EVENTO RELEVANTE

FECHA DE PUBLICACIÓN: 29/07/2026

DATOS GENERALES

CLAVE COTIZACIÓN	BBAJIO
RAZÓN SOCIAL	Banco del Bajío, S.A. Institución de Banca Múltiple
TIPO DE EVENTO RELEVANTE	Otros eventos relevantes

DETALLE DEL EVENTO

LUGAR	León, Guanajuato 29 de julio de 2026
ASUNTO	BanBajío anuncia sus resultados no auditados al cierre del 2do. Trimestre 2026
MERCADO EXTERIOR	

EVENTO RELEVANTE

Se anexa Conference Call Presentation 2Q26

Documento adjunto

BanBajío®

Second Quarter 2026

July **2026**

BBAJIO

UNEP FINANCE INITIATIVE

ESR Empresa Socialmente Responsable

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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**%

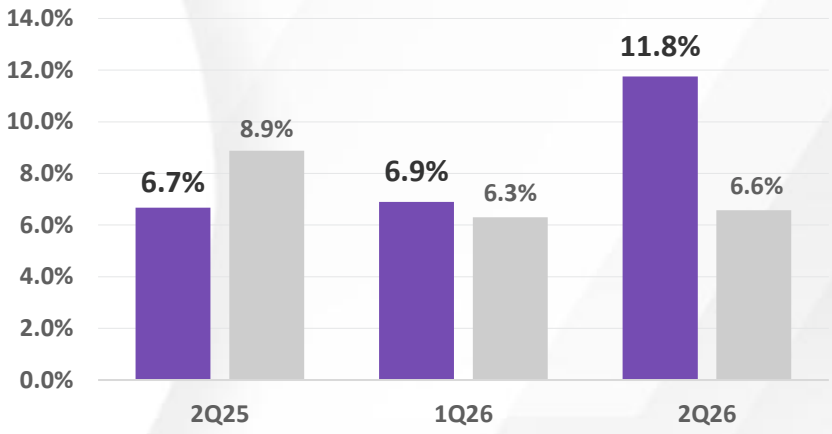
Net Income for the **2nd quarter of 2026** stood at **2,118 million pesos**.

Loan Portfolio Growth

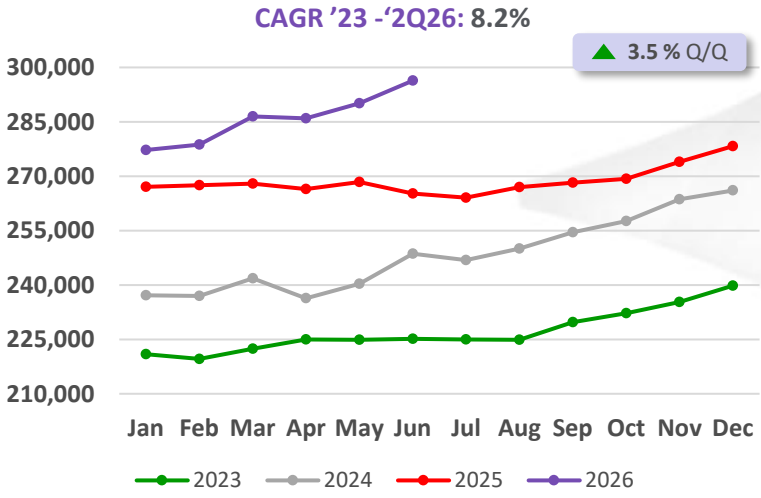
- Total **Loan Portfolio** stood at **$296.4 Bn pesos,** a **growth** of **11.8% YoY and 3.5% QoQ** in **2Q26.**
- **Company Loans,** which represent **our core business,** increased **11.4% YoY** and **3.0% QoQ.**
- **Consumer Loans** increased **12.1% YoY.**

	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 %

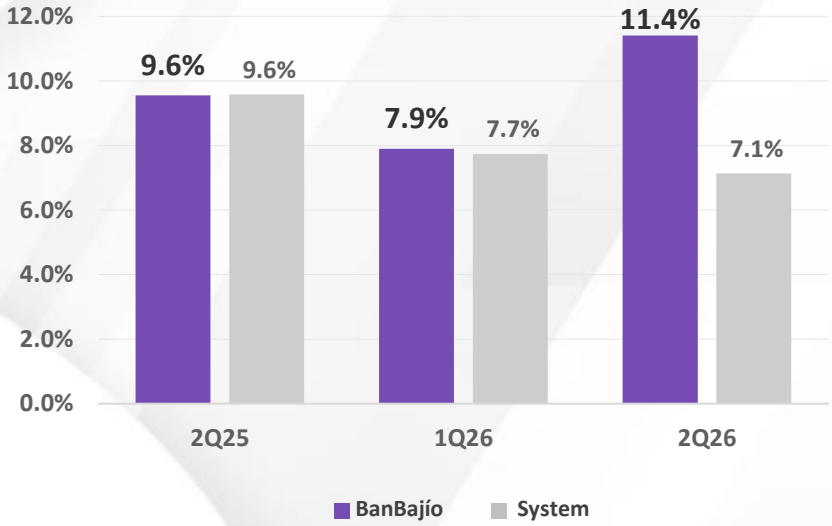
Total Loan Portfolio



Total Loan Portfolio | Million pesos



Company Loans

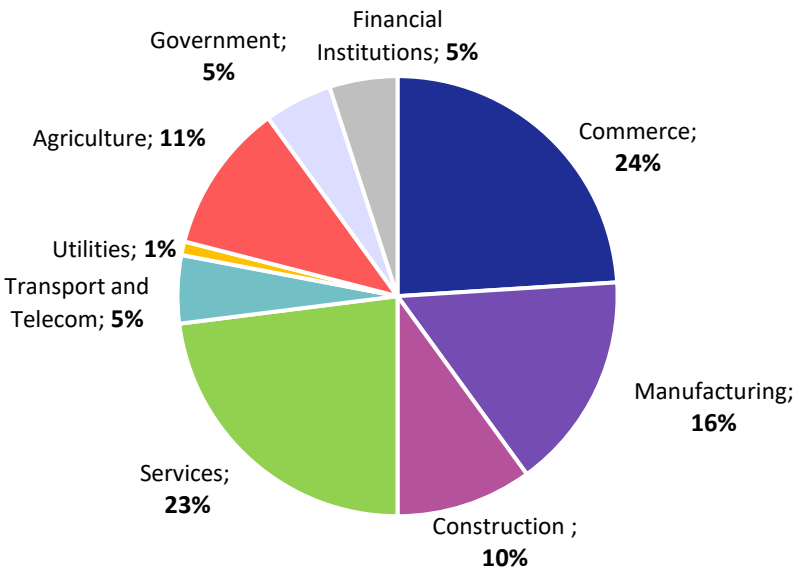


* *Includes Corporates and SMEs.*

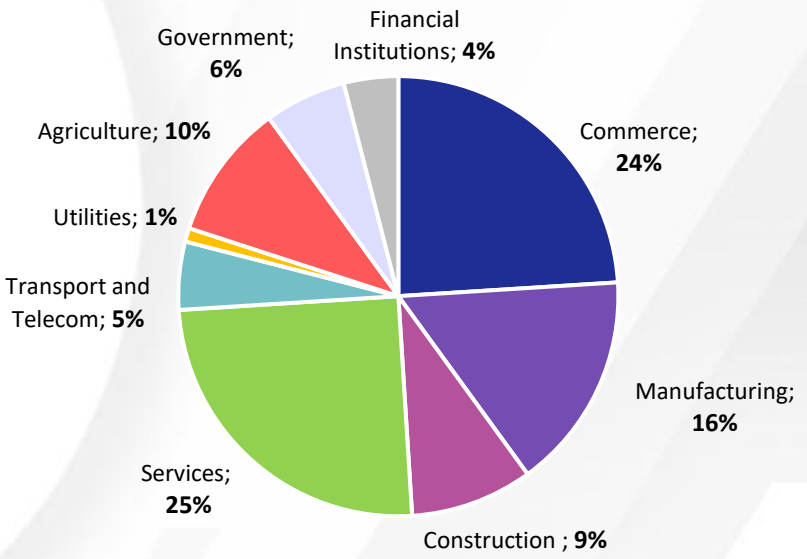
Note: *System most recent available information May 2026, CNBV.*

Company Loans Portfolio by Economic Sector

2Q25



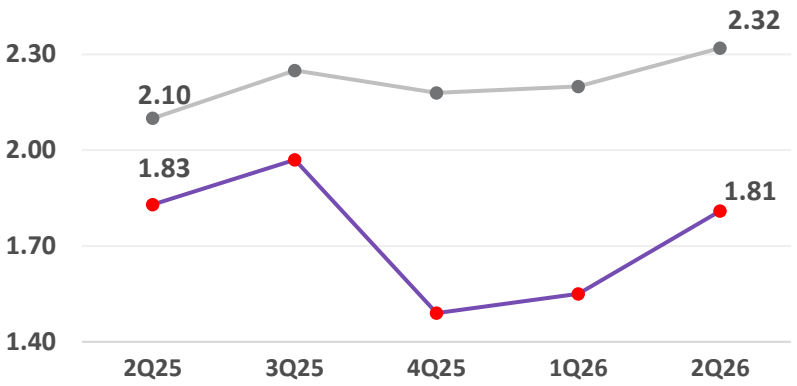
2Q26



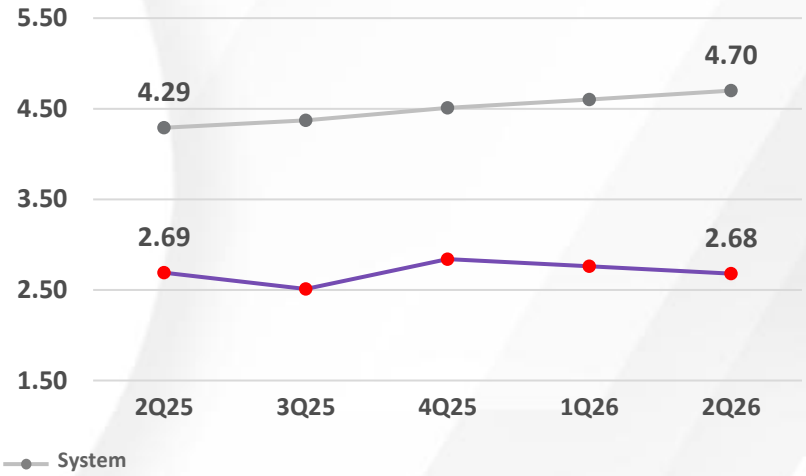
Economic Sector	2Q26 | Bn.	Var. YoY
• Services	71.22	23.3%
• Commerce	68.96	13.2%
• Manufacturing	45.06	10.4%
• Agriculture	29.14	1.0%
• Construction	24.58	-7.1%
• Government	16.34	37.7%
• Transport and Telecom	13.82	3.7%
• Financial Institutions	12.77	6.6%
• Utilities	3.03	41.2%
Total	**284.91**	**12.1%**

Sound Asset Quality and outstanding Risk Profile

NPL Ratio | %

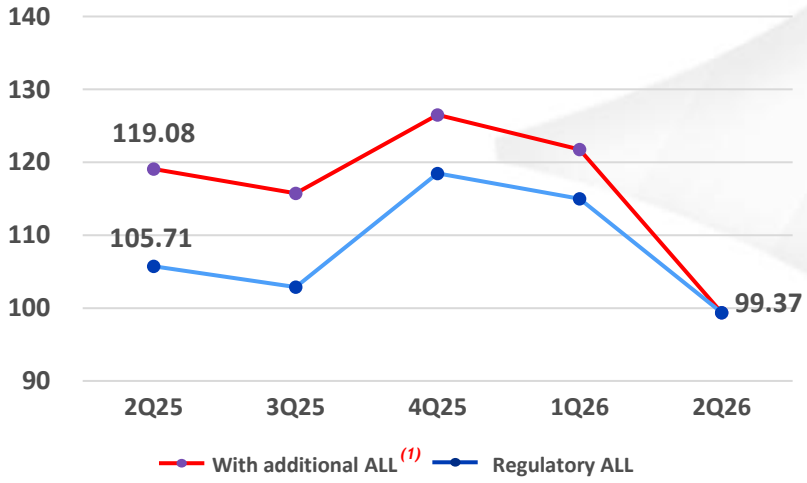


NPL Ratio adjusted | %

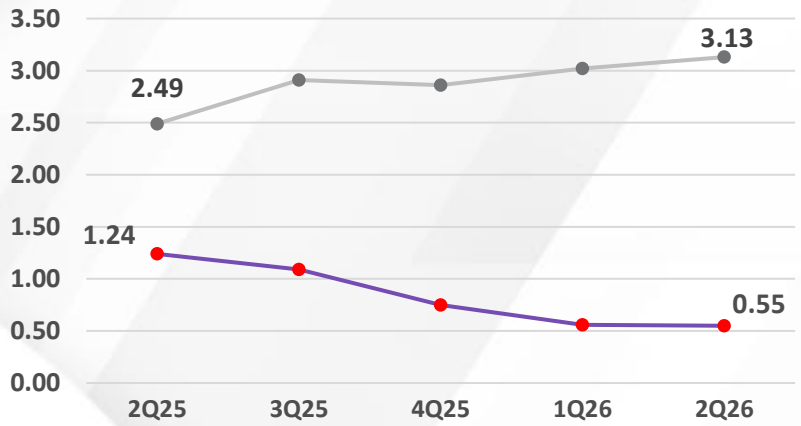


Coverage Ratio | %

May 26: System 145.34%



Cost of Risk | %

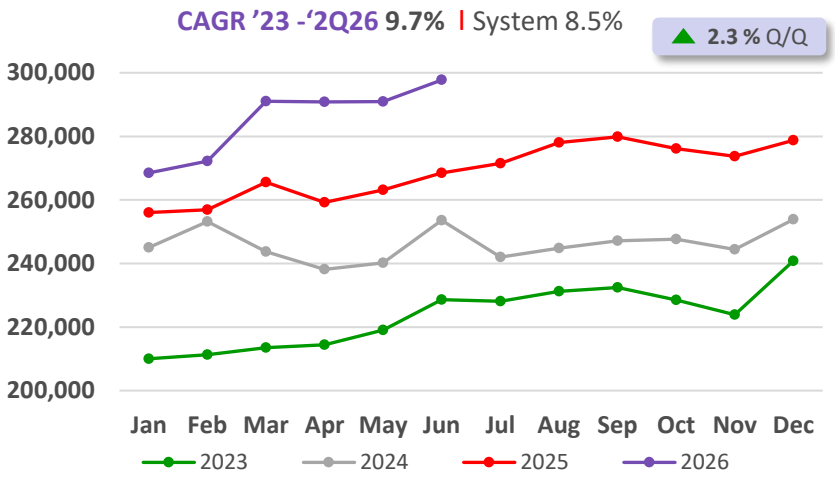


(1) *ALL: Allowance for Loan Losses*
As of June 2026, the additional ALL were applied.

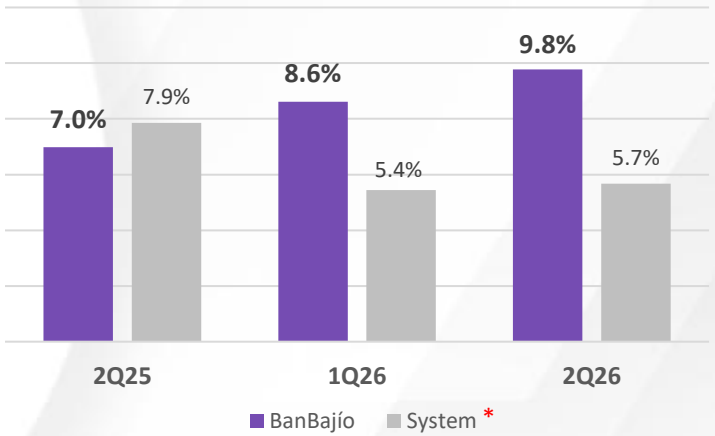
Note: *System most recent available information May 2026, CNBV.*

Total Deposits Growth and Funding Breakdown

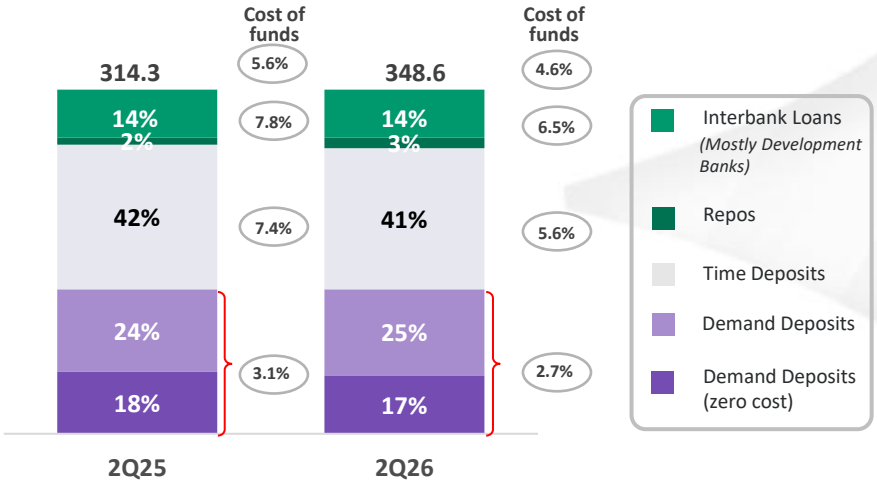
Total Deposits[(1)] | *Million Pesos*



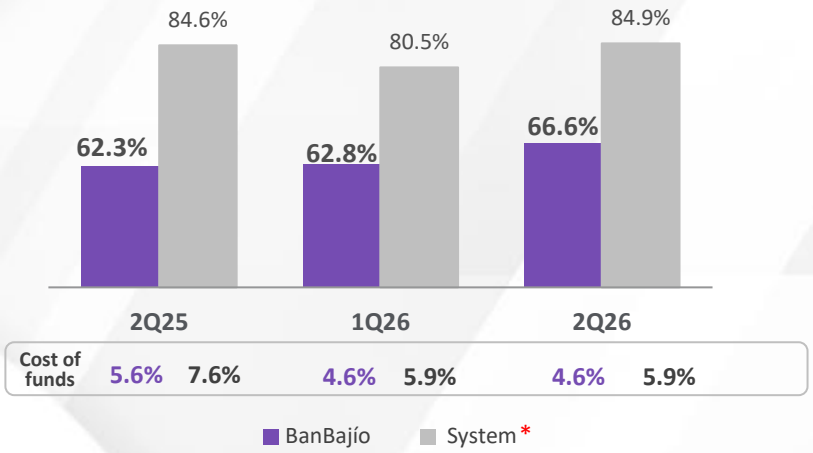
Total Deposits Growth (Demand + Time)



Funding Breakdown | Ps$ Bn



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



Notes:

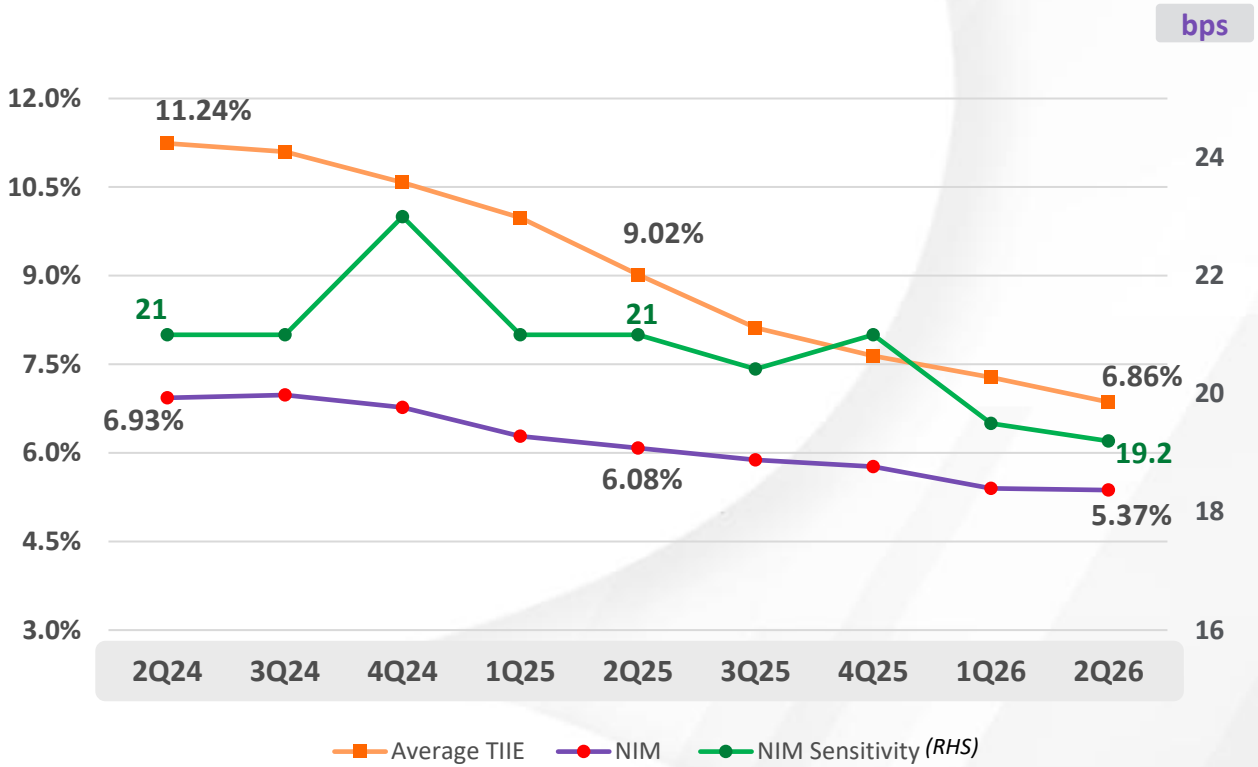
1. Includes Repos.

* *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

- **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

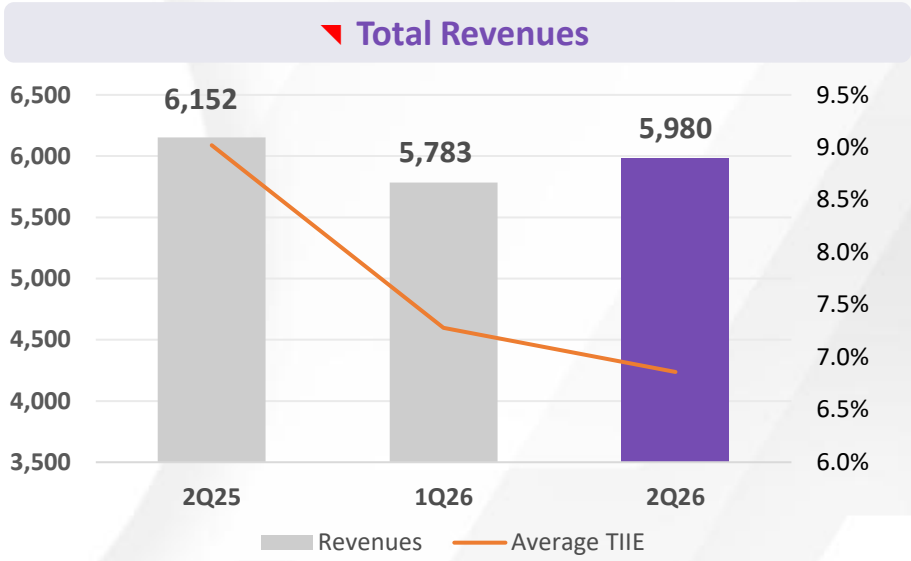
- **Non-Interest Income** increased **1.5% YoY** in **2Q26** and **17.6% QoQ.**

  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.**

• *Million Pesos*



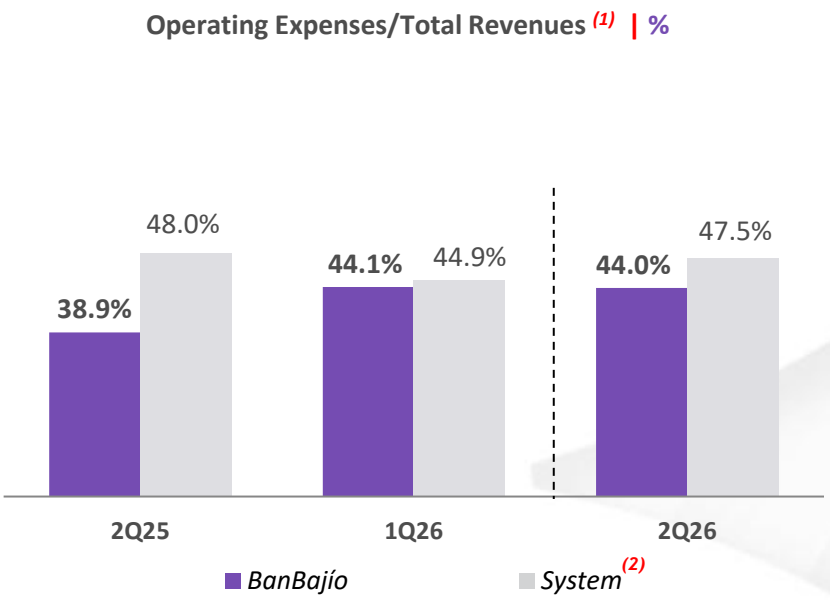
	2Q25	1Q26	2Q26	Var. 2Q26 vs. 2Q25	Var. 2Q26 vs. 1Q26
▪ **Financial Margin**	**5,402**	**5,136**	**5,219**	**-3.4 %**	**1.6%**
▪ **Non-Interest Income**	**750**	**647**	**761**	**1.5 %**	**17.6%**
▪ *Net Fees & Commissions*	*754*	*769*	*750*	*-0.5 %*	*-2.5%*
▪ *Trading Income*	*278*	*223*	*291*	*4.7 %*	*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

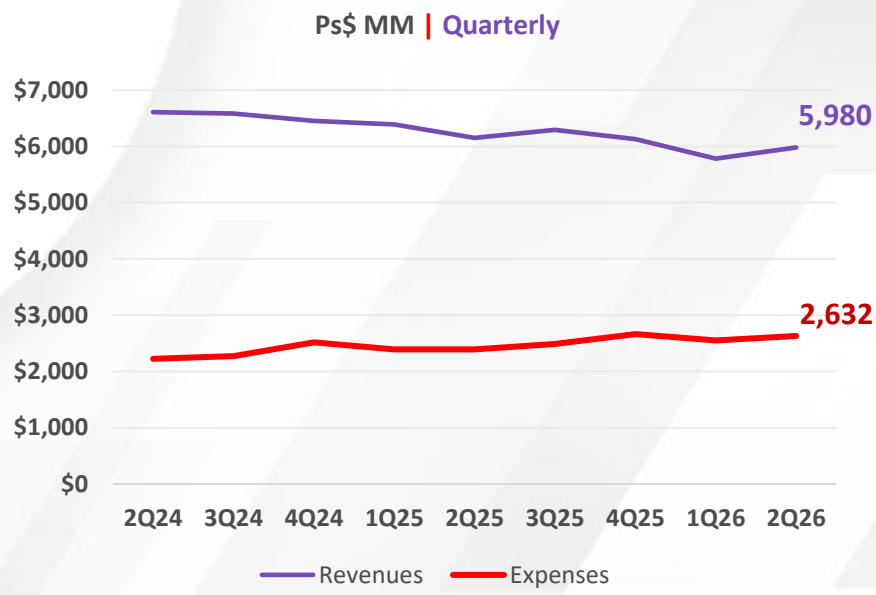
Efficiency Ratio

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

Efficiency Ratio Evolution vs. System



Total Revenues and Expenses



Source: *Company information*

Notes:
(1) ***Total Revenues*** *(excluding Allowance for Loan Losses), as reported.*
(2) *System most recent available information May 2026.*

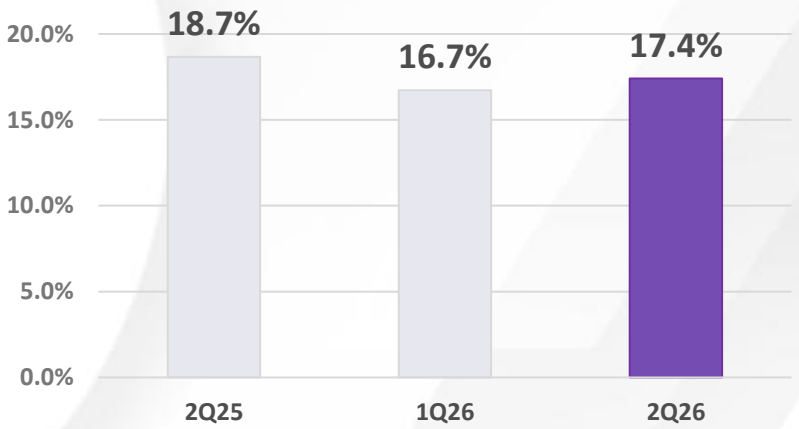
Profitability Metrics

- 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%**.*

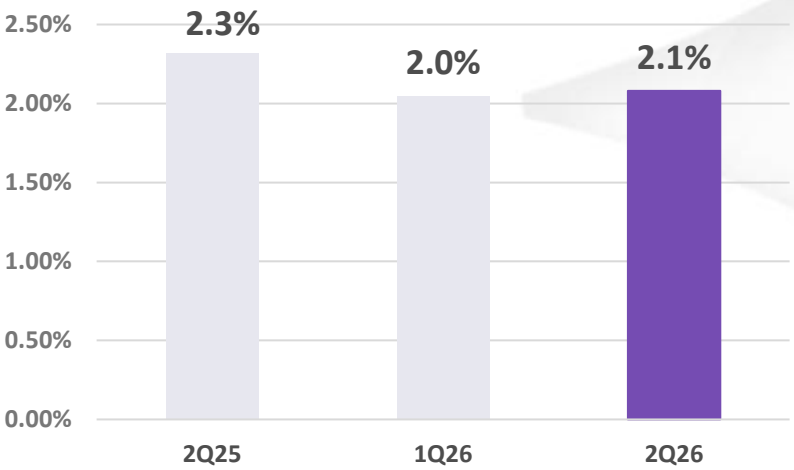
ROAE

• *Annualized quarter*



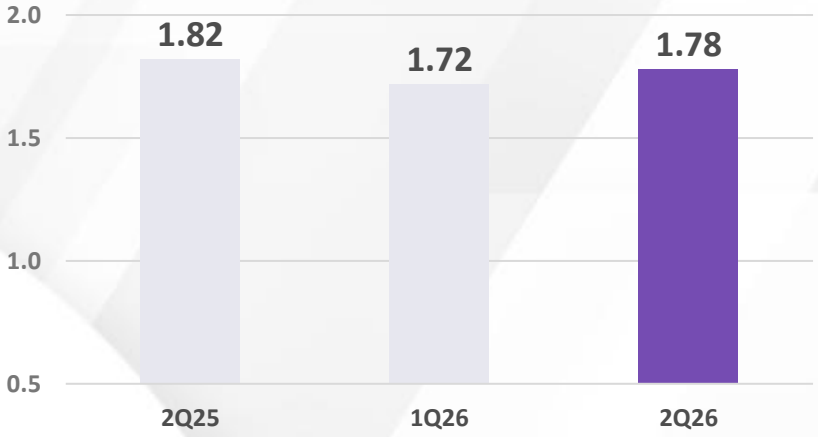
ROAA

• *Annualized quarter*



EPS

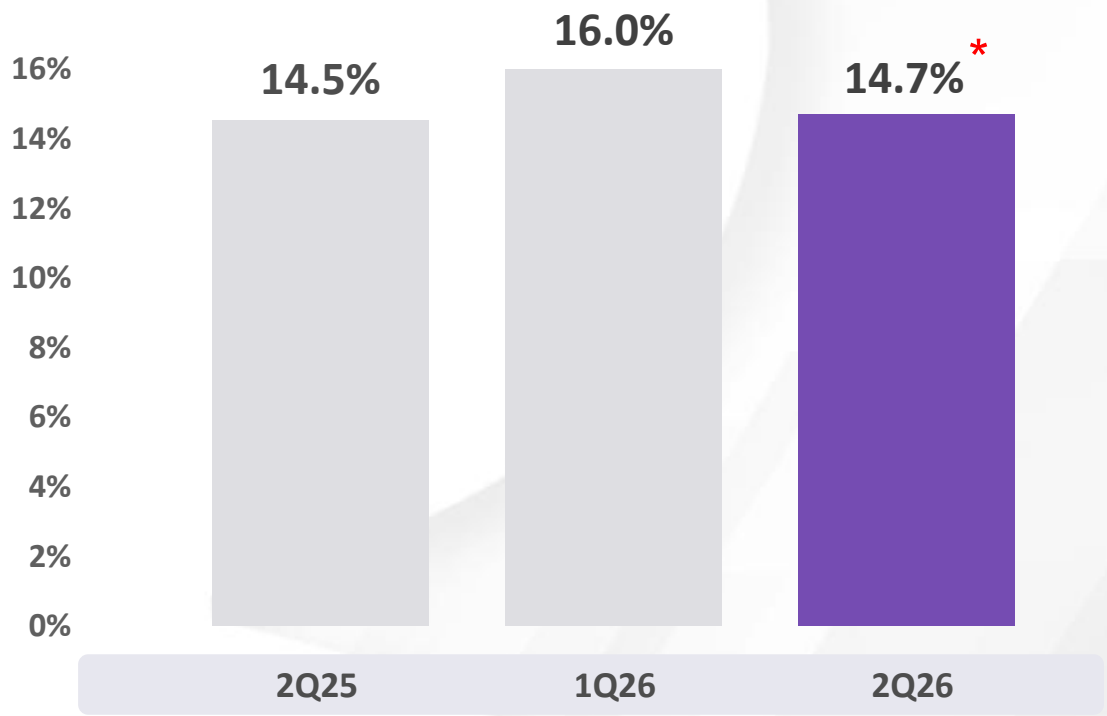
• *Pesos*



* *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%.***

Rating Upgrade | Moody's Local México

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

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

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

Ps$ MM	2Q25	1Q26	2Q26	Var. Y o Y	Var. 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.*