

# Contribution to the community

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GRI 103-1, 103-2, 103-3, 413-1

**Grupo BBVA México's commitment** to the community is key for the Institution's permanence and growth, since both parties are **essential for this to be possible**.

Grupo BBVA México develops a series of initiatives and activities with **high social impact in the area of education** and financial inclusion, together with the social programs developed by the **BBVA Foundation**, in order to support people to make better decisions for their financial well-being.



# Investment in the community

Through its programs to contribute to society and its purpose of making the opportunities of this new era available to all, Grupo BBVA México acts as an engine of opportunities for people, generating a positive impact on their lives, especially benefiting groups vulnerable.

Despite all the changes we have witnessed due to the consequences of COVID-19, during 2020 Grupo BBVA México continued to promote the main lines of action previously established in the Community Investment Plan: financial education, social entrepreneurship, knowledge, education and culture.

## Financial education

FS16

Grupo BBVA México has defined Financial Education (FE) as a strategic priority of the Responsible Banking Plan, based on two objectives:



Improve the financial health of its clients



Avoid using cash through digitization



The FE plan's commitment to society is to support people to make better financial decisions through training in skills and competencies in this area through the development of tools and best practices, and the use of digital applications. FE's plan focuses on three strategic lines of action:

## 1 Society

Grupo BBVA México develops programs to improve knowledge of financial concepts and promote a change in behavior in financial decision-making, which will improve people's financial health.

## 2 Customer solutions

This line is aimed at integrating financial training into the customer experience. In order to facilitate informed decision making and improve your financial well-being.

## 3 Promotion, dissemination and communication about FE

Creation of practical financial education content that is disseminated on the corporate website, podcasts and social networks; channels that are accessible to both clients and non-clients.



## FE Programs

Despite the situation arising worldwide from COVID-19, Grupo BBVA México, with its high capacity for adaptation and resilience, managed to give continuity to its different FE programs.

### Workshops:

- **Face-to-face.** Intended for payroll groups in order to acquire the skills and knowledge necessary for the use of financial products and banking applications. They are taught by a PE facilitator, either in a mobile classroom, digital space or at the organization's facilities, for nominated and non-nominated groups
- **Online.** It provides the opportunity to acquire financial knowledge in a simple way through digital tools that offer a wide range of courses on topics such as savings, digital banking, use of credit cards, mortgages, investments and life plan, which can be performed at any time since they are available 24 hours a day
- **Coaching.** Financial advice is provided by telephone, where a qualified person will be able to guide and respond to clients' concerns about finances and the Institution's offer
- **Remotely.** They fulfill the same objective as the face-to-face workshops; However, due to the health emergency derived from COVID-19, it was migrated to a 100% digital modality in order to continue giving these workshops

Financial education	Beneficiary*	Participants**	Workshops given
Face-to-face	7,869	13,365	685
Online	14,298	23,119	23,119
Coaching	3,097	4,760	N/A
Remotely	18,712	21,424	949

\*The beneficiary is the one who participates in the activity offered or, in the case of the online modality, the one who completes a workshop.

\*\*Given that a beneficiary can participate in more than one workshop, the total number of participations that the Program has is counted, that is, if the same person participated in two workshops, one beneficiary and two participations are counted.



## Webpage

A fundamental part of the Grupo BBVA México strategy is the digital presence, seeking to maintain communication and strengthen relationships with stakeholders. Through its webpage <https://www.bbva.mx/educacion-financiera.html>, Grupo BBVA México shares quality content to achieve its goals in relation to healthy personal finances.

During 2020, the **Financial Education** webpage obtained a total of **3,489,583 visits**.

## Social service in Universities

In order to support young university students and continue promoting financial education in the communities and among the general public, Grupo BBVA México has generated various alliances with institutions at the national level so that young people who study a degree can carry out their social service teaching Financial Education workshops which, in turn, provide you with tools and skills for your professional life.

During 2020 there were **14,886 beneficiaries of the 1,747 workshops given**.

## National Financial Education Week

Event organized by the Government of Mexico through CONDUSEF. In it, Grupo BBVA México gave a series of workshops and conferences, digitally, in order to raise awareness among the population about the importance of financial education to achieve a healthy management of their finances.

A total of 128 participants were obtained in distance workshops and 28,068,810 impressions were made as part of the National Financial Education Week digital campaign; reaching a total of 70,978 clicks and 14,839 visits to the Financial Education website.

## Initiatives for the unbanked

In order to have a greater reach in the communities, Grupo BBVA México has two financial education initiatives focused on supporting and impacting people who have barriers to accessing these services.

During 2020, the Cocula “cashless communities” initiative was promoted, consolidating the Banca de Barrio offer to promote the adoption of solutions such as: Digital Account, BBVA Mexico App, CoDi®.

With this, there was a three times higher growth in CoDi transactions, clients that adopted CoDi and product placement than the average of 12 municipalities in conditions similar to Cocula.

Through this initiative, **8,303 direct beneficiaries** of the information capsules were obtained, and **113,597 contacts** were sent.

## KidZania

This program is aimed at children between 2 and 16 years of age so that, through different jobs within this interactive city, they can develop skills and acquire financial knowledge through recreational activities. During 2020, the park was mostly closed due to COVID-19; However, during the opening months there were 152,593 participating children over three years of age.



# Social programs

GRI 413-1, 103-1, 103-2 and 103-3

Additionally, as part of Grupo BBVA México's strategy and commitment to the community, during 2020 a series of social programs was developed with the aim of contributing to the country's economy and the financial well-being of society.



## National Coordination of Benito Juárez Scholarships

A scholarship of MXP \$1,600 bimonthly was awarded to 52,887 young people under the age of 18, high school students in public institutions. The amount could be withdrawn at any ATM without a card, using only 16 digits that each beneficiary received directly on their cell phone.

## Welfare Ministry

Grupo BBVA México carried out this collaboration in order to contribute to the well-being and quality of life of the elderly, a non-contributory pension of MXP \$2,550 bimonthly was granted through a debit card and central account to 1,203,212 older adults..

## Youth Building the Future

This digital social program consists of providing a training scholarship to young people between 18 and 29 years old so that they have adequate professional skills to face the challenges of the future through productive activities through a Job Center. In order to make the process more efficient and have a greater scope, Grupo BBVA México proposed a unique digital solution in the country's financial market: "Massive Digital Account," in which the organization grants the scholarship to young people through a level 2 bank account through BBVA Net Cash with only three data, reaching 1,359,464 beneficiaries during 2020.

Additionally, during this year, within the contribution to society of Grupo BBVA México, the start-up and execution of the Social Response Plan of Grupo BBVA to face the effects of COVID-19 stands out. As part of this response, in 2020, 28 remote meetings were held in coordination with the advisors of Tec de Monterrey on the Together for Health (*Juntos por la Salud*) initiative. As a result, MXP 193 million were collected for the purchase of 8.1 million supplies of personal protective equipment for medical personnel from 77 COVID hospitals in all states of the Republic.







# BBVA Foundation

GRI 103-1, 103-2, 103-3, 413-1

Fundación BBVA México is responsible for giving life to the social action initiatives of Grupo BBVA México. The Foundation develops innovative initiatives to generate opportunities for the community and provide educational, cultural and entrepreneurial support that contributes to the generation of a sustainable community.

## Investment in social programs

During 2020, Fundación BBVA México invested in total more than MXP 1,630 million, which were allocated to various investment programs and initiatives in the community as follows:

Line of action	Investment (in MXP million)
 BBVA Scholarship Program for Young Boys and Girls that Inspire ( <i>Becas BBVA para Chavos que Inspiran</i> )	793
 Together for Health ( <i>Juntos por la Salud</i> )	731
 Operating costs	36
 Reconstruction of schools	14
 Cultural promotion	13
 Community adoption	9



## BBVA Scholarship Program for Young Boys and Girls that Inspire

Through the educational scholarships granted by Fundación BBVA México in the Scholarship for Young Boys and Girls that Inspire program, talented young people from middle school, high school and university are supported who face economic barriers, fostering school continuity and promoting social mobility.

During 2020, scholarships were awarded for the following educational levels, reaching more than 40 thousand scholarship holder:

Level	Number of direct beneficiaries
Young Boys and Girls that Inspire – Middle School	16,839
Young Boys and Girls that Inspire – High School	16,342
Young Boys and Girls that Inspire – University	7,504

During 2020, the **IReNe** of the BBVA Scholarship Program for Young Boys and Girls that Inspire was **95.8 points**.

6,205 hours of mentoring in the **BBVA Scholarships for Young Boys and Girls that Inspire program\***.

### Volunteering

Through the volunteer initiatives of Fundación BBVA México, 5,308 mentors and unique volunteers participated. 223 employees and 30 scholarship recipients from Fundación BBVA México participated in the only One Team Volunteering day. This initiative directly benefited 489 students.

Additionally, as a contribution to the Young Boys and Girls that Inspire program, 5,055 mentors participated. Together, with these initiatives we directly support 4,985 scholarship recipients.

During 2020, with the volunteer activities, it was possible to have a direct positive impact on 5,474 students.

**1,338 hours of One Team Volunteering\***.

\* The data correspond only to BBVA participants.

### Cultural Promotion

From the Cultural Promotion area, various initiatives are developed from the entire cultural spectrum, plastic and visual arts, in order to promote the largest number of talented artists in the main cultural centers of the country, while bringing different artistic expressions to the general public.

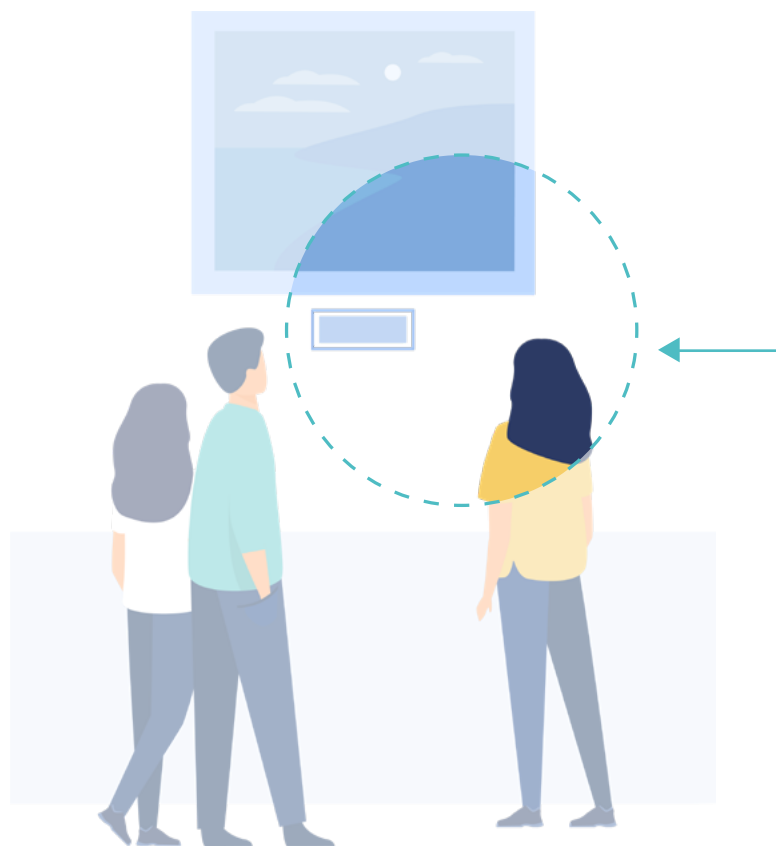
During 2020, given the confinement context, the activities, exhibitions, concerts and shows were developed digitally, which allowed us to reach more than 1 million unique users (face-to-face or virtual attendees to events and exhibitions).

Initiatives	Thousands of users
BBVA Art Grant	734
BBVA-MACG Program	173
Activities for collaborators	61
Plastic Parallelisms Exhibition	29
Territories Exhibition	26
New Year's Concert	7
Make it in Short Film	6



## BBVA Art Grant

This program consists of a national platform for exchange and collaboration, which provides financial incentives to outstanding initiatives in art and culture, and unpublished public programs. It works through an annual call, under the structure of a committee of experts, with the aim of promoting cultural professionals, artists and cultural managers with a proven track record.



During 2020, **6 projects were supported** and more than **734 thousand unique users** were registered\*.

\*Single user: face-to-face or virtual attendees to events and exhibitions.

## BBVA My Community

This program, formerly known as Mutual Improvement, seeks that clients can recover their wealth and live better. This is achieved through social recovery in abandoned or neglected areas of Mexico, in order to generate a benefit to the communities that, derived from the lack of accelerated payment of mortgage loans, suffer a deterioration of the urban and financial environment and decomposition of the social fabric.



12 subdivisions of Tijuana supported



10,205 supported homes in total



More than 33 thousand inhabitants benefited\*



IReNe of 90 points

\* The number of total direct beneficiaries is estimated using the average number of occupants in private dwellings inhabited by state 2020 published by INEGI.

Investment of **MXP 17.7 million by Grupo BBVA México** for the development of the project and more than **MXP 43 million** by its strategic allies **for the repair of services and public spaces.**

### Support in natural disasters

Our Foundation is firmly committed to providing humanitarian support to populations that may be affected in the event of natural disasters, which is why it continues to support and promote programs that benefit those most in need in a state of emergency. In alliance with Fundación Televisa and the Ministry of National Defense, we support individuals from Chiapas, Tabasco, Guerrero, Oaxaca, Morelos, the State of Mexico, Mexico City, Quintana Roo and Yucatán.

During 2020 we delivered **11,405 food packages**, equivalent to more than **67 tons of food for the benefit of 45,620 individuals.**

Additionally, we delivered 3,000 hygiene kits to support 6,000 individuals affected by natural disasters during 2020 in the states of Tabasco and Chiapas.



# Social response to COVID-19

## Together for Health (*Juntos por la Salud*)

Faced with the imminent health emergency caused by COVID-19, Grupo BBVA México decided to act and design a strategy that would protect its employees, its clients and society in general. In order to support the growing demand for hospital services and the consequent risk faced by health personnel, Fundación BBVA México, hand in hand with the federal government, academia, private initiative and society in general, coordinated a series of actions to create a support network, with the aim of helping and saving lives. To do this, it was necessary to provide equipment to hospitals and protective material to medical personnel who would be in the first line of defense caring for all people infected by the virus.

The initial contribution for the project was MXP 470 million as seed capital. This investment was directed to a Trust created specifically for this purpose, with all the legal support of expert areas of the bank, in order to ensure maximum transparency, the strictest controls for the management of resources and their traceability.

The support of our allies and donors was decisive in **expanding the impact of the initial donation**, raising **more than MXP 256 million**.

The Together for Health (*Juntos por la Salud*) program managed to invest a total of MXP 731.2 million, in four lines of action:

- 1** Provide medical equipment such as respiratory aids and invasive respirators to hospitals
- 2** Delivery of protective supplies such as hats, face masks, masks, goggles, gowns, gloves, boot covers, overalls and masks to medical personnel
- 3** Donation of resources to organizations such as the Mexican Red Cross, Doctors without Borders and the United Nations High Commissioner for Refugees (UNHCR) to increase hospital care capacity
- 4** Training for doctors and the general public, in alliance with UNAM and Tec de Monterrey

In alliance with the Mexican Red Cross, a field hospital was set up within the INER facilities, where more than 40 beds with artificial respirators were installed for critically ill patients, increasing the Institute's care capacity by 50%.

In coordination with Doctors Without Borders, actions have been developed in three ways: prevention, channeling and patient care through monitoring in the State of Mexico and Morelos and the installation of COVID care centers in Tijuana, Matamoros and Reynosa. Additionally, in alliance with the International Committee of the Red Cross and the Mexican Red Cross, it supported the management of the deceased through donations. They were delivered in the states of Veracruz, Mexico City, Guerrero, Tabasco, Sinaloa, Quintana Roo, Chihuahua and Puebla.



Thanks to the efforts of the Fundación BBVA México, the Federal Government and partner organizations, the following results were achieved:

**423,390**  
individuals directly benefited

- More than 112 thousand health professionals
- More than 32 thousand patients benefited by respirators
- More than 32 thousand people trained
- More than 15 thousand oximeters
- More than 231 thousand people benefited from donations to the Red Cross, Doctors Without Borders and UNHCR

**+21 million**  
medical protection supplies

**1,000**  
breathing aids

**223**  
invasive respirators  
**224**  
hospitals across the country



**2021 Goals**

- Through the BBVA Scholarship Program for Young Boys and Girls that Inspire, about 46 thousand scholarships will be awarded to high school, high school and university students
- Art and culture will continue to be supported through the BBVA Art Grant to bring different forms of artistic expression to close to 1 million people
- Through the “My Community” BBVA program, interventions will be carried out in subdivisions with high levels of overdue portfolio, abandonment and vandalism in order to recover the social fabric and regain equity value from social and urban improvement