

# 2020 Achievements

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The year 2020, an unusual year in many ways, involved a series of challenges and great effort on the part of **Grupo BBVA México**; managing to maintain a good performance in its material issues, always seeking the **well-being and satisfaction of its clients and collaborators and contributing** to economic growth and the creation of a sustainable community.

## COVID-19

A total of MXP 720 million was raised for the purchase of medical supplies and equipment, ventilators, training of medical personnel and expansion of hospital capacity (expansion of the INER together with the Red Cross). These initiatives have benefited more than 59,886 patients affected by COVID-19 and have made it possible to donate 1,223 ventilators for patients in medium and intensive therapy and 698,000 comprehensive protection medical kits for health personnel in the first line of defense against COVID-19.



## Clients

During 2020, the number of financial transactions exceeded 1.7 billion transactions. 45% were made through our mobile application or the website, compared to 31% the previous year.

At the end of 2020 we had 12.1 million digital clients, an increase of 25% compared to 2019. This means that 53.7% of our total client base uses our digital channels. The foregoing is also reflected in our digital sales, reaching 62.8% of product origination executed through digital channels.



## Community

Also reaffirming our commitment to Mexico, we donated MXP 470 million through Fundación BBVA México as seed capital.

315 thousand scholarships granted since 2002, with an investment of MXP 6,000 million.

Contribution of 2% of profits to Fundación BBVA México.



## Sustainable Finance

- I. Individual loan products: financing for the acquisition of hybrid and electric cars, financing for solar panels and green mortgages, among others. At the end of 2020, this portfolio stood at MXP 1,433 million.
- II. Products for companies: green financing for companies, letters of credit, leases and green bonds, among others. At the end of 2020, this portfolio exceeded MXP 12,000 million.
- III. Insurance: We are starting the green insurance offering starting with hybrid and electric cars.
- IV. Underwriter for the placement sustainable bonds for MXP 18,300 million.



## Collaborators

In 2020, the Diversity and Inclusion Council was established, formed by 20 top-level collaborators, with the aim of guiding the strategy and establishing guidelines that promote a culture of respect for diversity, equality, non-discrimination and labor inclusion.

A diagnosis on gender equity was carried out to detect the current state and areas of opportunity. Additionally, action plans and specific KPIs were established to promote gender equality in management positions.



To **reinforce its commitment** and align its efforts with national initiatives, BBVA joined the **“Gender Equality Goal”** initiative of the **Global Compact.**

## Acknowledgments



**Our SME Banking is recognized by the Global SME Finance Forum 2020 as one of the best in the world**

These awards celebrate the outstanding achievements of financial institutions and fintech companies in delivering value-added products and services that help their SME clients grow. In turn, they recognize and reward innovation in small business loans by enabling them to improve their financing and helping them grow and create jobs. The Global SME Finance Awards are organized by the IFC, a member of the World Bank Group, and the Global SME Finance Forum. In addition, they are endorsed by the G20's Global Alliance for Financial Inclusion (GPFII). For Grupo BBVA México, the SME segment is especially important since they are the economic agents that most contribute to the generation of jobs, so all capacities have been oriented to be the bank for SMEs in the country, through a differentiated and competitive commercial offer, with products and services designed for their needs.



**Grupo BBVA México, the bank with the best reputation in the country, for the fourth consecutive year**

The Business Monitor of Corporate Reputation (*Monitor Empresarial de Reputación Corporativa*, MERCO) recognized Grupo BBVA México, for the fourth consecutive time, as the bank with the best reputation in the country. The entity also obtained the sixth place in the general classification. In addition, the Vice President and CEO of Grupo BBVA México, Eduardo Osuna, was recognized in sixth place in the list of "The 100 executives with the best reputation in Mexico," prepared by the same consulting firm. For Grupo BBVA México, the attention and care of its reputation is one of the key axes in the business, and not only the reputation, but also the Corporate Responsibility with clear and transparent information, addressing and internalizing the care of the environment and society, and the proper management of corporate governance (ESG). Grupo BBVA México is convinced that its daily actions must be strengthened to be a responsible business with benefits for society, employees, clients and shareholders.



**Grupo BBVA México is recognized as the Best Bank in Mexico by the international magazine Euromoney**

In July 2020, Euromoney magazine recognized Grupo BBVA México as the Best Bank in Mexico, not only for its financial results but also for its leadership in the digital transformation during 2019. It also recognizes the adequate management and control of expenses when positioning itself as the most efficient bank in the Mexican financial system, with a 36.3% index at the end of 2019. This result highlights the success of Grupo BBVA México in its transformation and innovation process, the main objective of which is to increase customer satisfaction and strengthen digitization. Advances in transformation are reflected in the number of clients using digital channels. As of December 2019, the Institution had more than 10 million digital clients, 47% of the total client base. This is due to a differential value proposition. Grupo BBVA México was the first bank in Mexico to use artificial intelligence integrated with WhatsApp technology and in 2019 continued innovation to continue incorporating new solutions in mobile applications.



## Grupo BBVA México, the “Most Attractive Employers in Mexico 2020” in the Universum list

Grupo BBVA México has been characterized as an innovative bank, with a differentiated proposal, which incorporates the best talent, capable of developing and offering the best financial solutions for clients when and where they require it. This innovation has made us notable as one of the places where university students and recent graduates seek to work. This is what has given us the distinction of Universum in 2020. For students within the business area, Grupo BBVA México was rated in 6<sup>th</sup> place, being the first bank on the list. The 10 attributes most associated with Grupo BBVA México by university students are: success in the market, prestige, good reference for the professional future, high level of responsibility, training and professional development, competitive base salary, stable employment, leadership opportunities, benefits competitive and customer focused.



## Recognition for labor inclusion

The subsidiary Servicios Externos de Apoyo Empresarial received recognition by the ManpowerGroup Foundation for its commitment to labor inclusion by promoting employment and training opportunities for people with disabilities, low-income youth, women in the process of reintegration into work, over 45 years, migrants and refugees, during the year 2020.

