EVENTO RELEVANTE

FECHA DE PUBLICACIÓN: 28/10/2026

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 28 de octubre de 2026
ASUNTO	BanBajío anuncia sus resultados no auditados al cierre del 3er. Trimestre 2026
MERCADO EXTERIOR	

EVENTO RELEVANTE

Se anexa Conference Call Presentation 3Q26

Documento adjunto

BanBajío®

Third Quarter 2026

October **2026**

BBAJIO

UNEP FINANCE INITIATIVE

ESR Empresa Socialmente Responsable

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Executive Summary

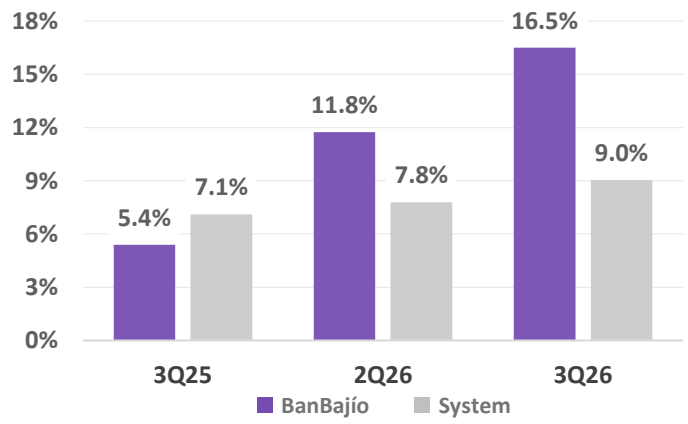
	3Q26	9M26
Growth Y/Y		
Total Loan Portfolio	**16.5** %	
Company Loans Portfolio	**16.0** %	
Total Deposits	**13.1** %	
Asset Quality		
NPL Ratio	**1.8** %	
Coverage Ratio	**98.9** %	
Cost of Risk	**1.2** %	**0.8** %
Profitability		
Efficiency Ratio	**43.6**%	**43.9** %
ROAE	**14.7** %	**16.3** %
ROAA	**1.7** %	**1.9** %
Capitalization		
ICAP September 2026 (preliminary)	**14.8**%	
CET I	**14.8**%	

Loan Portfolio Growth

- Total **Loan Portfolio** stood at **$312.4 Bn pesos, 16.5% YoY growth** and **5.4% QoQ** in **3Q26**
- **Our core business Company Loans** increased **16.0% YoY** and **5.4% QoQ**
- **Consumer Loans** increased **12.2% YoY** and **3.7% QoQ**

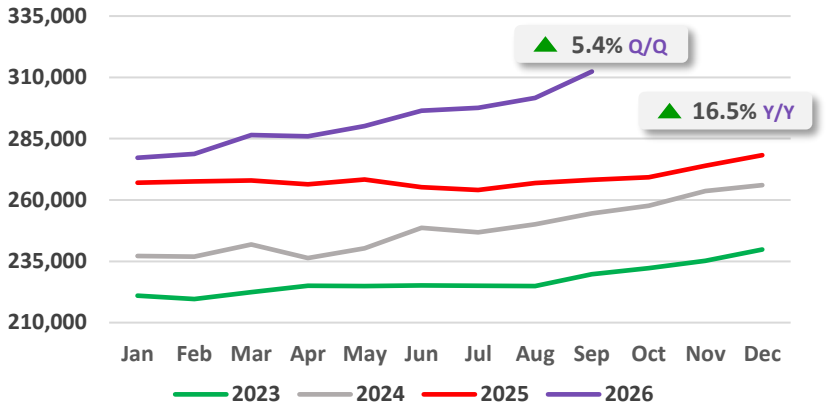
	Bn. $	Y o Y
• Company Loans	178.2	14.8 %
• SMEs	90.7	18.6 %
• Government	18.8	38.0 %
• Financial Institutions	12.9	11.1 %
• Consumer	8.5	12.2 %
• Mortgage	3.1	-11.9 %

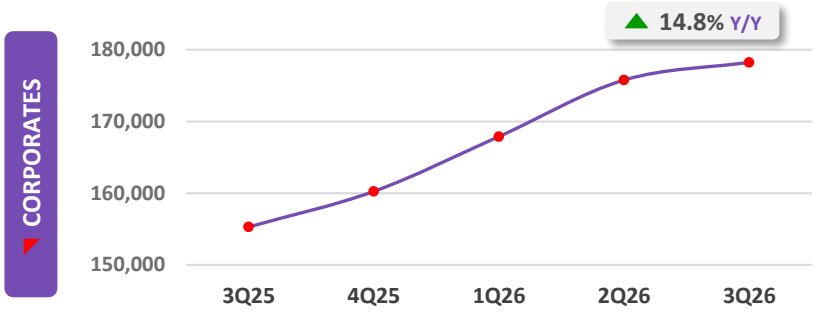
Total Loan Portfolio

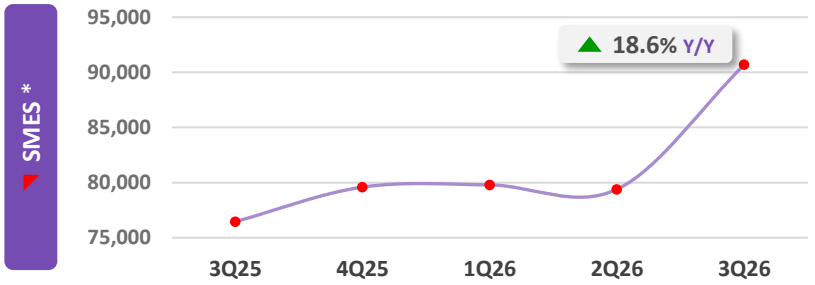


Total Loan Portfolio | Million pesos

CAGR '23 – '3Q26: 9.1%







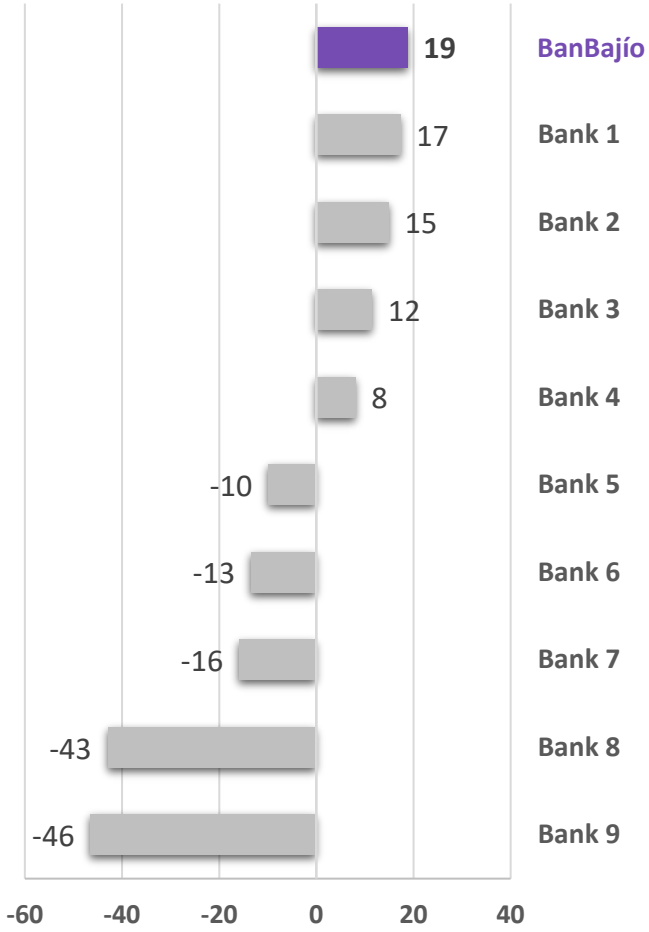
**SMEs definition according to CNBV criteria of companies with revenues of less than UDIS 14 Millions. 1 UDI= 8.12MXN*

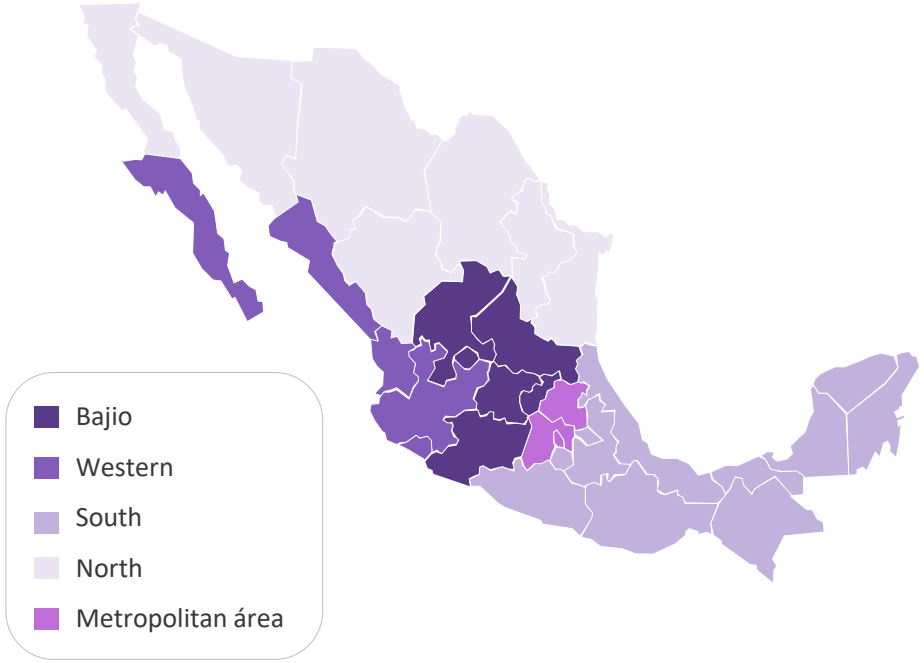
***Note:** System most recent available information August 2026, CNBV.*

Market Share Gains – 2026 YTD

Top 10 Largest Corporate Lenders [1]

MS Total growth in bps | August vs. Dec 2025





• *Million Pesos*

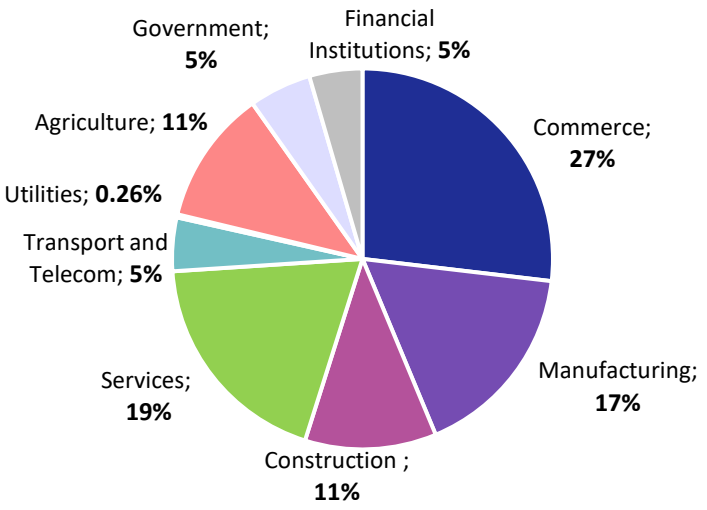
Macro Region	Porfolio [2]	Breakdown	Market Share Aug 2026	Δ bps vs Dec 2025
• Metropolitan area	$60,839	24.7%	**3.4%**	+36
• North	$42,927	17.5%	**4.6%**	(2)
• Western [3]	$40,797	16.6%	**8.3%**	+58

(1) CNBV information as of August 2026, consolidated.
(2) CNBV information as of August 2026, unconsolidated.
(3) Western region includes Sinaloa and Baja California, in accordance with the internal classification.

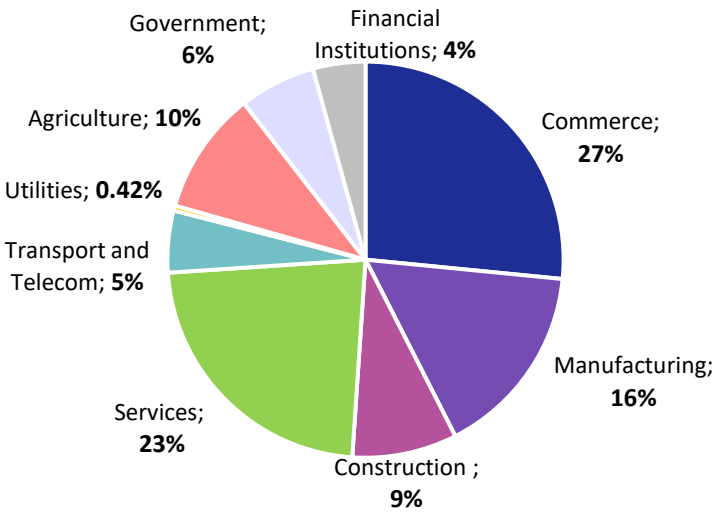
Company Loans Portfolio by Economic Sector

BanBajío

3Q25



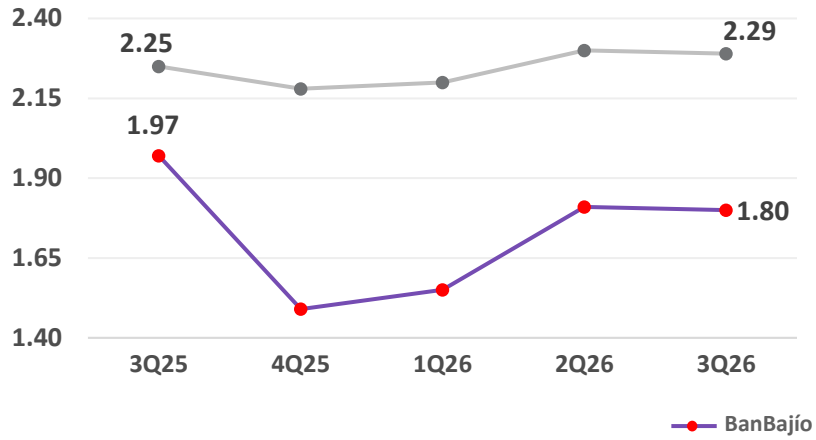
3Q26



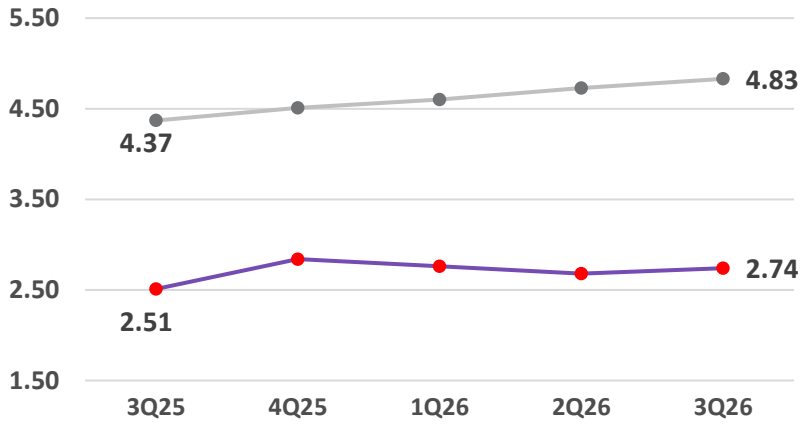
Economic Sector	3Q26 | Bn.	Y o Y
• Commerce	80.3	17.9%
• Services	67.6	37.0%
• Manufacturing	48.2	10.7%
• Agriculture	30.5	3.1%
• Construction	25.9	-10.2%
• Government	18.9	38.0%
• Transport and Telecom	15.3	29.8%
• Financial Institutions	12.9	11.1%
• Utilities	1.3	90.6%
Total	300.7	17.0%

Asset Quality and Risk Profile

NPL Ratio | %



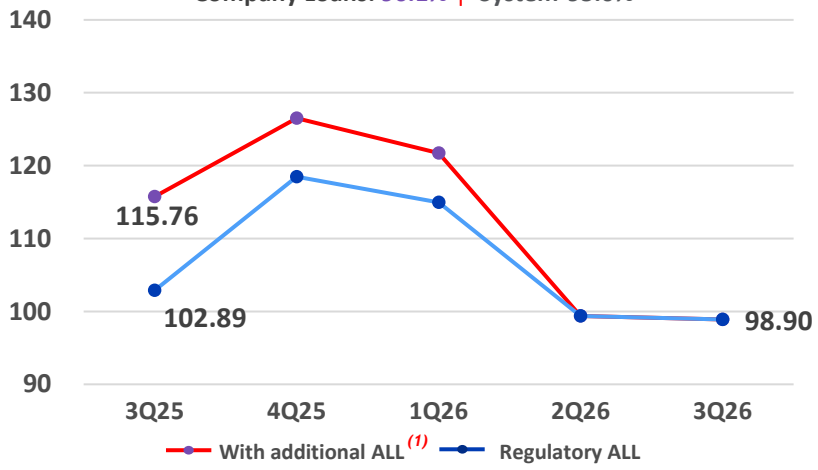
NPL Ratio adjusted | %



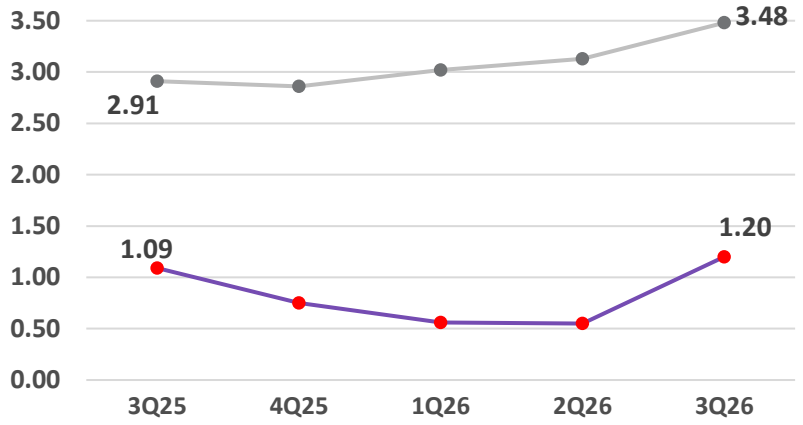
Coverage Ratio | %

Aug 26: System 148.42%

Company Loans: 96.1% | System 95.0%



Cost of Risk | %



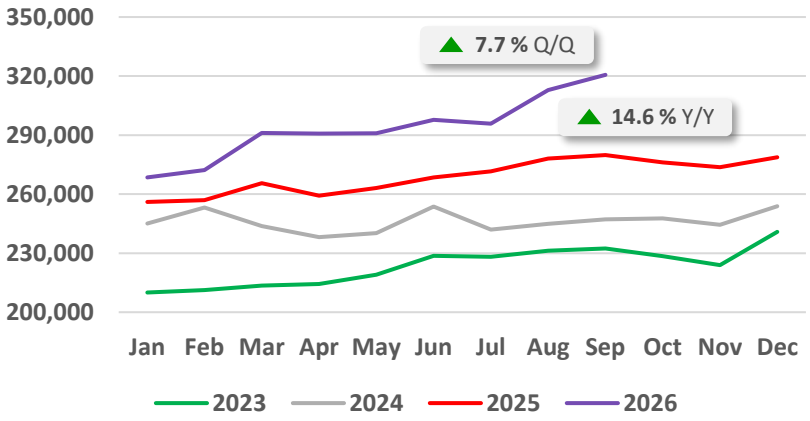
(1) *ALL: Allowance for Loan Losses*
As of June 2026, the additional ALL were applied.

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

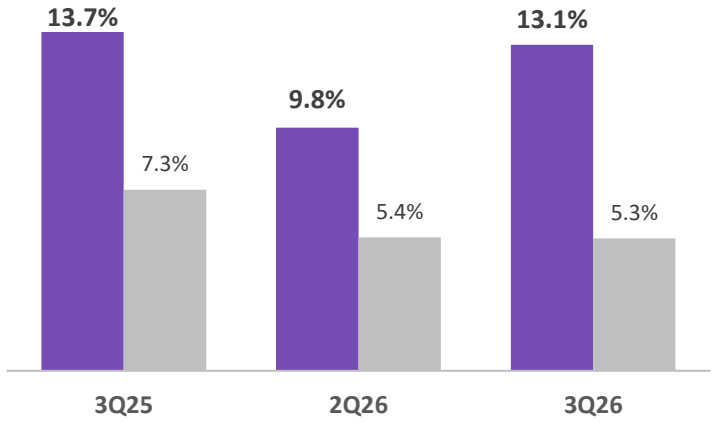
Total Deposits Growth and Funding Breakdown

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

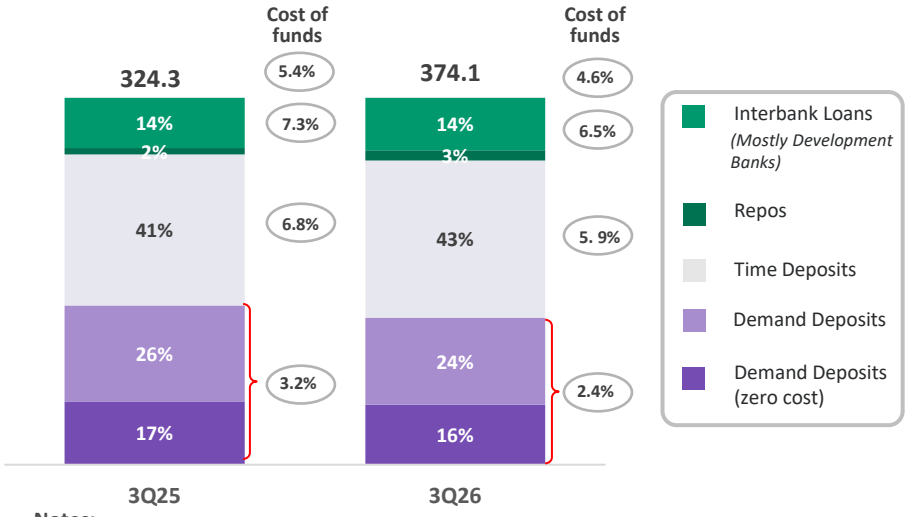
CAGR '23 -'3Q26 **11.2%** | System 8.4%



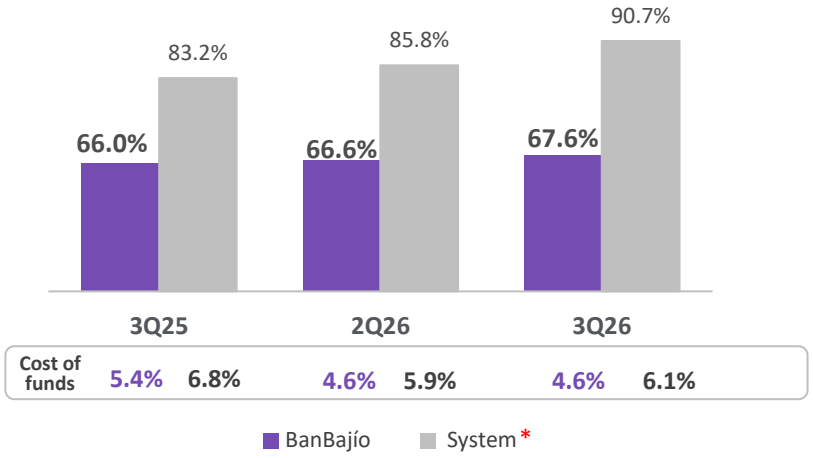
Total Deposits Growth (Demand + Time)



Funding Breakdown | Ps$ Bn



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



Notes:

1. Includes Repos.

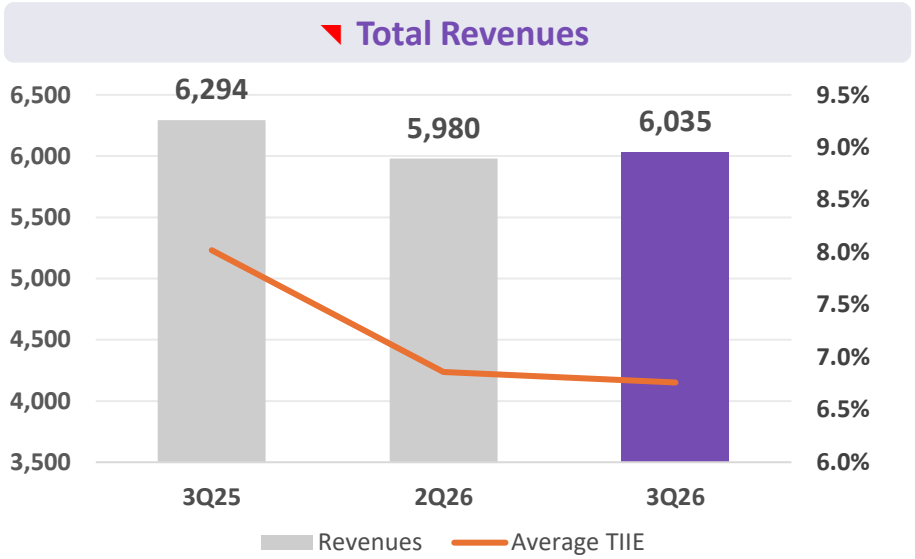
* *System most recent available information August 2026, CNBV.*

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)

Revenues Performance

- **Financial Margin** grew **2.3% QoQ** and **1.1% YoY** in **3Q26.**
- **Fee and Trading Income** declined **1.4% sequentially** and **4.8% YoY.**
- **Total Revenues** increased **0.9 % QoQ** and declines **4.1% YoY.**

• *Million Pesos*



				Var. 3Q26 vs.	
	3Q25	2Q26	3Q26	3Q25	2Q26
Financial Margin	**5,283**	**5,219**	**5,341**	**1.1 %**	**2.3 %**
Non-Interest Income					
▪ *Net Fees & Commissions*	*771*	*750*	*743*	**-3.6 %**	**-0.9 %**
▪ *Trading Income*	*307*	*291*	*283*	**-7.8 %**	**-2.7 %**
Net Fees & Commissions + Trading Income	**1,078**	**1,041**	**1,026**	**-4.8 %**	**-1.4 %**
▪ *Other Operating Income (Expense)*	*(67)*	*(280)*	*(332)*	**395.5 %**	**18.6 %**
TOTAL REVENUES	**6,294**	**5,980**	**6,035**	**-4.1 %**	**0.9 %**

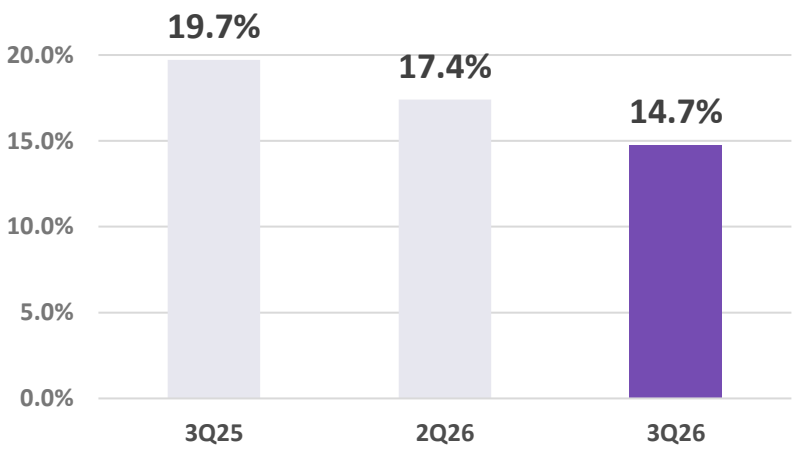
Profitability Metrics

- Annualized **3Q26 ROAE** stood at **14.7%** and **9M26 16.3%; 3Q26** annualized **ROAA** was **1.7%** and **9M26 1.9%.**

- **3Q26 EPS** stood at **Ps. 1.50**, **21.4%** lower than 3Q25, the **Earnings Yield** was **10.5%**.*

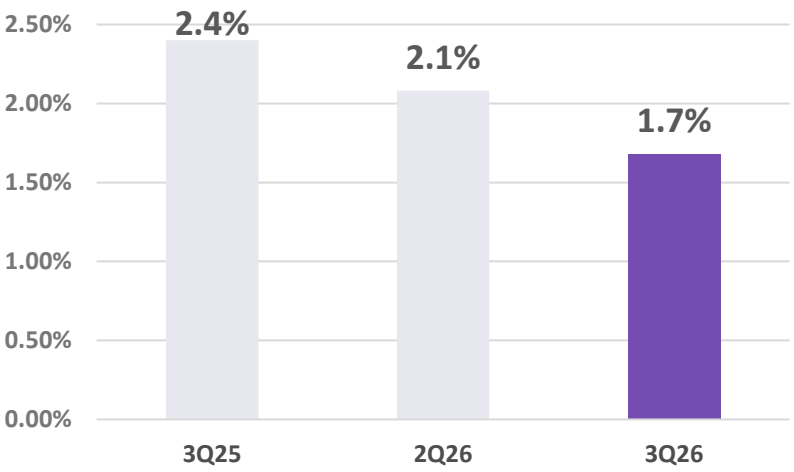
ROAE

• *Annualized quarter*



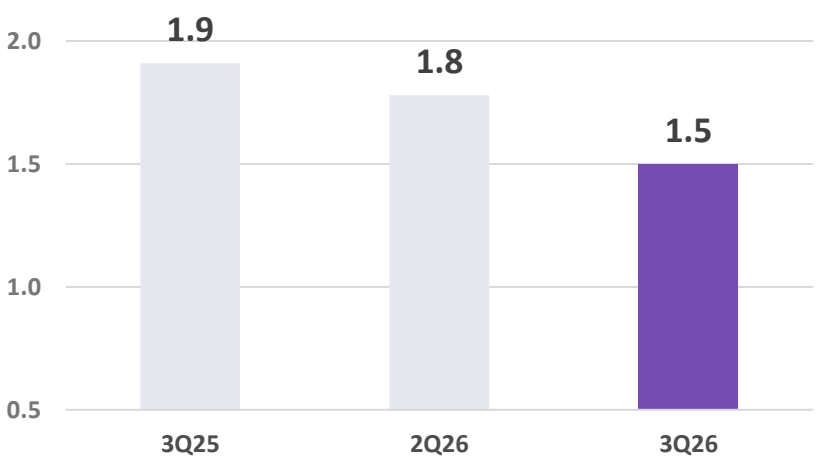
ROAA

• *Annualized quarter*



EPS

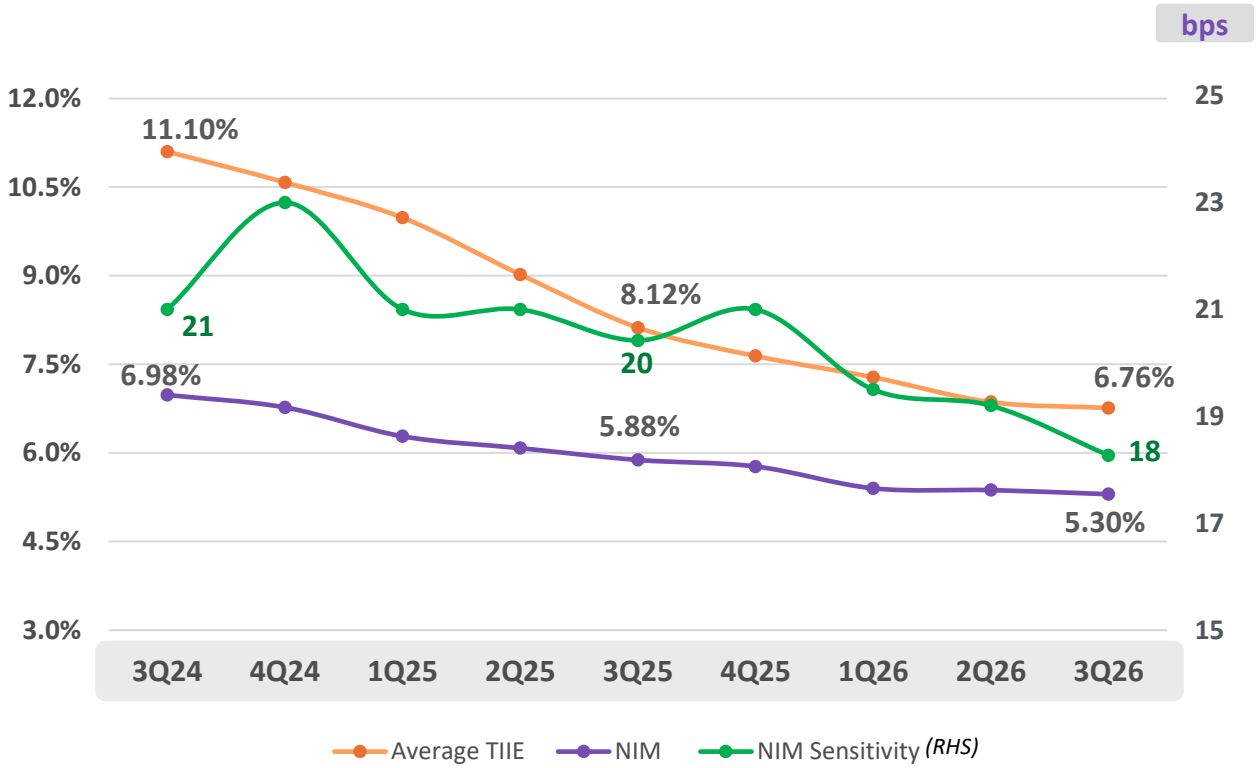
• *Pesos*



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

Net Interest Margin

- **NIM contracted 58 bps YoY** in **3Q26,** because of a lower interest rates and mix changes.



3Q26 vs. 3Q25

-27 bps due to TIIE Sensitivity

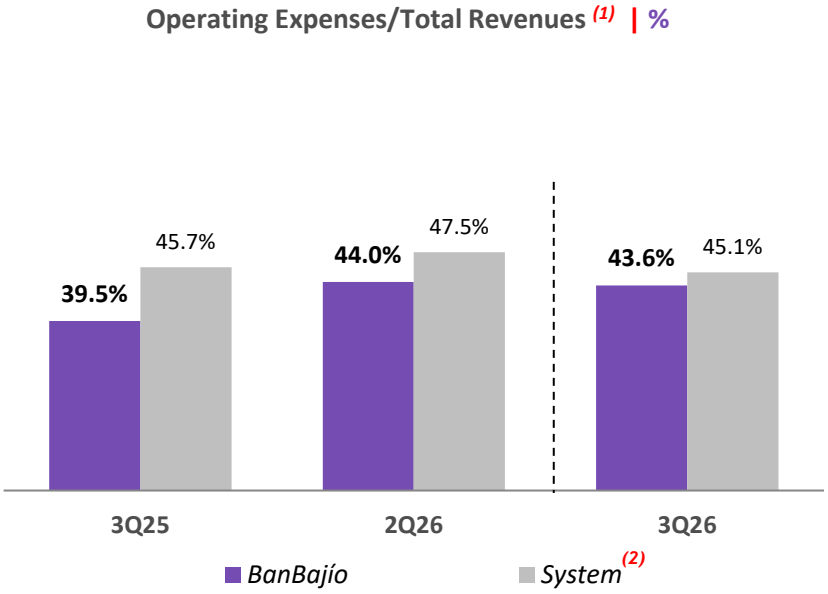
-31 bps due to MIX

- As of September**, NIM sensitivity was 18.3 bps** for each 100 basis points of change in the TIIE rate, equivalent to **746 million pesos** of **Revenues** and **470 million pesos** of **Net Income** for a full year.

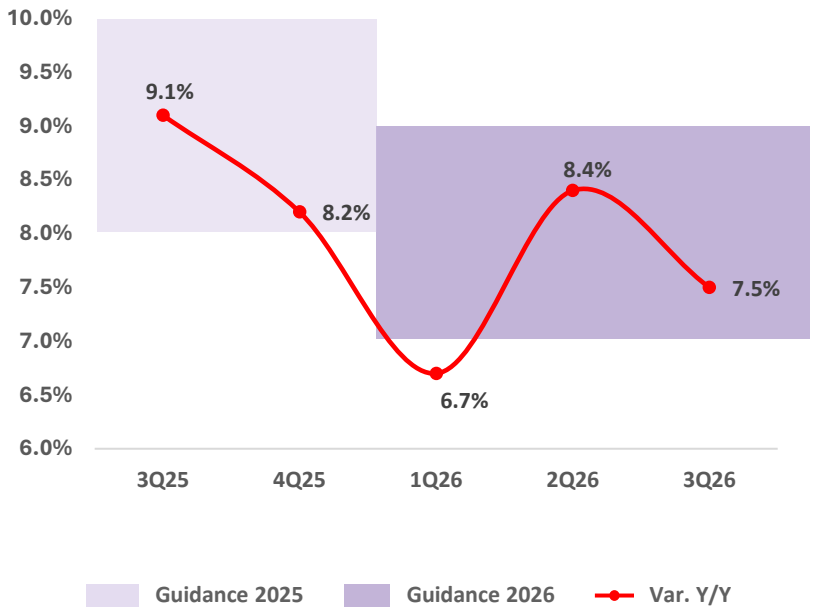
Efficiency Ratio

- **Efficiency Ratio** stood at **43.6%** for the **3Q26**, while for the System was **45.1%**.
- **Operating Expenses** growth has remained contained **at or below** the guided ranges for the past 5 consecutive quarters.

Efficiency Ratio Evolution vs. System



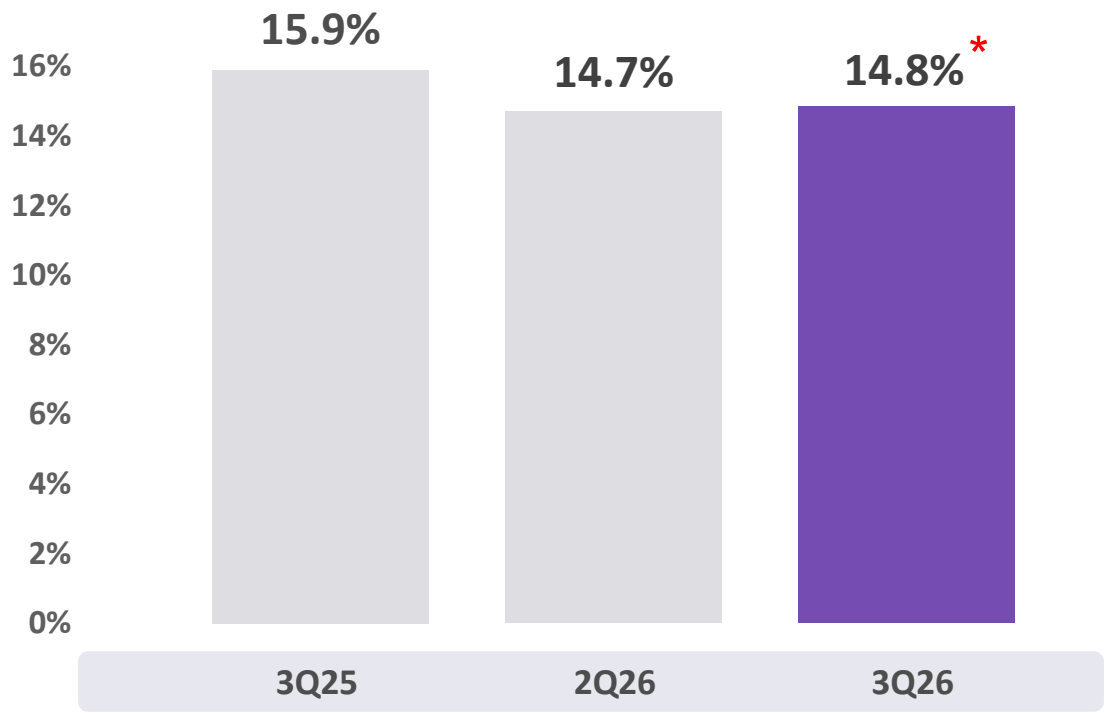
Op. Expenses Growth vs. Guidance YTD



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

Capital Adequacy Ratio (CAR)

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



* *CAR September 2026 preliminary.*

Income Statement

Ps$ MM	3Q25	2Q26	3Q26	Var. Y o Y	Var. Q o Q
▪ Interest Income	9,633	9,254	9,509	-1.3%	2.8%
▪ Interest Expense	(4,350)	(4,035)	(4,168)	-4.2%	3.3%
Financial Margin	**5,283**	**5,219**	**5,341**	**1.1%**	**2.3%**
▪ Net Fees & Commissions	771	750	743	-3.6%	-0.9%
▪ Trading Income	307	291	283	-7.8%	-2.7%
▪ Other Operating Income / (Expense)	(67)	(280)	(332)	395.5%	18.6%
Non Interest Income	**1,011**	**761**	**694**	**-31.4%**	**-8.8%**
Total Revenues	**6,294**	**5,980**	**6,035**	**-4.1%**	**0.9%**
▪ Allowance for Loan Losses	(725)	(399)	(913)	25.9%	128.8%
▪ Operating Expenses	(2,488)	(2,632)	(2,634)	5.9%	0.1%
▪ Income on equity of unconsolidated subsidiaries	0	(1)	0	-	-100.0%
Income Before Income Taxes	**3,081**	**2,948**	**2,488**	**-19.2%**	**-15.6%**
▪ Income Taxes	(814)	(830)	(706)	-13.3%	-14.9%
Net Income	**2,267**	**2,118**	**1,782**	**-21.4%**	**-15.9%**
▪ Effective Tax Rate	26.4%	28.2%	28.4%		

Income Statement

Ps$ MM	9M25	9M26	Var. Y o Y
▪ Interest Income	30,046	27,819	-7.4%
▪ Interest Expense	(13,841)	(12,123)	-12.4%
Financial Margin	**16,205**	**15,696**	**-3.1%**
▪ Net Fees & Commissions	2,230	2,262	1.4%
▪ Trading Income	933	797	-14.6%
▪ Other Operating Income / (Expense)	(533)	(957)	79.5%
Non Interest Income	**2,630**	**2,102**	**-20.1%**
Total Revenues	**18,835**	**17,798**	**-5.5%**
▪ Allowance for Loan Losses	(2,117)	(1,706)	-19.4%
▪ Operating Expenses	(7,269)	(7,817)	7.5%
▪ Income on equity of unconsolidated subsidiaries	2	1	-50.0%
Income Before Income Taxes	**9,451**	**8,276**	**-12.4%**
▪ Income Taxes	(2,527)	(2,334)	-7.6%
Net Income	**6,924**	**5,942**	**-14.2%**
▪ Effective Tax Rate	26.7%	28.2%	

Balance Sheet

Ps$ MM	3Q25	2Q26	3Q26	Var. Y o Y	Var. Q o Q
▪ Cash & Cash Equivalents	19,515	32,067	43,341	122.1%	35.2%
▪ Investment in Financial Instruments	31,836	37,904	36,344	14.2%	-4.1%
▪ Cash & Investments	**51,351**	**69,971**	**79,685**	**55.2%**	**13.9%**
▪ Total Loan Portfolio with Credit Risk Stage 1	258,950	285,902	302,642	16.9%	5.9%
▪ Total Loan Portfolio with Credit Risk Stage 2	3,956	5,085	4,112	3.9%	-19.1%
▪ Total Loan Portfolio with Credit Risk Stage 3	5,293	5,367	5,614	6.1%	4.6%
▪ Loan Portfolio	**268,199**	**296,354**	**312,368**	**16.5%**	**5.4%**
▪ Allowance for Loan Losses	(6,127)	(5,333)	(5,552)	-9.4%	4.1%
▪ Deferred Items	(1,214)	(1,460)	(1,587)	30.7%	8.7%
Loan Portfolio, Net	**260,858**	**289,561**	**305,229**	**17.0%**	**5.4%**
▪ Repos	50,011	30,005	29,005	-42.0%	-3.3%
▪ Other Assets	21,005	21,520	23,400	11.4%	8.7%
Total Assets	**383,225**	**411,057**	**437,319**	**14.1%**	**6.4%**
▪ Demand Deposits	140,732	147,018	150,121	6.7%	2.1%
▪ Time Deposits	133,555	141,643	160,194	19.9%	13.1%
Total Deposits	**274,287**	**288,661**	**310,315**	**13.1%**	**7.5%**
▪ Repos	5,565	9,075	10,294	85.0%	13.4%
Funding Including Repos	**279,852**	**297,736**	**320,609**	**14.6%**	**7.7%**
▪ Interbank and Other Agencies Loans	44,448	50,821	53,496	20.4%	5.3%
▪ Other Liabilities	11,817	15,031	13,965	18.2%	-7.1%
Total Liabilities	**336,117**	**363,588**	**388,070**	**15.5%**	**6.7%**
Total Shareholder's Equity	**47,108**	**47,469**	**49,249**	**4.5%**	**3.7%**