

BBVA

Digital Banking

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Turkey, Mexico and South America



BoAML Digital Banking Revolution Conference
London, May 13th, 2015



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1 The Digital Revolution

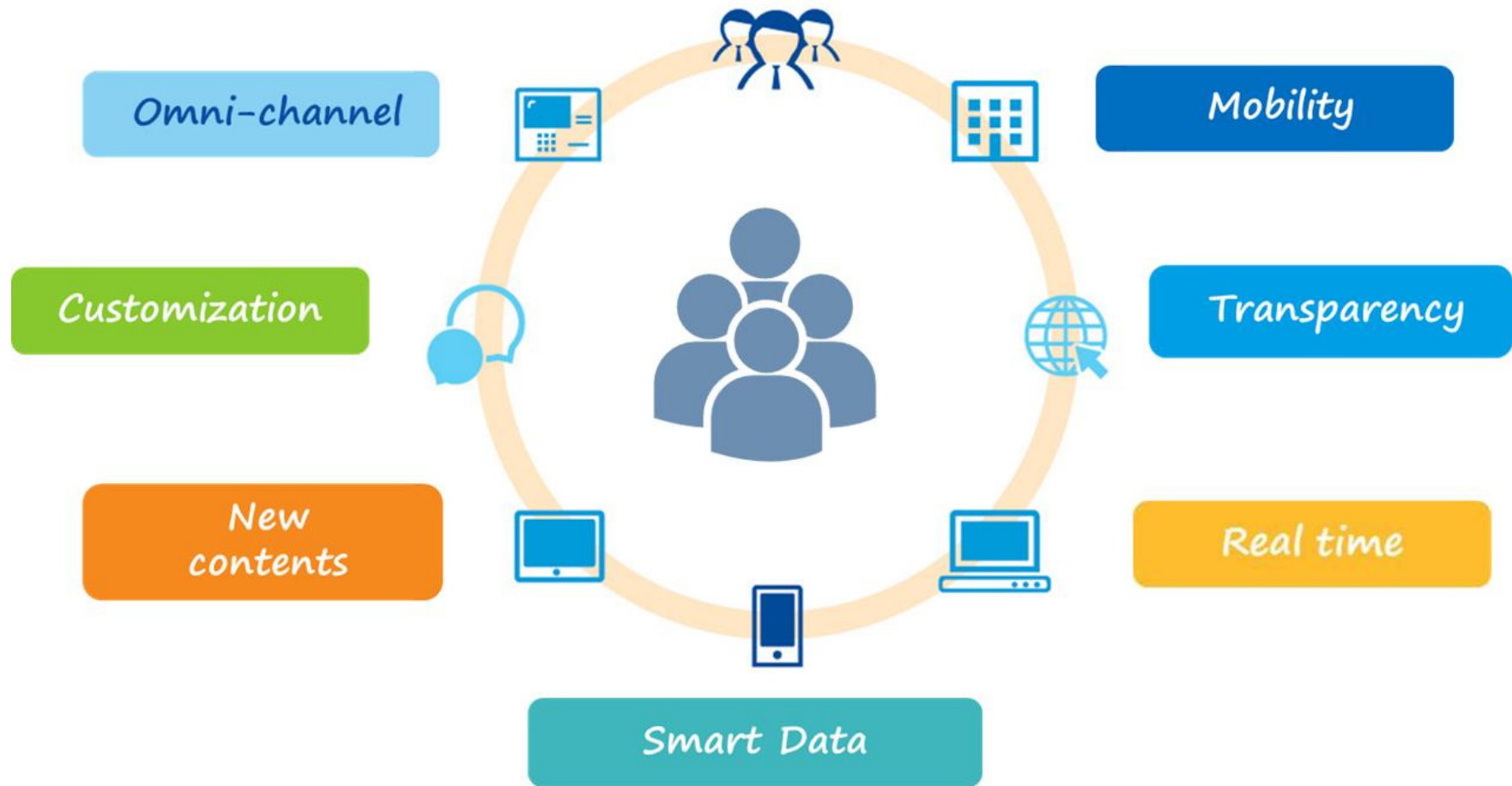
2 BBVA's Digital Strategy

BBVA

Mobile Internet is Transforming Society



Banking Industry Impacted by New Customer Expectations and Behaviors



Fintech Startups Disaggregating the Value Chain

Personal Finances



Investment and Wealth Management



Lending



Equity and Debt Financing



Payments & Wholesale Markets



Cryptocurrencies



Personal advisory

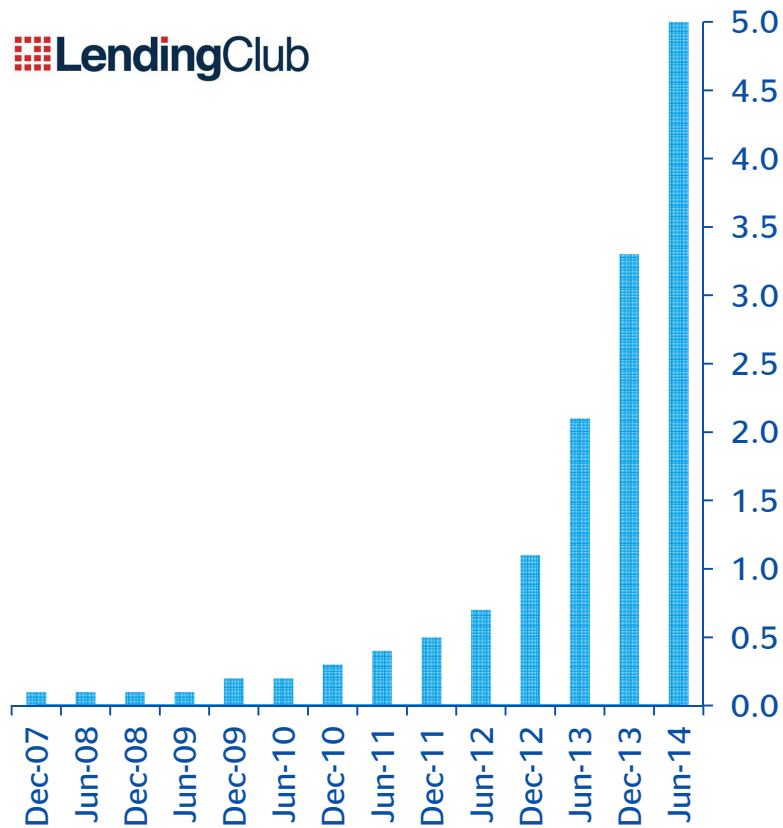


Bank Transactions Data and Services

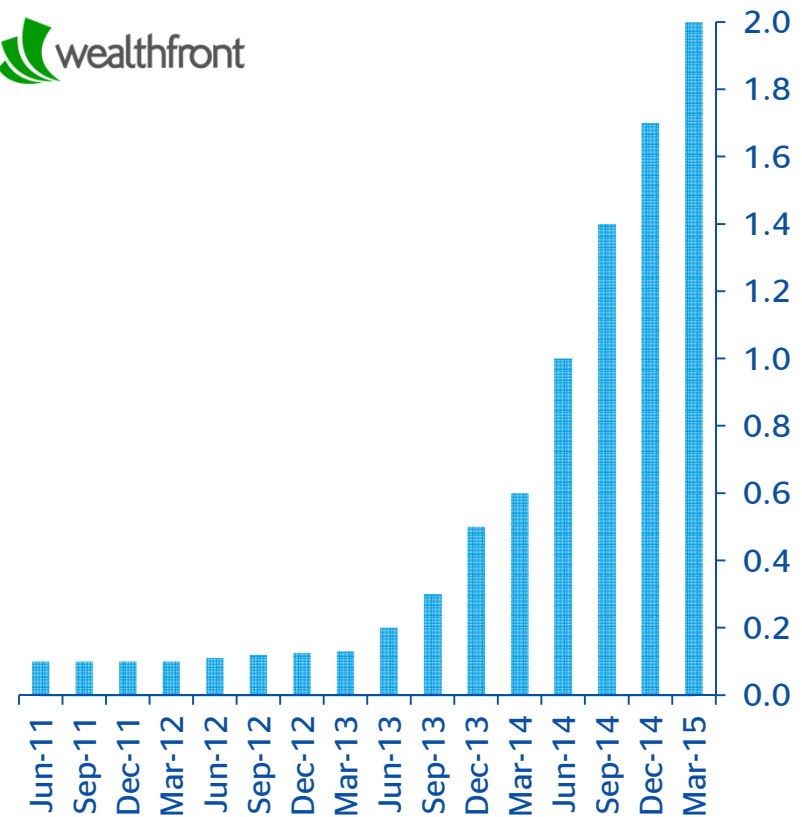


And Achieving Exponential Growth

Total Issued Loans
(\$Bn)



Total Assets under Management
(\$Bn)





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2 BBVA's Digital Strategy

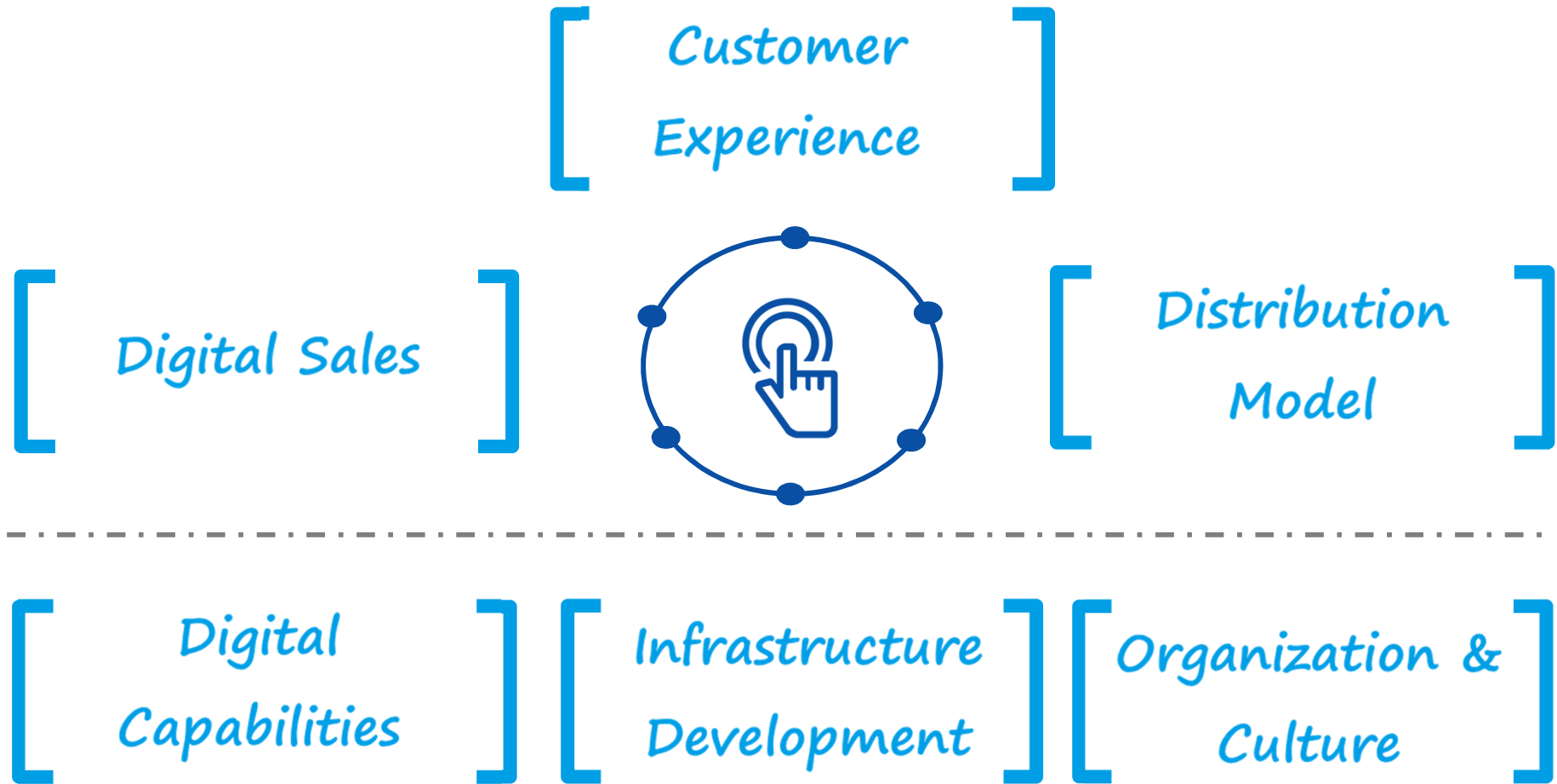
1

Transforming our Current Business

2

Launching New Digital Ventures

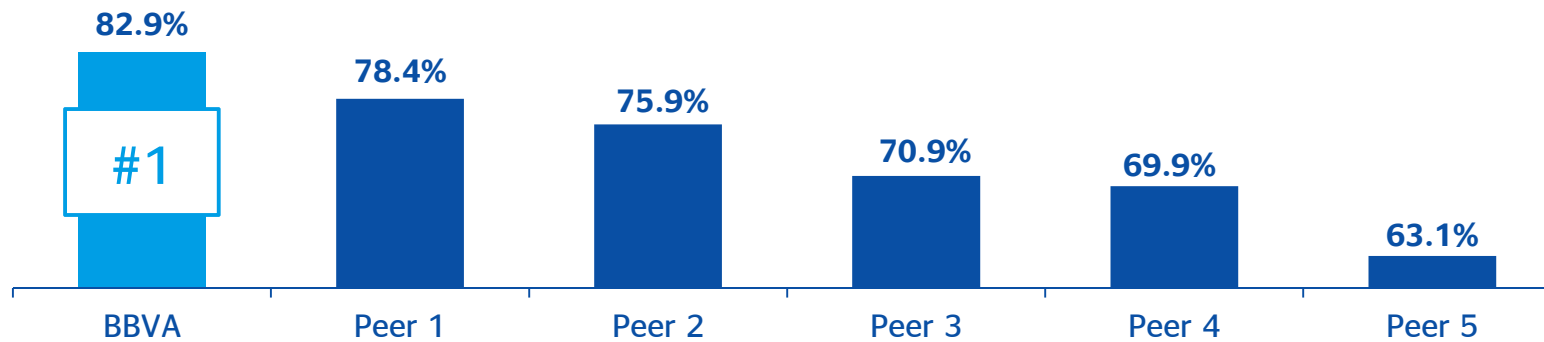
Transforming Our Current Business



Becoming Leaders in Customer Satisfaction

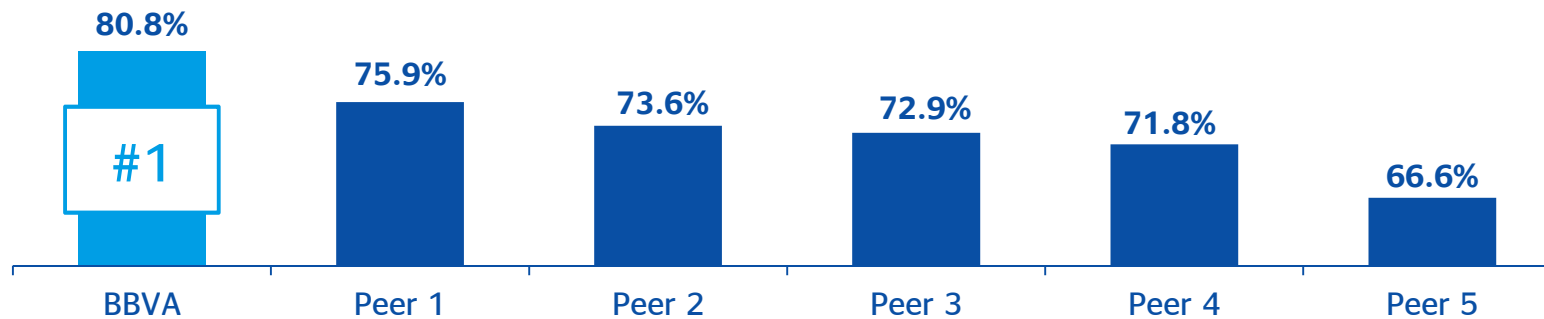
Mobile banking satisfaction

BBVA Spain vs Peers

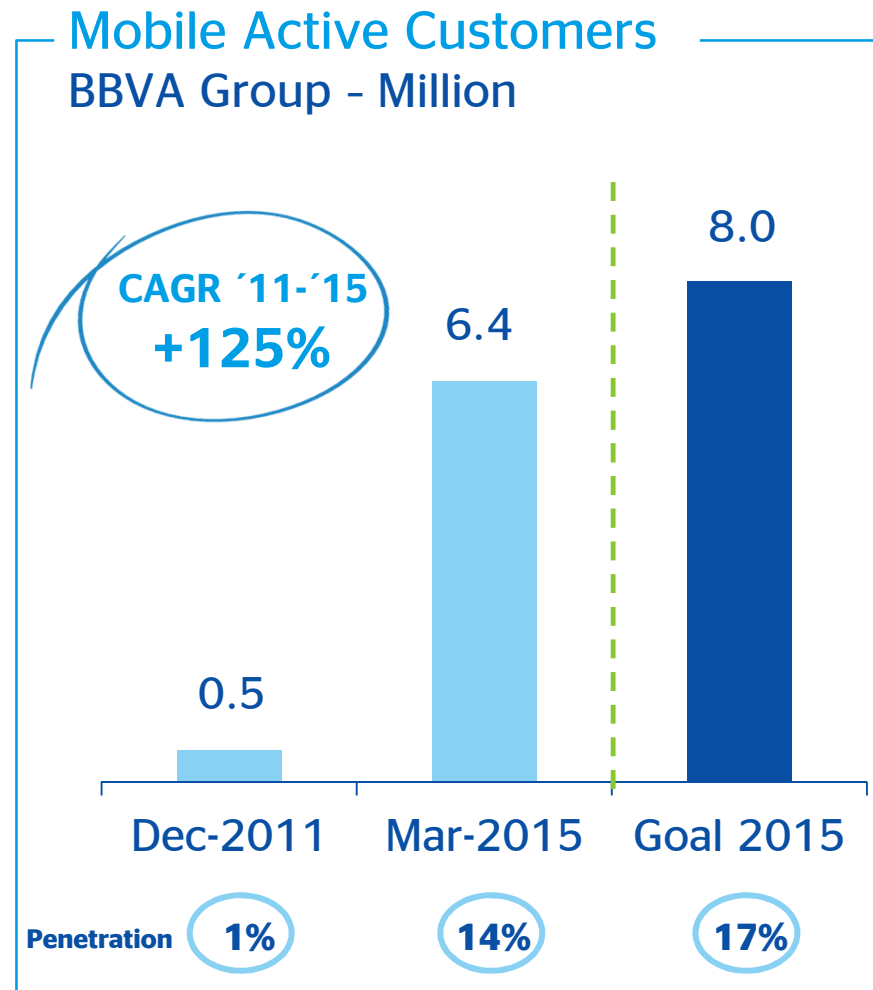
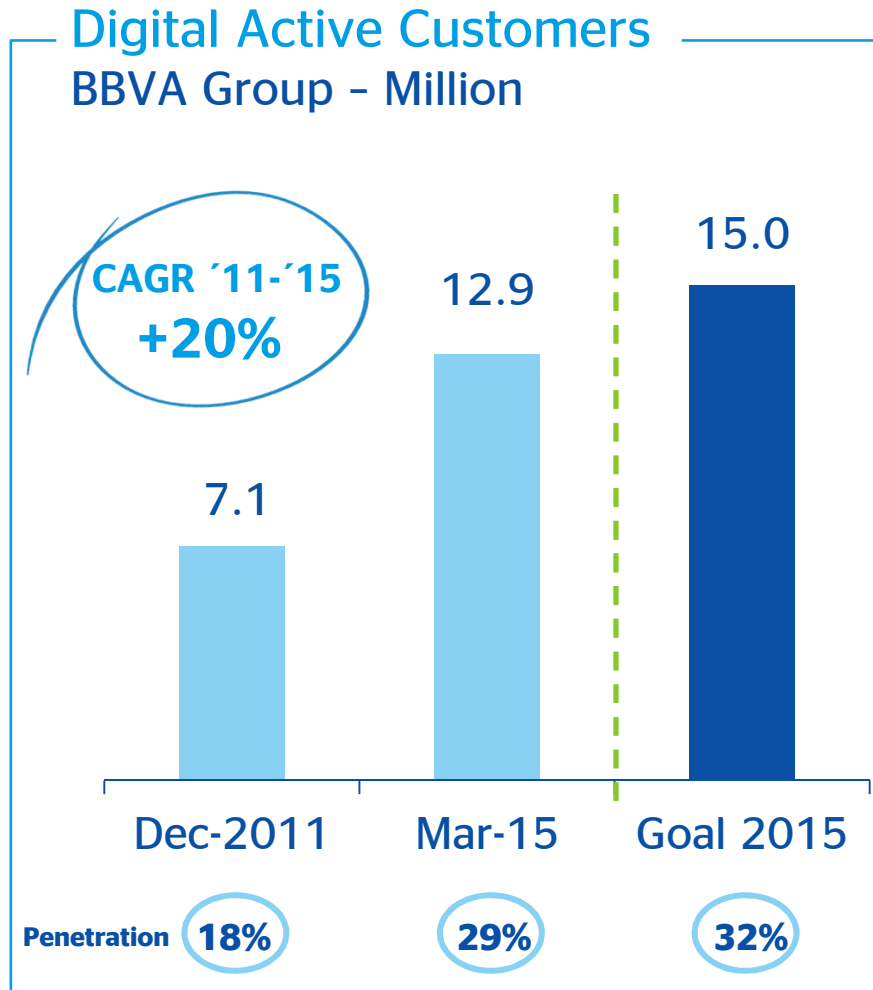


Online banking satisfaction

BBVA Spain vs Peers



Growing our Digital Customer Base

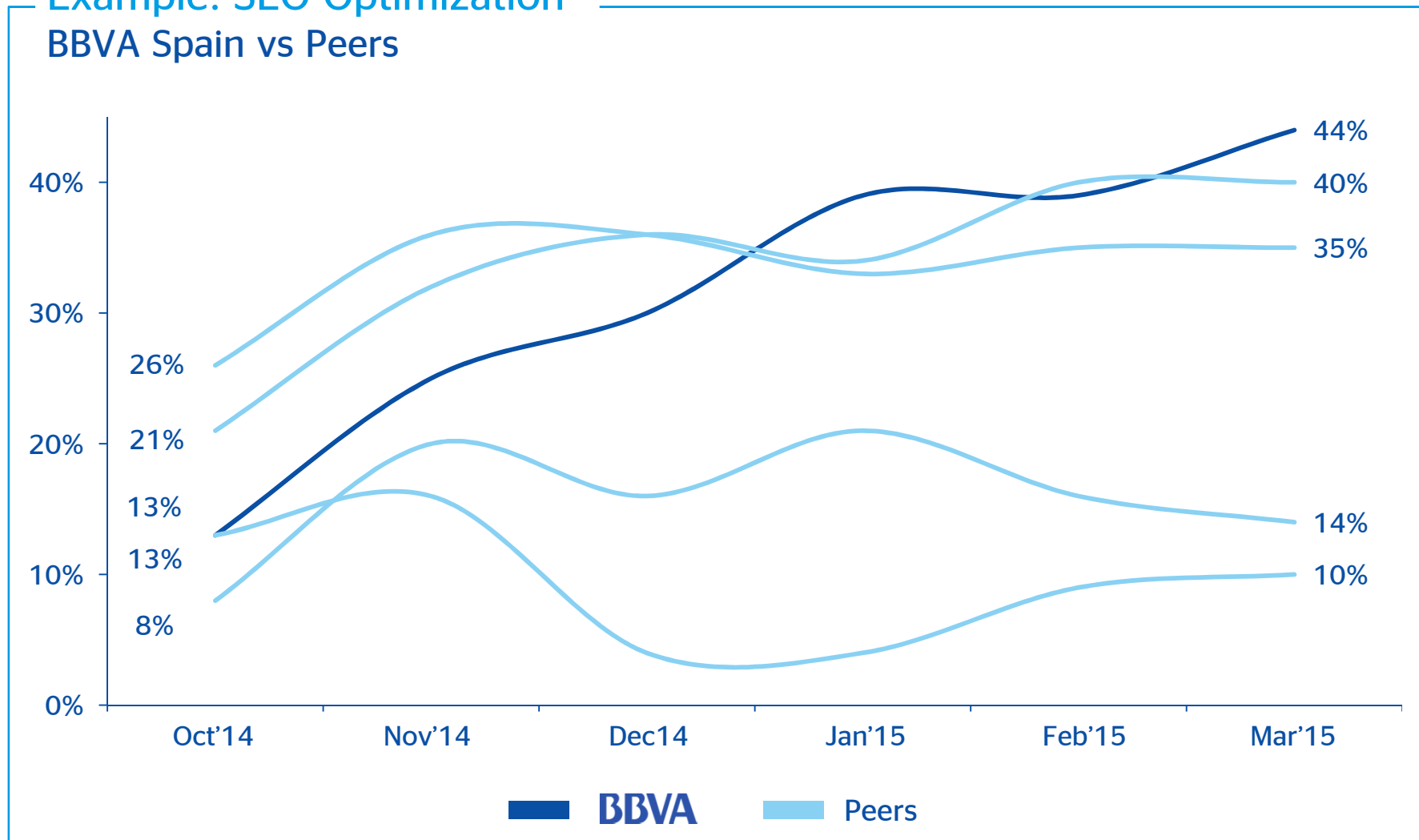


Note: Figures including Garanti Bank. Jan.15 for South America and Mar.15 for Spain, Mexico, Garanti and USA.

Generating Traffic through SEO, SEM

Example: SEO Optimization

BBVA Spain vs Peers

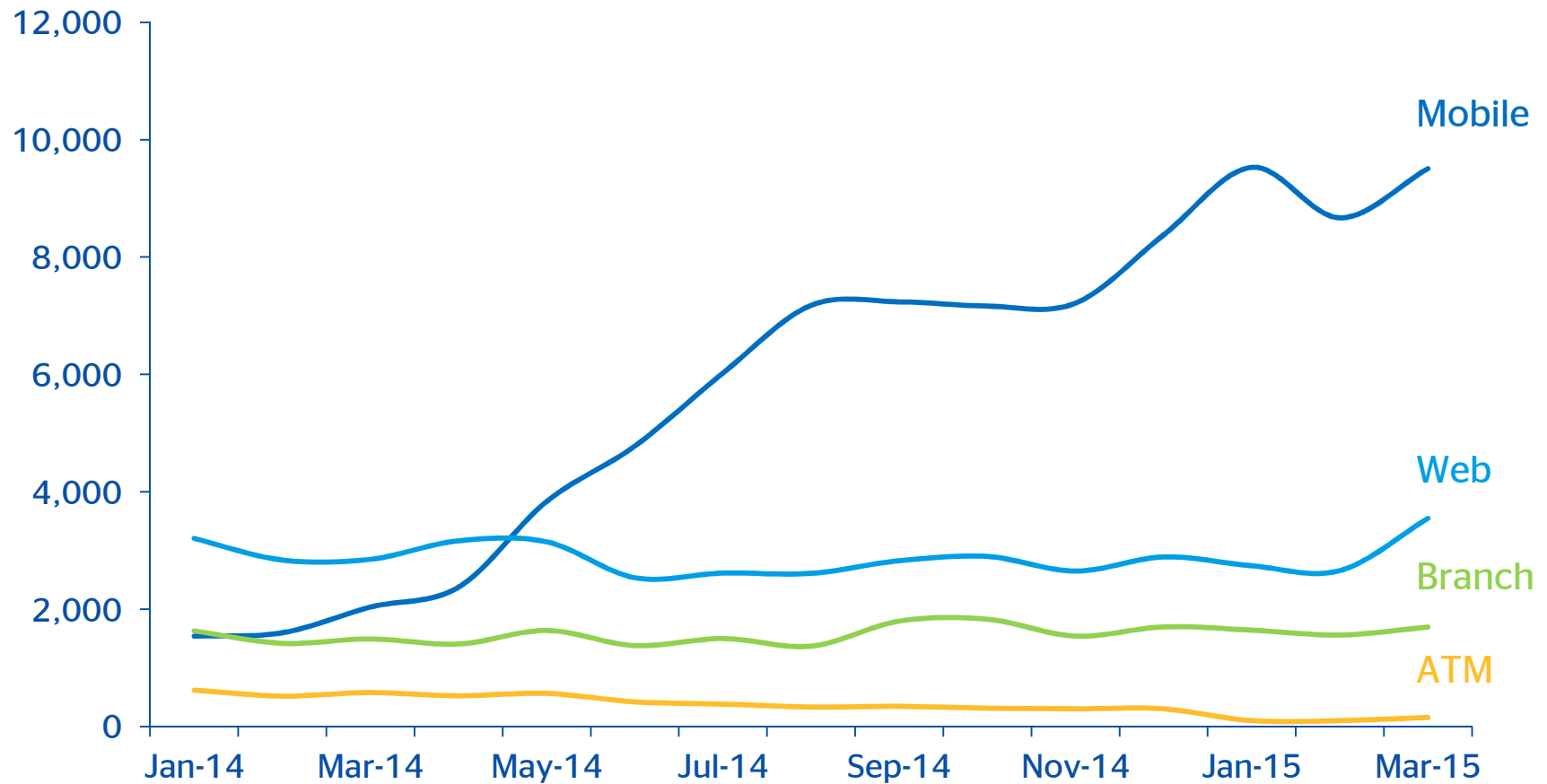


Note: The Visibility score reflects the progress of your websites in the organic search and takes into account the positioning of all the keywords analyzed in a project.
Source: Advanced Web Ranking.

Digital Effective in Generating Additional Sales

Example: Financing of Specific Card Payments

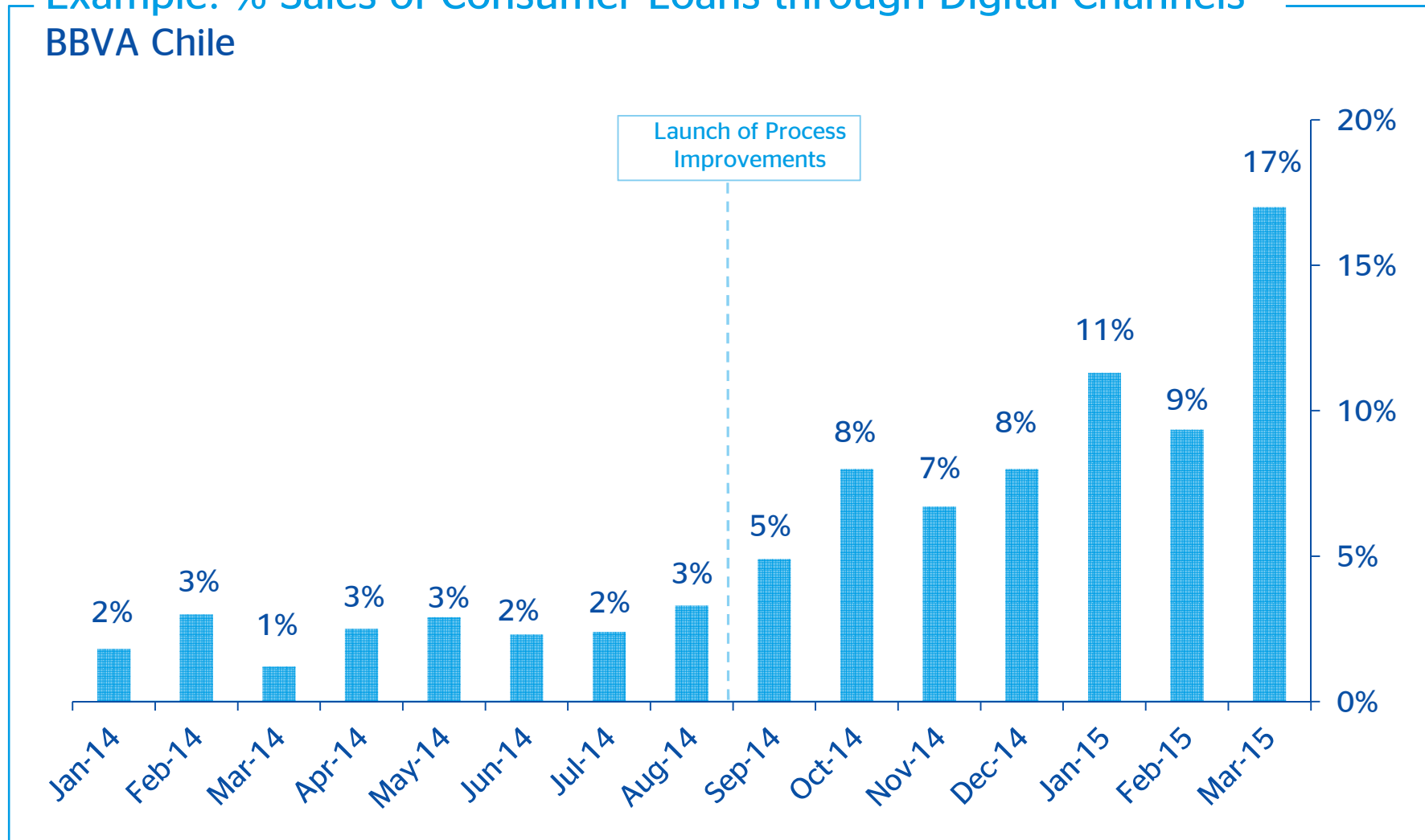
BBVA Spain
Number of Loans



Digital Effective in Generating Additional Sales

Example: % Sales of Consumer Loans through Digital Channels

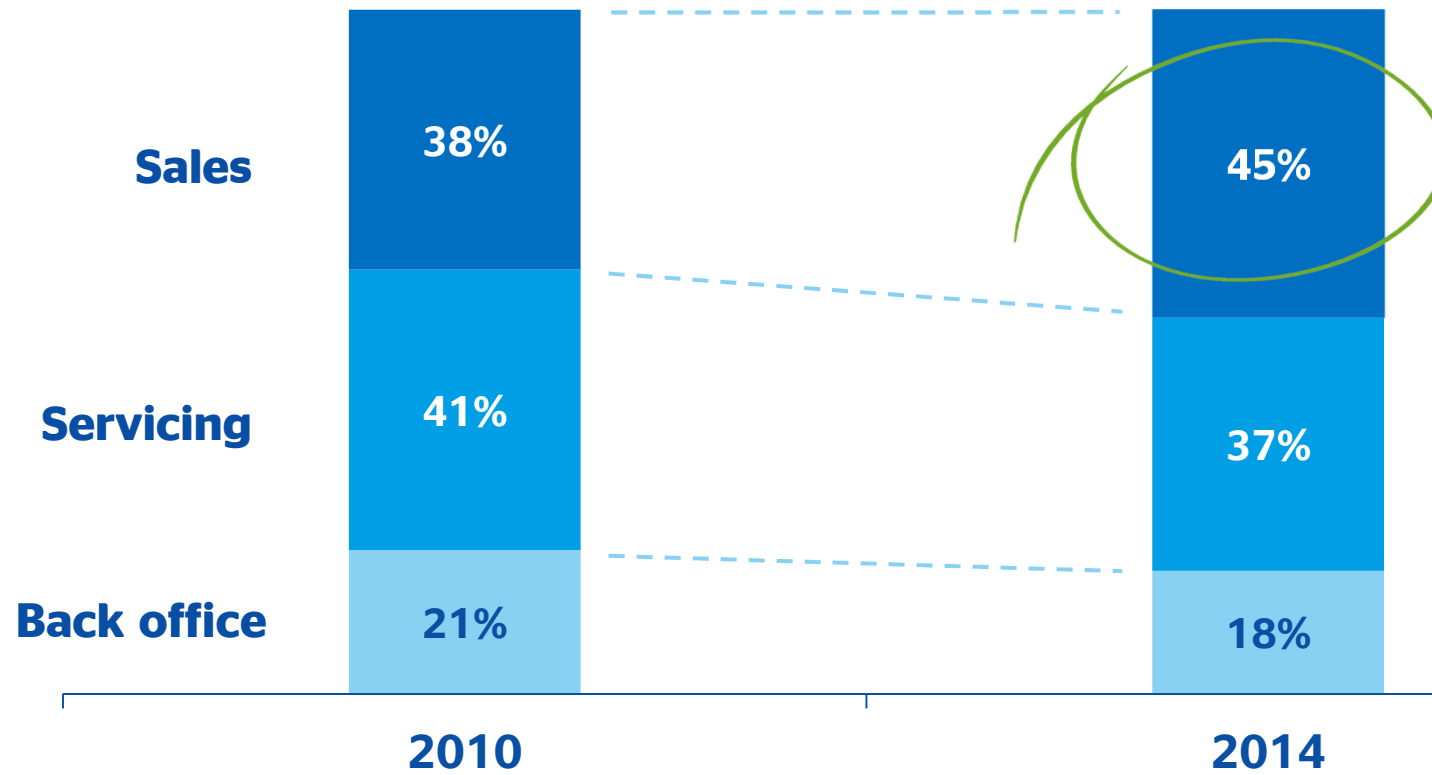
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Servicing Optimization

Branch Activity Breakdown

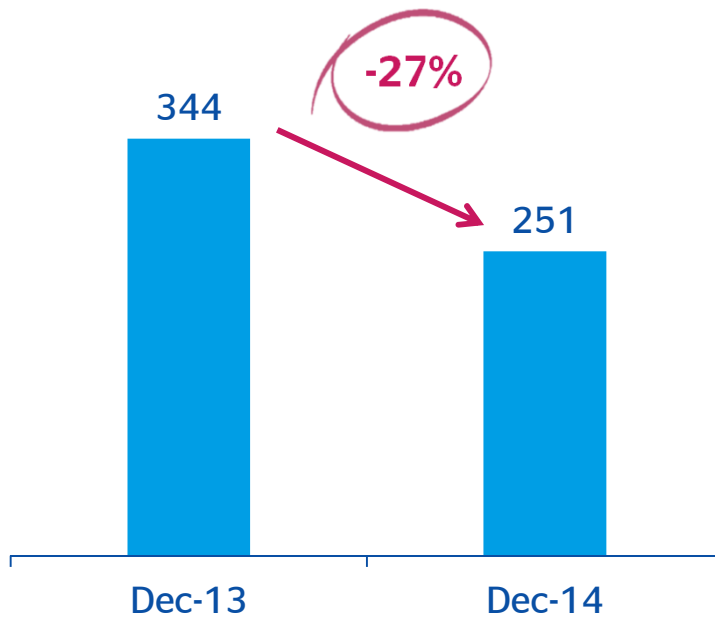
BBVA Spain
% of Hours



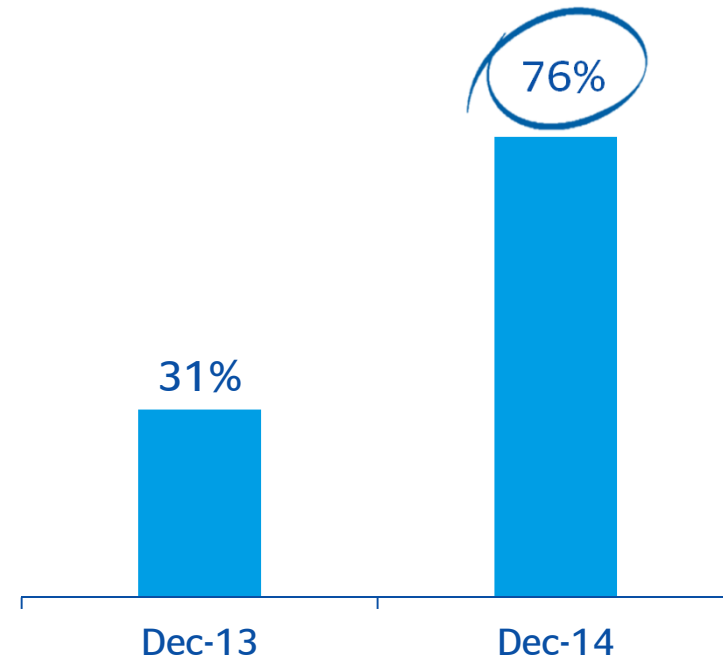
Hub & Spoke Model

Less and larger branch clusters

Number of Clusters
BBVA Spain

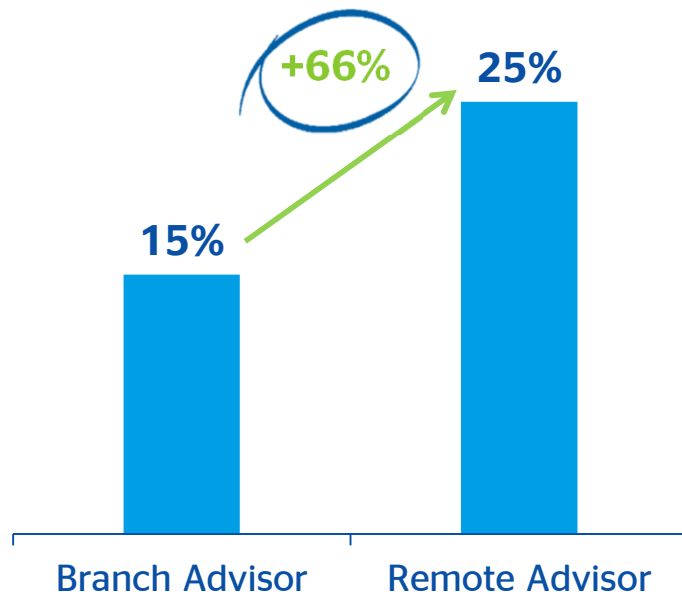


% of Clusters with >5 branches
BBVA Spain



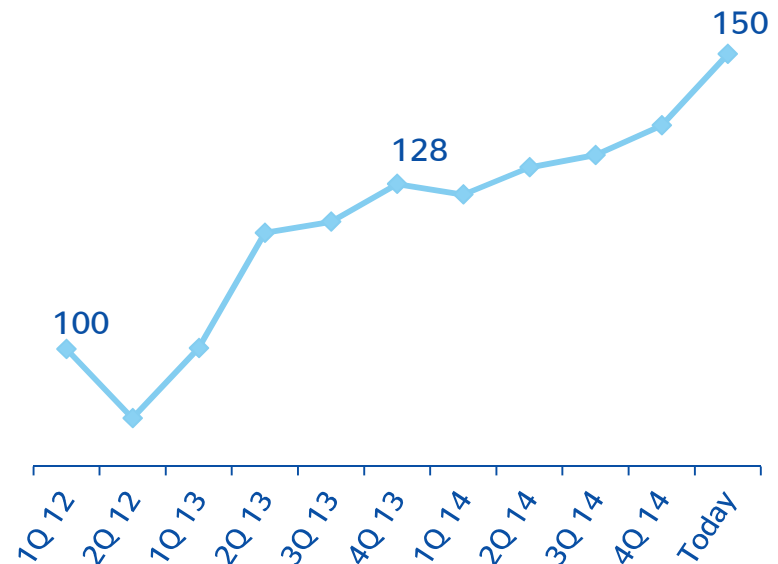
Remote Bankers Model

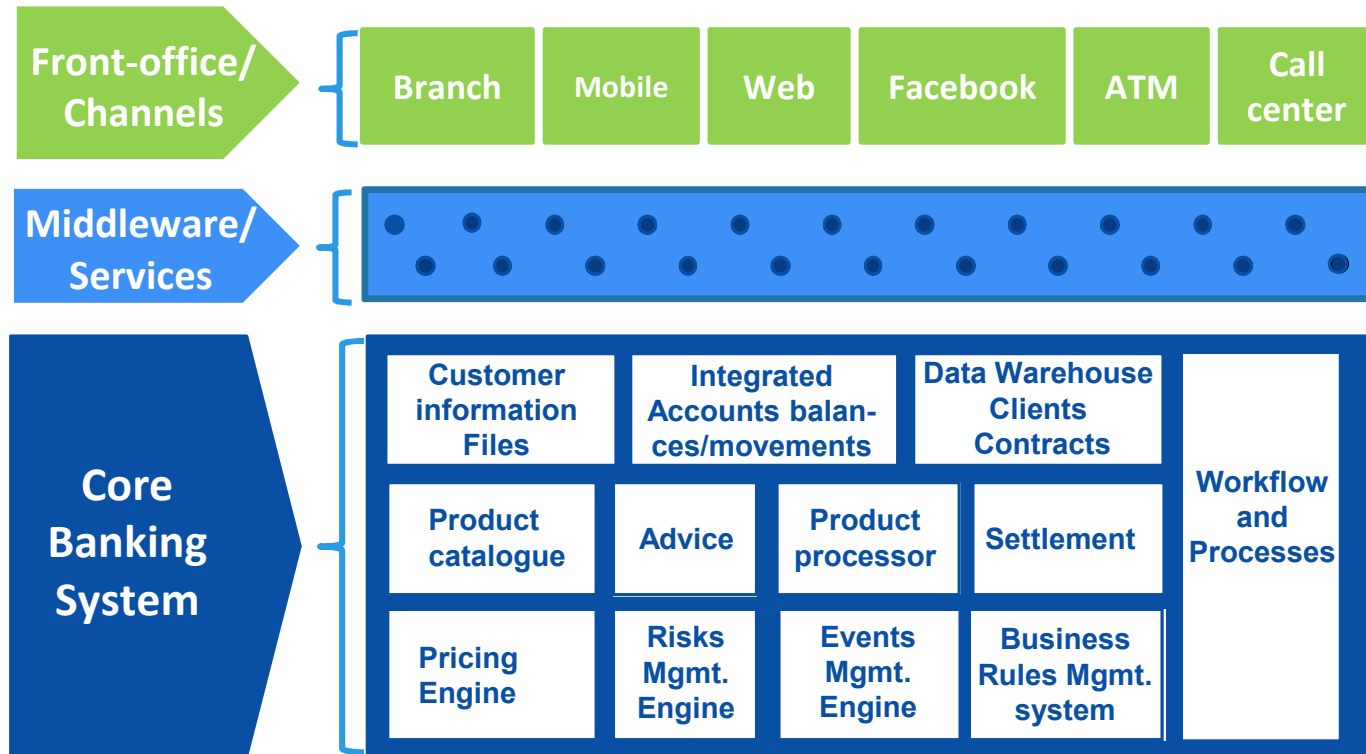
Cross-Sale Success BBVA USA - 2014



Note: Cross-selling campaigns directed at digital customers.

Remote Banking NPS Evolution BBVA Spain - 2014 Base 100: 1Q12





1

Transforming our Current Business

2

Launching New Digital Ventures

Launching New Digital Ventures

Internal Ventures

BBVA Ventures

Digital M&A

✓ New independent businesses

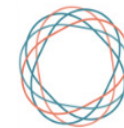
✓ Leveraging BBVA's assets and external talent

✓ 100% digital culture



RADIUS

500 STARTUPS



SIMPLE



DocuSign



soluciones MADIVA

PERSONAL CAPITAL

coinbase

Ribbit Capital

SpringStudio

PROSPER

Conclusions

- ✓ **The banking industry is facing a structural transformation**
- ✓ **Banks need to transform their business to compete in the new environment**
- ✓ **BBVA has taken significant steps to accelerate its digital transformation:**
 - ✓ **Focused organization to boost transformation and increase results**
 - ✓ **Development of new capabilities and business models**
 - ✓ **Cultural transformation to become more agile, flexible and efficient**
- ✓ **First results show large impact in improving customer experience, driving additional sales and increasing productivity**

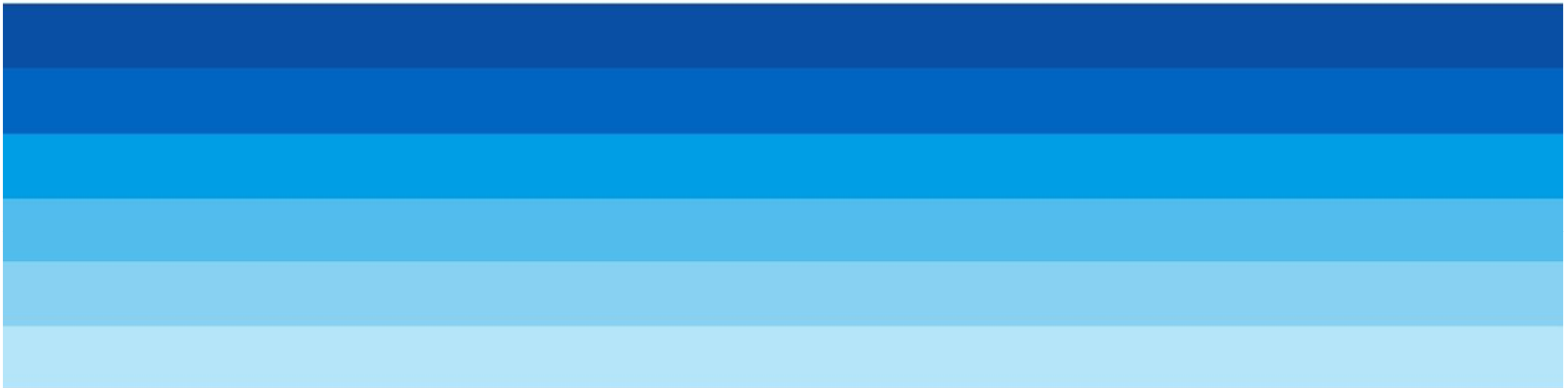
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