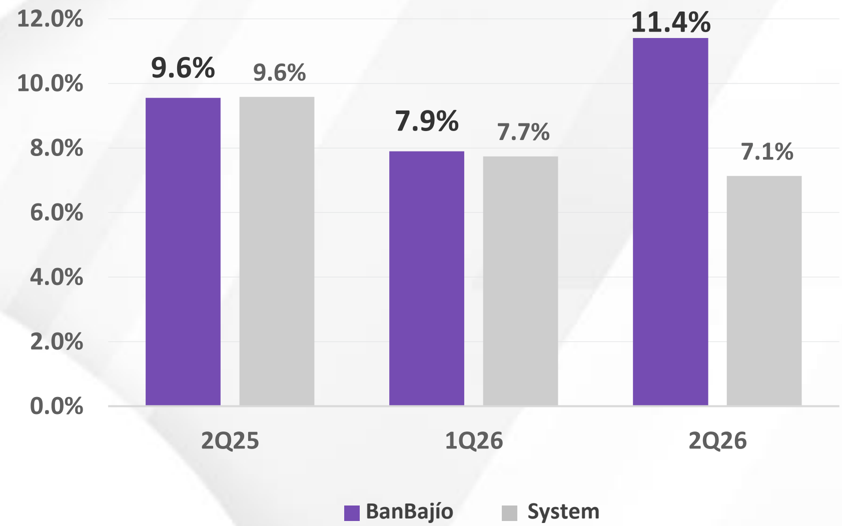


Total Loan Portfolio | Million pesos

CAGR '23 -'2Q26: 8.2%



Company Loans

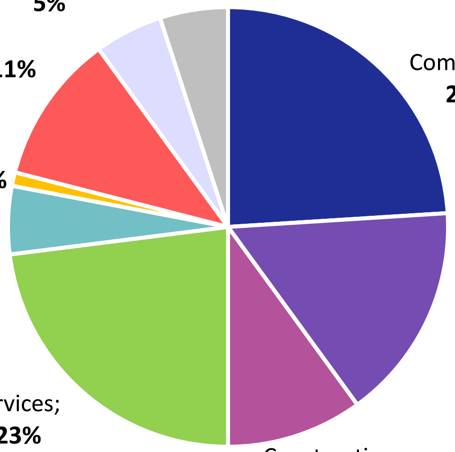


* *Includes Corporates and SMEs.*

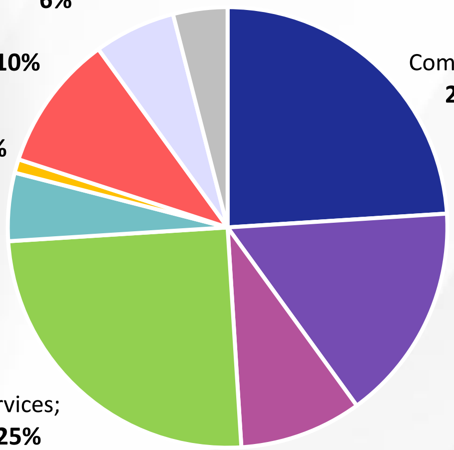
***Note:** System most recent available information May 2026, CNBV.*

Company Loans Portfolio by Economic Sector

2Q25



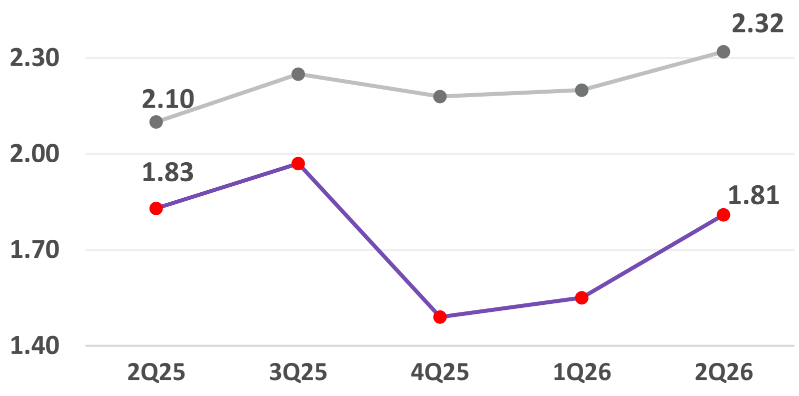
2Q26



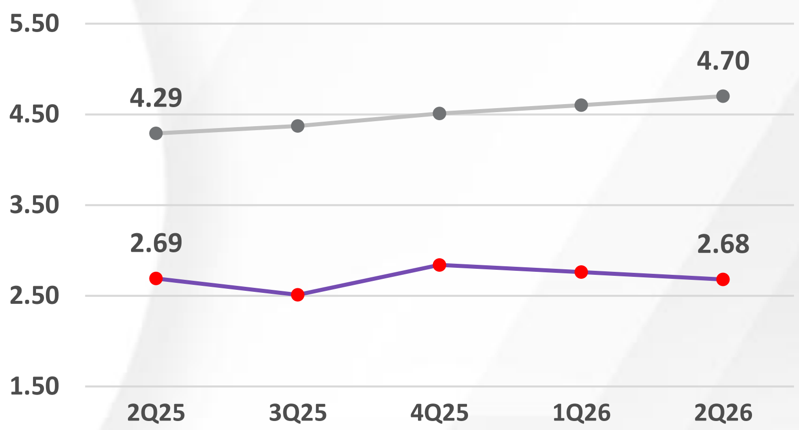
Economic Sector	2Q26 | Bn.	Var. YoY
• Services	71.22	23.3%
• Commerce	68.96	13.2%
• Manufacturing	45.06	10.4%
• Agriculture	29.14	1.0%
• Construction	24.58	-7.1%
• Government	16.34	37.7%
• Transport and Telecom	13.82	3.7%
• Financial Institutions	12.77	6.6%
• Utilities	3.03	41.2%
Total	**284.91**	**12.1%**

Sound Asset Quality and outstanding Risk Profile

NPL Ratio | %



NPL Ratio adjusted | %



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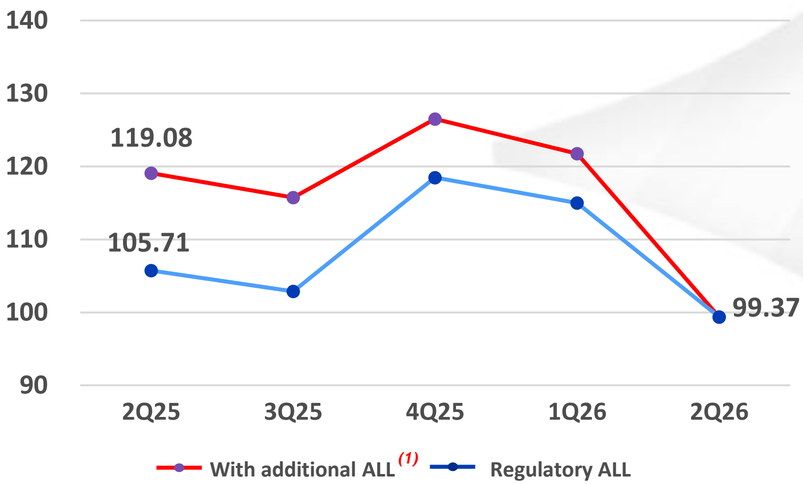
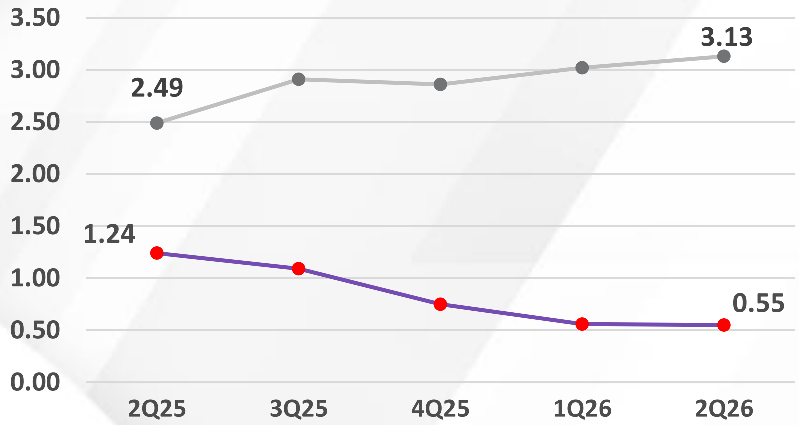
Coverage Ratio | %

May 26: System 145.34%



Cost of Risk | %



(1) *ALL: Allowance for Loan Losses*
As of June 2026, the additional ALL were applied.

Note: *System most recent available information May 2026, CNBV.*

Total Deposits Growth and Funding Breakdown

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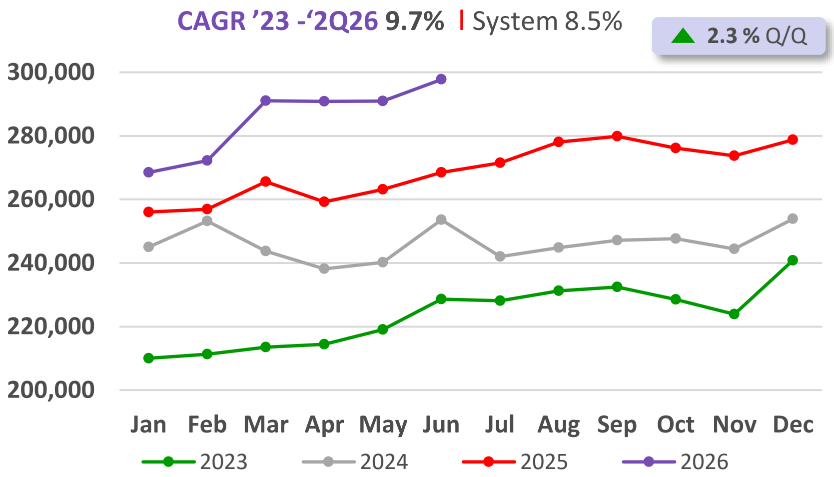
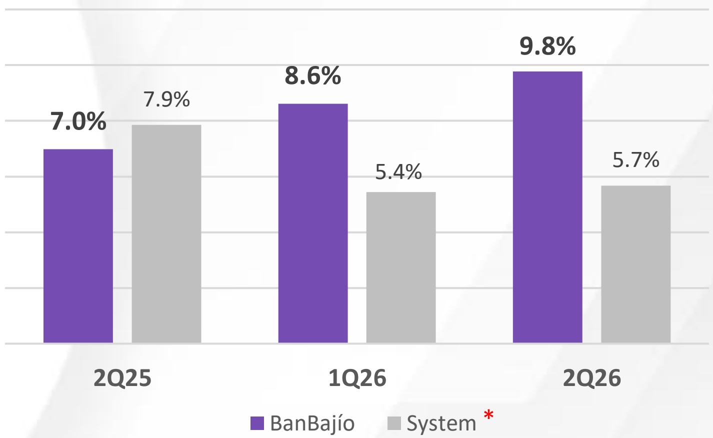
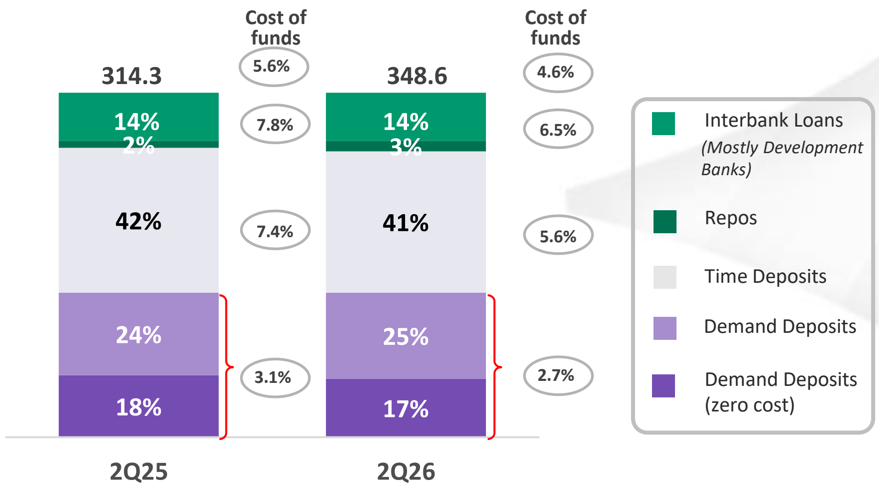
Total Deposits[(1)] | *Million Pesos*



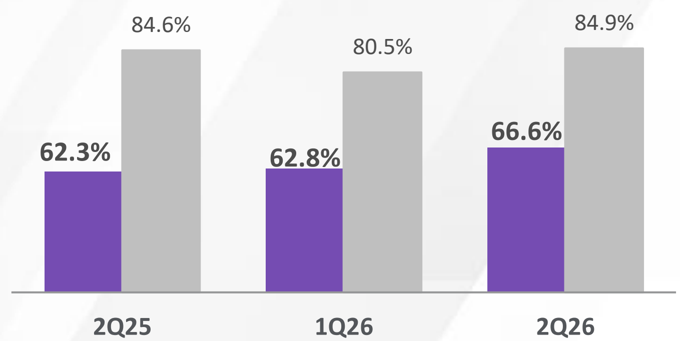
Total Deposits Growth (Demand + Time)



Funding Breakdown | Ps$ Bn



Cost of Funds[(2)] as of % of TIIE



Cost of funds	2Q25		1Q26		2Q26	
	5.6%	7.6%	4.6%	5.9%	4.6%	5.9%

BanBajío System *

Notes:

1. Includes Repos.

** System most recent available information May 2026, CNBV.*

2. 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)

Net Interest Margin

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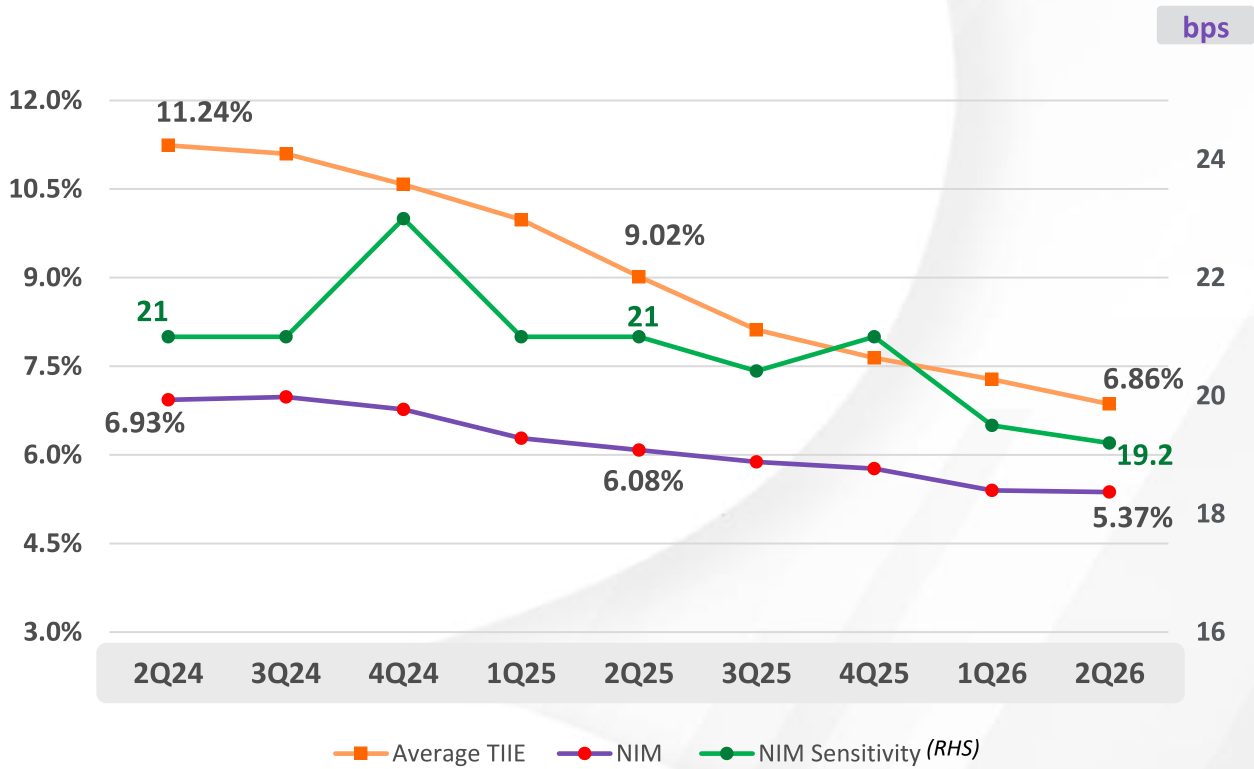
- **NIM contracted 71 bps YoY in 2Q26,** because of a lower interest rates and mix changes.



2Q26 vs. 2Q25

-45 bps due to TIIE Sensitivity

-26 bps due to MIX

- As of June, **NIM sensitivity was 19.2 bps** for each 100 basis points of change in the TIIE rate, equivalent to **740 million pesos** of **Revenues** and **466 million pesos** of **Net Income** for a full year.

Revenues Performance

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• *Million Pesos*

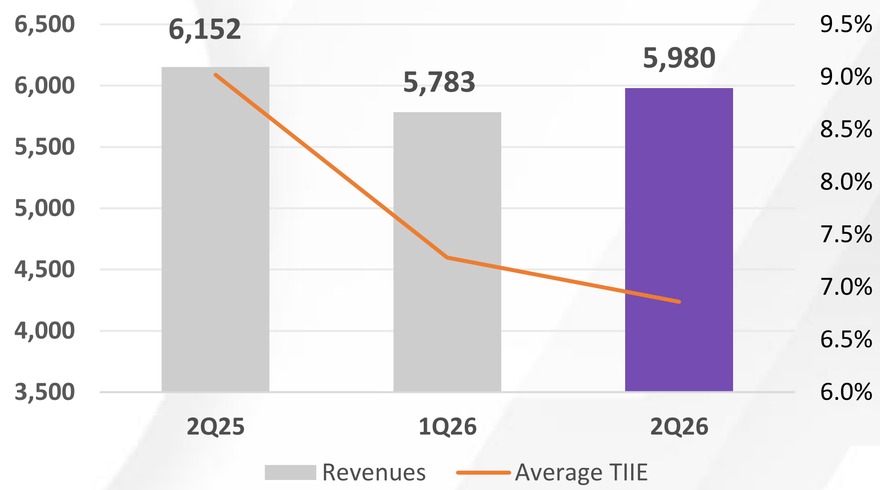
- **Non-Interest Income** increased **1.5% YoY** in **2Q26** and **17.6% QoQ.**

  We would like to highlight the growth of:

  - **Interexchange Fees 9.5%,** and **POS Fees 6.1%.**

- **Trading Income** increased **4.7% YoY** and **30.5% QoQ.**

Total Revenues



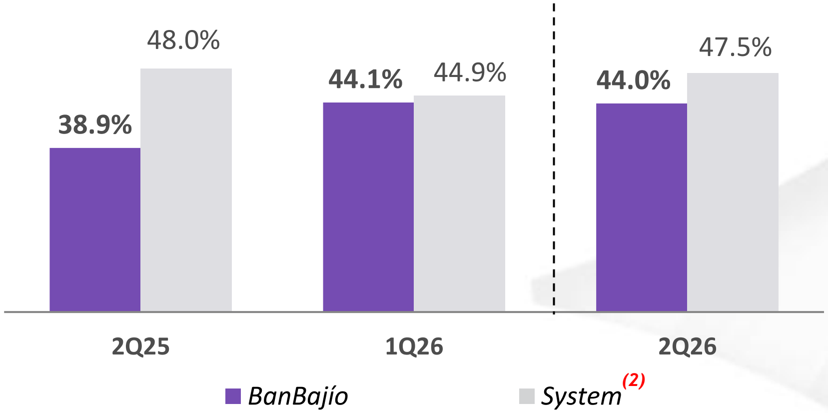
	2Q25	1Q26	2Q26	Var. 2Q26 vs. 2Q25	Var. 2Q26 vs. 1Q26
Financial Margin	**5,402**	**5,136**	**5,219**	**-3.4 %**	**1.6%**
Non-Interest Income	**750**	**647**	**761**	**1.5 %**	**17.6%**
Net Fees & Commissions	*754*	*769*	*750*	*-0.5 %*	*-2.5%*
Trading Income	*278*	*223*	*291*	*4.7 %*	*30.5%*
Other Operating Income (Expense)	*(282)*	*(345)*	*(280)*	*-0.7 %*	*-18.8%*
TOTAL REVENUES	**6,152**	**5,783**	**5,980**	**-2.8 %**	**3.4%**

Net Fees & Commissions + Trading Income increased **0.9%** for the **2Q26** YoY and **4.9%** QoQ

- **Efficiency Ratio** stood at **44.0%** for the **2Q26**, while for the System was **47.5**%.

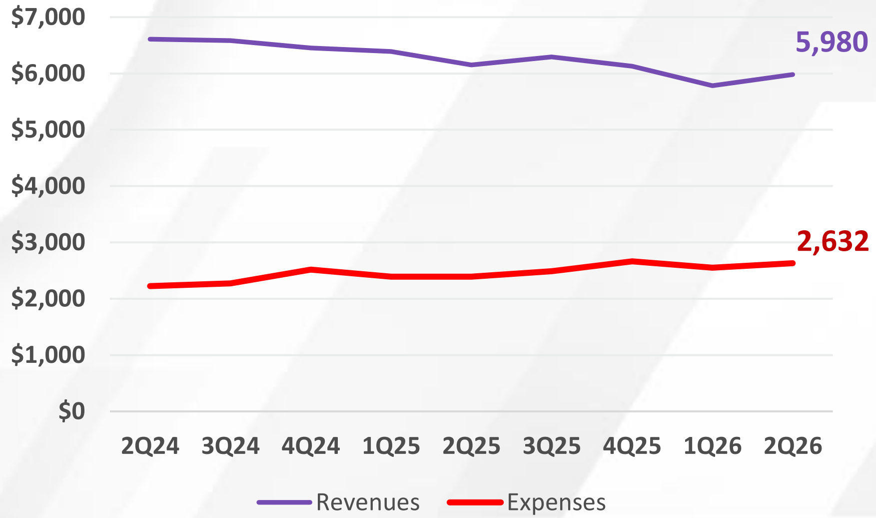
Efficiency Ratio Evolution vs. System

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.*

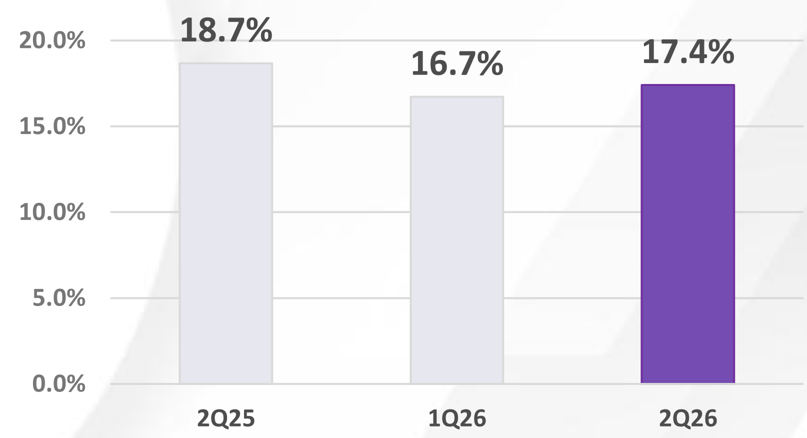
[(2)] System most recent available information May 2026.

Profitability Metrics

- Annualized **2Q26 ROAE** stood at **17.4% and 6M26 17.5%; 2Q26 and 6M26** annualized **ROAA 2.1%.**
- **2Q26 EPS** stood at **Ps. 1.78**, **2.1%** lower than 2Q25, the **Earnings Yield** was **12.8%**.*

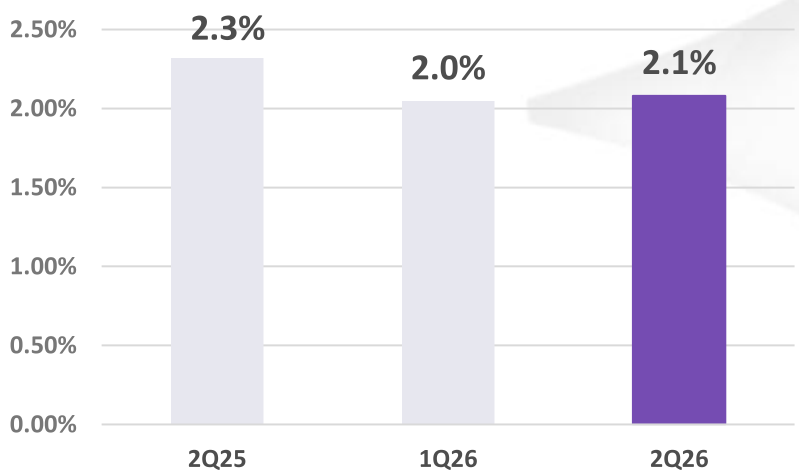
ROAE

- *Annualized quarter*



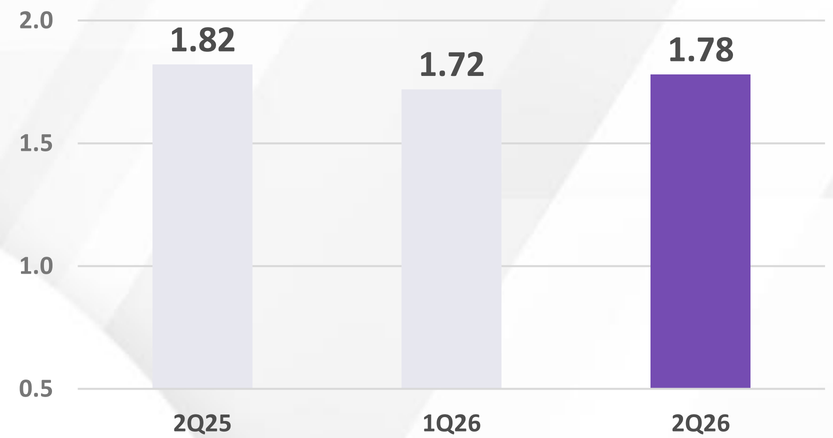
ROAA

- *Annualized quarter*



EPS

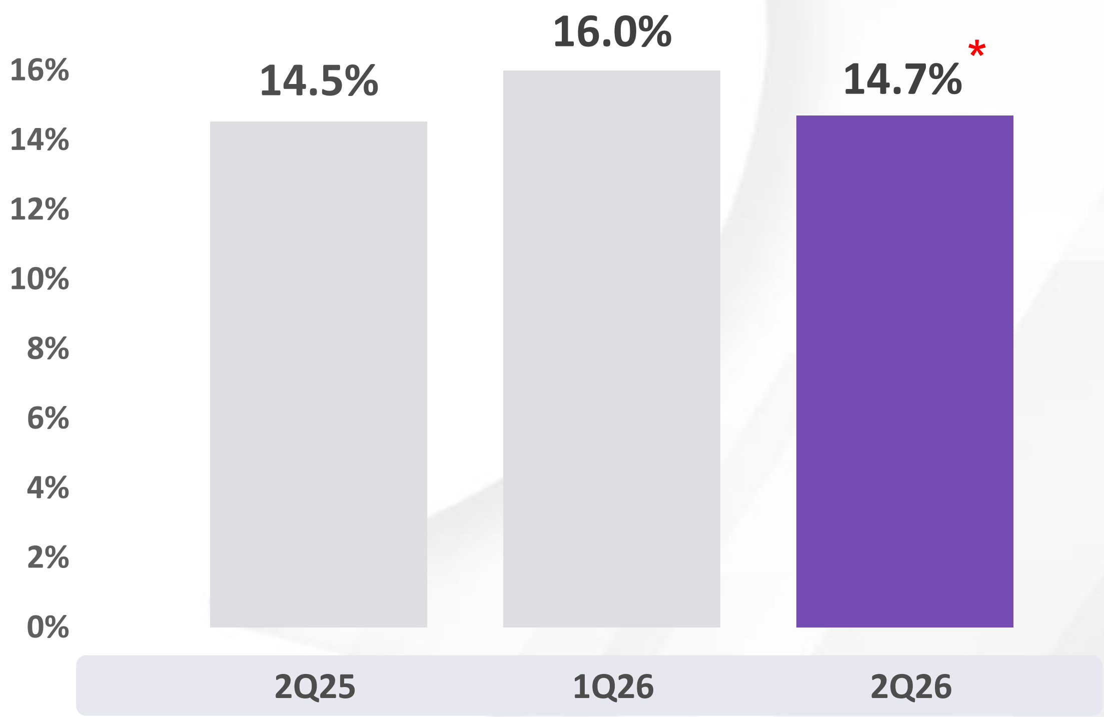
- *Pesos*



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

Capital Adequacy Ratio (CAR)

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



** CAR June 2026 preliminary.*

Guidance 2026

	2026 | Original	2026 | Revised
Loan Growth	8% - 10%	11% - 12%
Deposits Growth	10% - 11%	10% - 12%
NIM	5.4% - 5.5%	5.4% - 5.5%
Fees + Trading Income	13% - 15%	11% - 13%
Expenses Growth	7% - 9%	7% - 9%
Efficiency Ratio	43% - 45%	43% - 45%
Cost of Risk	0.8% - 1.0%	0.7% - 0.8%
Effective Tax Rate	28.8%	28.2%
Net Income (Million Pesos)	\$8,250 - \$9,000	\$8,400 - \$9,000
ROAE	16.5% - 18.0%	16.9% - 18.0%
NPL Ratio	Below 1.7%	Below 1.7%
Coverage Ratio	Above 110%	Above 100%
Capitalization Ratio	Above 14%	Above 14%

***Macro estimates for 2026 unchanged:** GDP growth 1.3 %, inflation 4.0% and year-end Banxico´s Reference Rate 6.50%.*

MOODY'S
LOCAL

Moody's Local Mexico upgraded BanBajío's long term local currency deposit rating to **AAA.mx** from AA+mx, **the highest rating** on national scale. Concurrently, Moody's revised the outlook to stable from positive.

- The short-term local currency deposit rating of ML A1.mx was also affirmed.
- The rating upgrade reflects the **bank's solvency, the consolidation of its credit profile, consistency in its financial performance, and successful management of the business model across diverse economic environments**; this performance is backed by a prudent growth strategy, conservative risk management, and strong capital generation. The rating upgrade also incorporates **BanBajío's** historical discipline in credit underwriting, particularly in corporate and SME segments, as well as its ability to mantain high asset quality standards.
- The maximum national rating assigned confirms **BanBajío** as a benchmark of **strength and stability** within the Mexican banking sector.

Income Statement

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Ps$ MM	2Q25	1Q26	2Q26	Var. Y o Y	Var. Q o Q
▪ Interest Income	9,921	9,056	9,254	-6.7%	2.2%
▪ Interest Expense	(4,519)	(3,920)	(4,035)	-10.7%	2.9%
Financial Margin	**5,402**	**5,136**	**5,219**	**-3.4%**	**1.6%**
▪ Net Fees & Commissions	754	769	750	-0.5%	-2.5%
▪ Trading Income	278	223	291	4.7%	30.5%
▪ Other Operating Income / (Expense)	(282)	(345)	(280)	-0.7%	-18.8%
Non Interest Income	**750**	**647**	**761**	**1.5%**	**17.6%**
Total Revenues	**6,152**	**5,783**	**5,980**	**-2.8%**	**3.4%**
▪ Allowance for Loan Losses	(827)	(394)	(399)	-51.8%	1.3%
▪ Operating Expenses	(2,391)	(2,551)	(2,632)	10.1%	3.2%
▪ Income on equity of unconsolidated subsidiaries	2	2	(1)	-150.0%	-150.0%
Income Before Income Taxes	**2,936**	**2,840**	**2,948**	**0.4%**	**3.8%**
▪ Income Taxes	(770)	(798)	(830)	7.8%	4.0%
Net Income	**2,166**	**2,042**	**2,118**	**-2.2%**	**3.7%**
▪ Effective Tax Rate	26.2%	28.1%	28.2%		

Income Statement

BanBajío

Ps$ MM	6M25	6M26	Var. Y o Y
▪ Interest Income	20,413	18,310	-10.3%
▪ Interest Expense	(9,491)	(7,955)	-16.2%
Financial Margin	**10,922**	**10,355**	**-5.2%**
▪ Net Fees & Commissions	1,459	1,519	4.1%
▪ Trading Income	626	514	-17.9%
▪ Other Operating Income / (Expense)	(466)	(625)	34.1%
Non Interest Income	**1,619**	**1,408**	**-13.0%**
Total Revenues	**12,541**	**11,763**	**-6.2%**
▪ Allowance for Loan Losses	(1,392)	(793)	-43.0%
▪ Operating Expenses	(4,781)	(5,183)	8.4%
▪ Income on equity of unconsolidated subsidiaries	2	1	-50.0%
Income Before Income Taxes	**6,370**	**5,788**	**-9.1%**
▪ Income Taxes	(1,713)	(1,628)	-5.0%
Net Income	**4,657**	**4,160**	**-10.7%**
▪ Effective Tax Rate	26.9%	28.1%	

Balance Sheet

BanBajío

Ps$ MM				Var.	
	2Q25	1Q26	2Q26	Y o Y	Q o Q
▪ Cash & Cash Equivalents	19,876	28,978	32,067	61.3%	10.7%
▪ Investment in Financial Instruments	28,005	39,017	37,904	35.3%	-2.9%
▪ **Cash & Investments**	**47,881**	**67,995**	**69,971**	**46.1%**	**2.9%**
▪ Total Loan Portfolio with Credit Risk Stage 1	257,730	277,505	285,902	10.9%	3.0%
▪ Total Loan Portfolio with Credit Risk Stage 2	2,595	4,505	5,085	96.0%	12.9%
▪ Total Loan Portfolio with Credit Risk Stage 3	4,865	4,429	5,367	10.3%	21.2%
▪ **Loan Portfolio**	**265,190**	**286,439**	**296,354**	**11.8%**	**3.5%**
▪ Allowance for Loan Losses	(5,793)	(5,392)	(5,333)	-7.9%	-1.1%
▪ Deferred Items	(1,174)	(1,376)	(1,460)	24.4%	6.1%
Loan Portfolio, Net	**258,223**	**279,671**	**289,561**	**12.1%**	**3.5%**
▪ Repos	46,510	36,512	30,005	-35.5%	-17.8%
▪ Other Assets	19,870	21,118	21,520	8.3%	1.9%
Total Assets	**372,484**	**405,296**	**411,057**	**10.4%**	**1.4%**
▪ Demand Deposits	132,215	138,854	147,018	11.2%	5.9%
▪ Time Deposits	130,749	143,992	141,643	8.3%	-1.6%
Total Deposits	**262,964**	**282,846**	**288,661**	**9.8%**	**2.1%**
▪ Repos	5,543	8,237	9,075	63.7%	10.2%
Funding Including Repos	**268,507**	**291,083**	**297,736**	**10.9%**	**2.3%**
▪ Interbank and Other Agencies Loans *	45,752	51,855	50,821	11.1%	-2.0%
▪ Other Liabilities	13,388	12,518	15,031	12.3%	20.1%
Total Liabilities	**327,647**	**355,456**	**363,588**	**11.0%**	**2.3%**
Total Shareholder's Equity	**44,837**	**49,840**	**47,469**	**5.9%**	**-4.8%**

** Mostly development banks.*