

Institutional Outreach 2018

BBVA's purpose is to bring the age of opportunity to everyone. We are therefore working to create a more inclusive and sustainable society for new generations, with an eye not just to the present, but also the future.

For this reason, we primarily work on two strategically relevant areas for BBVA. On the one hand, the promotion of digitization in which data and technology help improve the financial health of our customers, who will be able to make better informed decisions. On the other, support for environmental and social sustainability whereby the bank aims to actively participate in the transition to a greener and more respectful economy with the environment.

To do so, we choose to collaborate with organizations that share our vision and whose activity is aligned with our objectives, such as industry associations, employers' organizations, chambers of commerce and the most prestigious think tanks who carry out studies on regulation, finance, digital technology, sustainability, financial inclusion and financial education in countries where we have a relevant presence.

As associates and trustees of these organizations, we contributed €5 million around the world in 2018 to promote our vision of the future through their activities.

BBVA makes an effort to be present in the local sector organizations in those countries where we are present. Among such organisations, the most relevant ones are the Asociación Española de Banca (AEB) to which we contributed with €1,440,000 during 2018, the American Bankers Association (ABA), with a contribution of €773,000 and the Asociación Mexicana de la Banca with €221,000.

These collaborations are in addition to our intellectual contributions to promote the transformation of the sector, which we provide directly through the research activities and analyses of our research department (BBVA Research).

These institutional activities are always carried out with the utmost transparency, without interfering, conditioning or influencing political pluralism in the societies where we have a presence.

The resources allocated to promoting the bank's vision of digitization, on behalf of our presence in forums, total approximately €1 million. We seek to promote a regulatory

framework that facilitates the digital transformation of the financial sector in equal conditions for all actors.

Meanwhile, the effort to project the bank's support for environmental and social sustainability totals €600,000. The bank seeks a regulatory framework that encourages investments that have a positive impact on the environment and the society, according to the recommendations of the United Nations Sustainable Development Goals (SDGs) and other organizations that support Socially Responsible Investing (SRI) and green finance.