

## 05

# Responsible Value Chain

Grupo Financiero BBVA México's priority is to create value for all its stakeholders in a responsible, sustainable and inclusive manner. As part of this value creation, it seeks continuous improvement of the experience and satisfaction of its customers, providing innovative, safe and high-quality products and services. In addition to responding to the needs of its customers, Grupo Financiero BBVA México is committed to its employees, recognizing the importance of a safe and diverse work environment; it seeks to minimize its impact on the environment through the Global Eco-Efficiency Plan; and it extends its efforts to the rest of its supply chain, through a new evaluation of its suppliers. Thus, Grupo Financiero BBVA México involves its entire value chain, ensuring comprehensive progress in its sustainability strategy.

# Seamless Experience

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

During 2021, GFBB continued with the mission of promoting a customer-centric vision across all the pillars of Grupo Financiero BBVA México. The customer experience is the direct result of the commitment and behavior of employees.

This way, GFBB has provided the tools and training to its employees so that they have the necessary skills to offer a quality service and tailored attention. Grupo Financiero BBVA México seeks to provide its employees with the information, tools and training so that they can offer a tailored service adapted to the needs of all their customers at each point of contact. Thus, the goal is to have employees who are empathetic to the needs of customers and have problem-solving capacity. The continuous improvement in results has been driven by GFBB's commitment to Customer Experience.

## Quality and customer service

The purpose of Grupo Financiero BBVA México is to differentiate itself from its competition and offer its customers unique products and services. GFBB has focused on offering a seamless experience, distinguished by its quality and personalized advice. The methodology for measuring quality and customer service allows knowing the degree of recommendation and, therefore, the degree of satisfaction of customers of Grupo Financiero BBVA México for the different products, channels and services. This index is based on a survey that measures, on a scale from 0 to 10, the level at which customers would recommend your bank.

The information obtained is essential to improve GFBB's products and services, as well as to align them with the needs and expectations of customers. The application of this tool has allowed Grupo Financiero BBVA México to increase its trust with customers to the point that they recognize it as one of the safest and most recommendable banking entities in the country.



Thanks to multiple programs, Grupo Financiero BBVA México, for the **7<sup>th</sup> consecutive year, has ranked 1<sup>st</sup> place in the Net Recommendation Index of customer satisfaction.**

## Open Market Recommendation Index

Part of Grupo Financiero BBVA México's strategy is based on carrying out studies on the perception of the brand in order to optimize attention, products and services for its customers. The result of this entire strategy is reflected in GFBB's position in the Open Market Recommendation Index.

During 2021, Grupo Financiero BBVA México maintained the first position in the annual average Open Market Recommendation Index, both for Commercial Banking, Government and Commercial Banking and SME Banking, ranking as Market Leader, as well as in the different channels.

Business or Channels	Points above the nearest competitor
Commercial Banking	+ 30
Government and Commercial Banking	+ 32
SME Banking	+ 3
Telephone Banking	+ 12
Mobile Banking	+ 28
ATM's	+ 30



Grupo Financiero BBVA México maintains the **1<sup>st</sup> position in the open market recommendation index**, standing +30 points ahead of second place.

## Internal Customer Recommendation Index

For Grupo Financiero BBVA México, the satisfaction and well-being of its customers is a priority; therefore, to know their perception, surveys are conducted, mainly electronic, both internal and external. In line with this strategic initiative, Grupo Financiero BBVA México increases the scope of its employee surveys to include their opinion in the continuous improvement process of GFBB. The evaluation consists of profiled surveys via email that measure the perception that the Commercial Networks have regarding the service they receive from their internal providers to provide customer service.

### Customer Perception

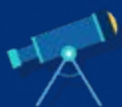
Bank	2021 vs 2020 Change
Commercial Banking	↑ 9
Wealth Management and Private Banking	↓ 1
SME Banking	↑ 20
Government and Commercial Banking	↓ 2
Mortgage Banking	↑ 2
Banca Consumer Finance	↑ 3



**Perception of the internal employee**

Bank	2021 vs 2020 Change
Commercial Banking	↓ 2
Wealth Management and Private Banking	↑ 3
SME Banking	↓ 3
Government and Commercial Banking	0
Mortgage Banking	↑ 9
Banca Consumer Finance	↓ 1

Also, as part of the institutional efforts to maintain constant contact and interaction with the customer, and to facilitate their experience with the services and products during the health emergency caused by COVID-19, Grupo Financiero BBVA México implemented various actions, which include Remote Banking and Do it yourself initiatives, created with the aim of encouraging customers to live a seamless experience, taking care of their health and that of GFBB employees at all times.



**2022 Goals**

Maintain first place in the evaluations of the Open Market Recommendation Index.



## Specialized Customer Service Unit (UNE)

GRI 417-2, 417-3 and 418-1  
SASB FN-CF-270a.4, FN-IN-270a.2

For Grupo Financiero BBVA México, customer feedback is essential to improve the services, products and attention provided; therefore, a channel is made available to clarify complaints and claims through: branches, BBVA line and website.

If the resolution received does not meet the customer's expectations, the specific request is dealt with by the Specialized Customer Service Unit (UNE), which carries out a timely follow-up of the clarifications until the root disagreement is identified. This way, GFBB guarantees optimum quality in customer service. The UNE has the following channels:

- ✉ **Email:**  
une.mx@bbva.com
- 📞 **Call center in Mexico:**  
800 112 2610
- 📞 **Call center International:**  
55 1998 8039
- 🌐 **Webpage**  
<https://www.bbva.mx/personas/centro-de-ayuda/quejas-y-reclamos.html>
- 🏢 **Corporate offices:**  
Mexico City and Guadalajara

Customer service in terms of advice and claims is provided at the corporate offices of Grupo Financiero BBVA México; in 2021, 1,091 customers were served in Torre Parques Polanco and 929 in Guadalajara. The BBVA Tower office was temporarily closed due to the health protocol due to the COVID-19 pandemic, so customers were not served in person at that location.



Thanks to the follow-up of the improvements presented in 2020, Grupo Financiero BBVA México once again achieved a historical result with a **rating of 9.83 in the User Service Performance Index (Índice de Desempeño de Atención a Usuarios, IDATU)** and finished 2<sup>nd</sup> place in the G6.



During 2021, a solution was provided to new requests, having a **percentage of 95% of contact with the customer.**

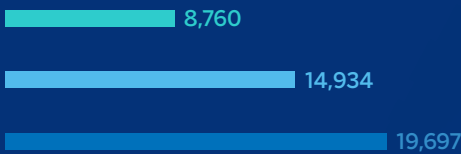
## 2021 Results

During 2021, a total of 25,416 claims were filed; this result decreased by 17% compared to claims filed in 2020. Similarly, the average number of days to resolve a claim was 7 days in 2021, reducing this period by 2 days compared to 2020. Claims received are presented in detail as follows:

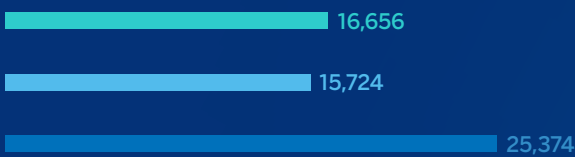


**Claims filed with the UNE in 2021 decreased by 41% compared to the previous year.**

### Claims filed with UNE



### Claims filed with CONDUSEF<sup>5</sup>



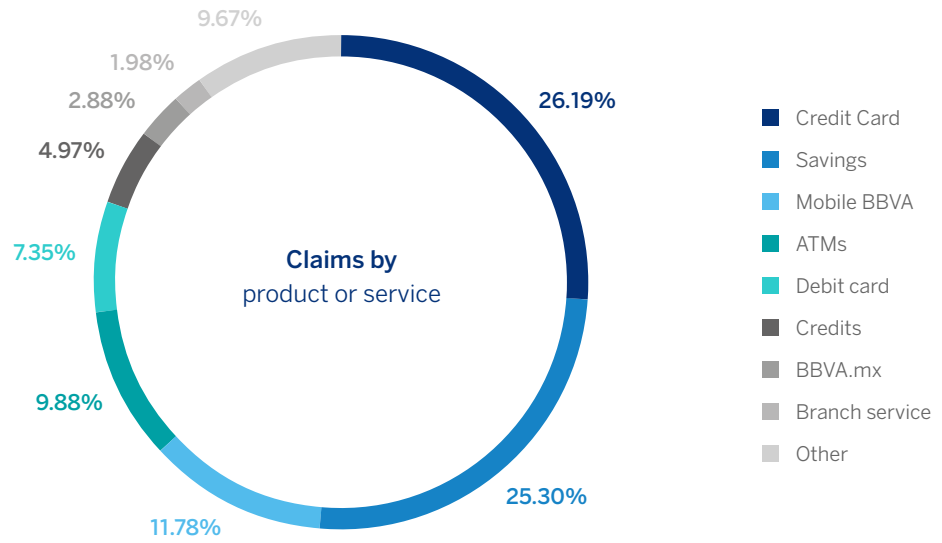
### Claims resolved



At the end of December 2021, the **UNE Recommendation Index reached a value of 50.5**, improving by 13.4 points compared to the beginning of the year.

<sup>5</sup> Of the claims filed with CONDUSEF during 2021: 15,156 resulted in monetary losses and 1,500 in non-monetary losses.





### 2022 Goals

Best in class: provide the best service in the G17 banking sector.

Implement a process for delivering funds to beneficiaries with UNE management.



## Digital Innovation and Transformation

Grupo Financiero BBVA México continues to innovate in its relationship with customers through products and services in digital channels. New technologies, such as mobile and big data, allow GFBB to provide its customers a tailored value proposition. During 2021, a series of products, services and intuitive functionalities were developed that allow the customer to do more, with less effort.



### Innovation, improvement of experience and security



#### New features of the BBVA Mexico App

In mid-2021, the Wallet BBVA and App BBVA México applications merged to provide all customer services on the same platform. This makes it possible to consolidate the functionalities of daily use in the BBVA Mexico App, and facilitate access to the digital card, review BBVA points, turn cards on and off, view the Personal Identification Number (NIP), review the dynamic CVV code, activate purchase alerts and check balances, among other options.

Also, the new features of the BBVA Mexico App allow customers to be offered security and total control over their cards. These new services through the app include:

- **Payment with BBVA points:** customer can pay for purchases with BBVA points, even after completing the transaction. At the end of 2021, there were 2.5 million purchases with BBVA points, for a total of MXN 290 million.
- **Expense categorizer:** allows customers to know the evolution of their balance of income and expenses classified in different categories. Since its launch in July 2021, the expense tracker has generated more than 4.5 million views.
- **Digital experience for additional cards:** a new additional card management experience was included, reaching more than 250,000 customers.



Additionally, a non-financial services section was included in the BBVA Mexico App:

- **Electronic toll recharge:** in collaboration with PASE, this service allows customers to recharge their electronic toll cards. Since May 2021, more than 350,000 top-ups have been made.
- **Digital Gift Cards:** allows any user of the application to purchase gift cards from different brands such as Amazon, Spotify, PlayStation and Google Play, among others. Two months after launch, more than 17,000 recharges were made.

Similarly, the Aqua clean debit and credit cards were launched, which allow the transformation of payment methods with contactless technology and without the use of printed data.



In 2021, **more than 6,000,000 clean cards** were delivered to customers.

On the other hand, Grupo Financiero BBVA México launched the new credit card, Smart Key, with advanced biometric technology, aimed at its affluent segment. In its pilot version, the card has reached the hands of 75 customers, making Mexico the first country in Latin America to have this tool and the third country worldwide.

Lastly, two proactive journeys were built that allowed a greater understanding of customer needs. Through these journeys, customers were offered a credit card when making a credit card payment from another financial institution or when recharging airtime.





## Insurance

In order to meet the needs of customers, Grupo Financiero BBVA México developed a series of new products, always maintaining the appropriate levels of insurance:

- **“Tu Médico Particular” (Your Private Doctor):** this is insurance designed to cover medical expenses related to the most common conditions, such as the flu, fever, stomach pain or even minor fractures, among others. The contracting of this insurance is done completely digitally and allows access to medical care through physical consultations, at home, remotely, by telephone or by videoconference. As of August 2021, this product has more than 21,000 insured, with an issued premium of MXN 142 million.
- **WIBE x km:** it is a mobility product that allows the user to pay only for the kilometers used. The OBDII device technology connects to the vehicle and stores both the kilometers traveled and the user’s driving style; it can check the distances traveled and make the payment with variable rates, from 0.80 cents per kilometer, which are adjusted to the car model. Contracted through the application or the online site, 154 policies have been sold with an issued premium of MXN 712,000.
- **New generation insurance:** Grupo Financiero BBVA México diversifies the products offered to its customers through the launch of pet, pregnancy, surgery and cyber insurance. During 2021, 1,646 pet insurance policies, 59 cyber insurance policies for SMEs, 354 pregnancy insurance policies and 222 surgery insurance policies have been placed, thus increasing protection and welfare services for customers.



### Sustainable offer

In line with the strategic priority of Grupo Financiero BBVA México, a **sustainability section** was created both on the BBVA website and on the BBVA México App. This section contains information on sustainability in different formats such as videos, podcasts, interviews and forums with experts, in order to support customers in their transition to an inclusive and responsible future. Throughout the year, this section generated more than 1.5 million visits to the application.



At the end of 2021, the sustainability section in the BBVA Mexico Retail App (GloMo) reached **1 million single users**.

Additionally, a **new sustainable investment solution** was created that integrates a risk analysis beyond the traditional evaluation and incorporates sustainable investment criteria in the selection of assets. This way, Grupo Financiero BBVA México promotes investment in companies with high ratings in environmental, social and governance (ESG) matters.



During 2021, an investment of more than **MXN 561,000,000** was reached in the ESG fund.

Within the new sustainability content on the website and the BBVA GFBB App, it included an **Emissions Calculator**, which is a digital tool based on data analytics that allows the calculation of the emissions of its private customers based on their consumption of electricity, fuel and water, among others. Similarly, GFBB published a monograph<sup>5</sup>, accessible free of charge to anyone, detailing the concept of the carbon footprint and the detailed process for its calculation.

Grupo Financiero BBVA México also seeks to promote the circular economy through a commitment to responsible consumption of recycled materials and their recycling. Thus, Grupo Financiero BBVA México increased the number of recycled credit and debit cards distributed to its customers, to advance towards the goal of reaching 100% cards made from recycled material in 2023.

**6 million recycled cards** issued by GFBB at the end of the year, making it the Institution that has issued the most recycled cards within BBVA.



<sup>5</sup> For more information, go to [page](#).





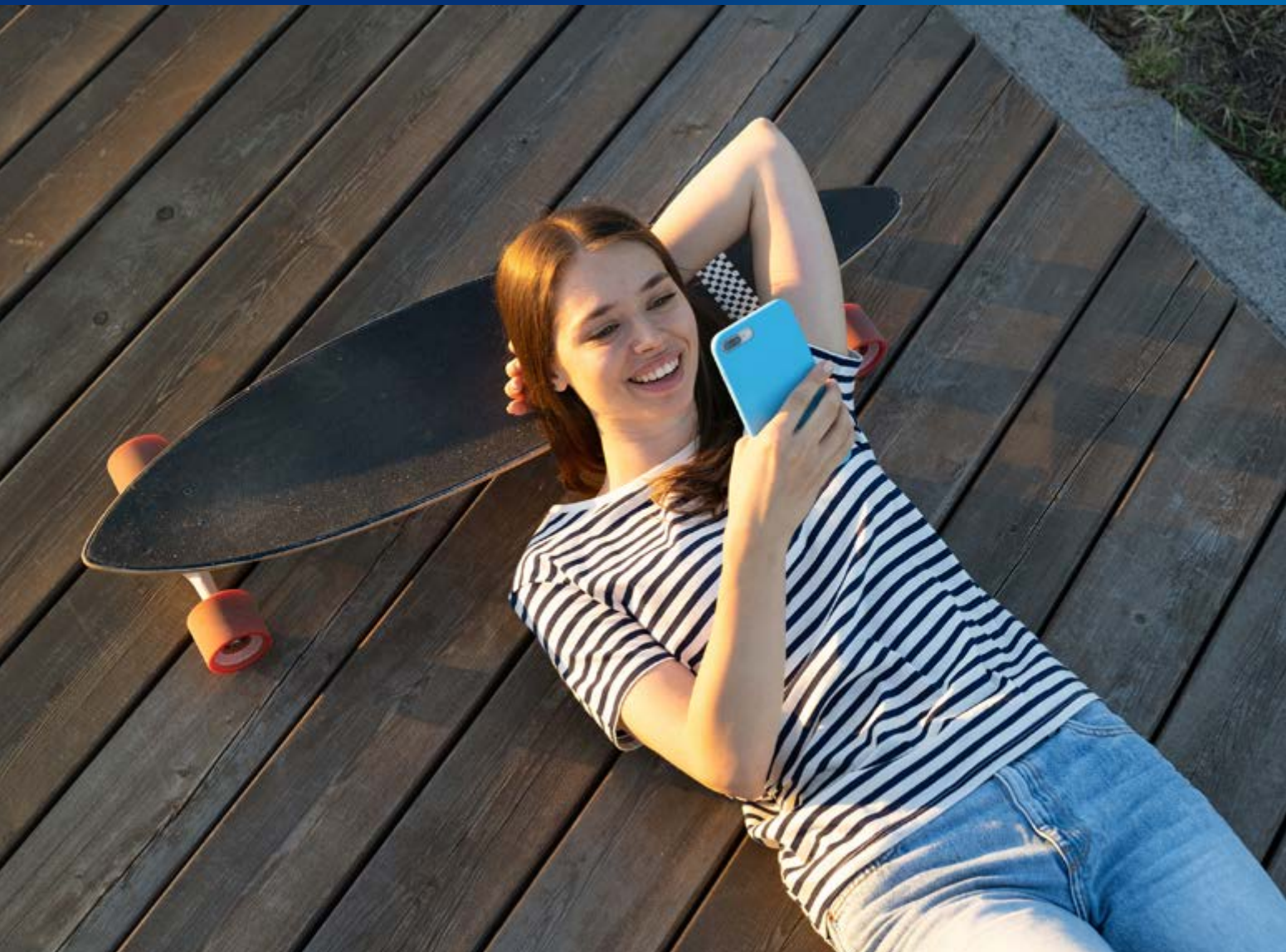
### Open market

*Double Pay* es una iniciativa de *Open Market* a través de la cual las personas que no son clientes pueden obtener una tarjeta de crédito y una cuenta N2 de manera completamente digital. Al cierre de 2021, se colocaron 209 tarjetas de crédito diarias en mercado abierto, alcanzando una tasa de conversión de 2.6%.



### Hackathon

In 2021, Grupo Financiero BBVA México once again held the Hackathon; event where 752 young people from eight different countries –including Mexico, Spain, Colombia and Peru– developed innovative solutions to the challenges posed from different areas. In this event, participants faced nine BBVA challenges and three transversal challenges.





## New Customer Relationship Models



### Remote banking

During 2021, Grupo Financiero BBVA México continued promoting Remote Banking. This allows bankers to provide the service, advice and sale of financial products to their customers remotely, without having to go to the branches. Currently, there are 294 bankers who serve more than 880 customers under this modality, including in the product offering:

- **Life insurance and home insurance:** insurances tailored to the needs of customers, who can choose the coverage and the amount of the insured sum.
- **Credit not pre-approved Consumer and Credit Cards:** the banker has the power to operate a credit not pre-approved for less than MXN 75,000 for customers without an offer in any channel or who request a higher amount. In case of requiring an amount greater than MXN 75,000, the banker can escalate the case with support of the Specialized Admission Center (CEA), only for consumer.
- **Renewal of investments (promissory note):** the banker can help the customer to renew his investments.
- **Auto pre-approved:** allows the customer to receive advice so that they can take the pre-approved offer through the BBVA Mexico App. In case of difficulties at the time of contracting, the banker can give his option of issuing a certificate that the customer receives by email.



### Digital banking for SMEs

Barrio Banking continues to be one of the pillars of the SME strategy for Grupo Financiero BBVA México. This initiative offers attractive financial and digitization solutions to promote banking and formalization of SMEs. In 2021, a series of products was launched that seeks to offer payment systems and grant loans adapted to SMEs:

- **Collection link:** this new modality allows secure collection transactions to be charged to credit or debit cards from any bank. It is done through SMS, email or social networks, without the need to install any application on the cell phone.
- **POSs advance:** it is a 100% digital credit product that allows the customer to have immediate liquidity. During 2021, more than 2,000 credits were distributed to customers through the BBVA Empresas App.



### BBVA Business App (GEMA)

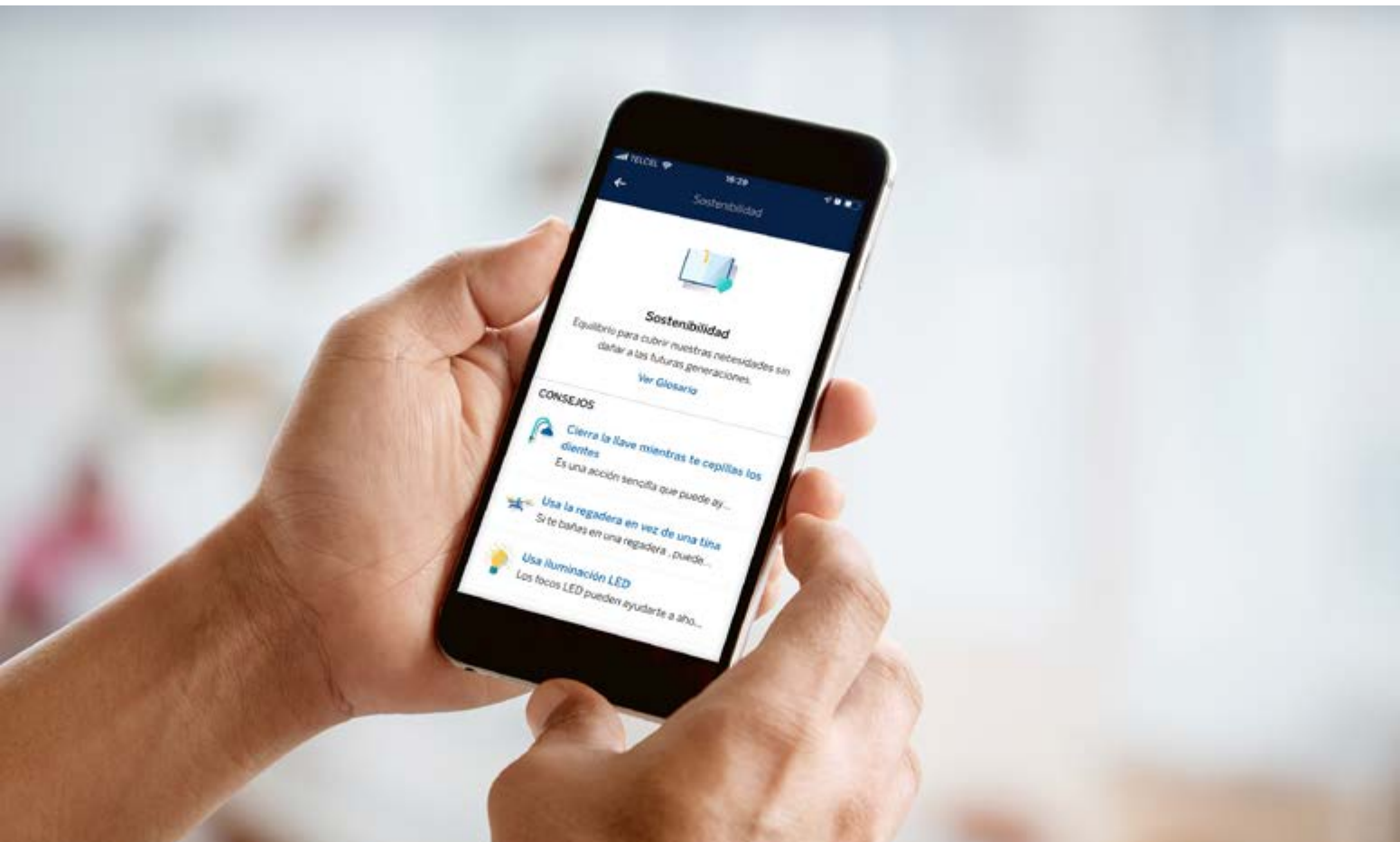
The BBVA App for Companies allows us to provide a high-quality service to Government and Commercial Banking customers. In 2021, new features were developed, including:

- BBVA Business App with remote signature that allowed more than 8,500 companies to activate their BBVA Business App and remotely sign more than 24,000 transactions.
- Signature of transactions with biometrics.
- Activation of mobile token for companies.
- Geolocation (regulatory).

During 2021, more than 190,000 SME customers with recurring income used the BBVA Business App, exceeding 2.2 million monthly transactions and amounts operated in excess of MXN 34 million.



As of November 2, 2021, a sustainability section is included in the BBVA Business App (GEMA).



## Transparent, Clear and Responsible (TCR) Communication

GRI 103-1, 103-2, 103-3, 417-1, 417-2 and 417-3  
 SASB FN-AC-270a.3, FN-IN-270a.4

The Transparent, Clear and Responsible (TCR) Communication consists of defining the basic criteria of action and the necessary guidelines to apply the maximum possible simplicity to all the communication of products and services and in all the points of contact with the customer and with the interest groups through the following channels:



Commercial documents



Public website



Applications



Customer services



Campaigns

### TCR principles



#### Transparent communication

It must be honest, stick to the facts and always be based on the truth, avoiding all information that could lead to error and the making of unwanted decisions:

- 1 Provides the customer with clarity with the relevant information
- 2 Bears in mind that the relevant information varies depending on the customer's profile, the timing of the process and the product
- 3 Gives the same visual relevance to benefits/benefits and risks/costs/requirements
- 4 Use the right channel: the one that allows you to tell what is relevant
- 5 Ensures that the main message is valid for most of the audience



#### Clear communication

It must be direct to present the characteristics of the product or service in an agile and precise manner, and complete, that is, adequate and sufficient for correct and responsible decision-making, indicating both the risks and the benefits of the product or service:

- 1 Uses good structure and uses visual elements to facilitate understanding and navigation
- 2 Checks that the graphic elements give a realistic and intuitive image
- 3 Promotes accessibility. In audiovisual pieces, use subtitles and incorporates the relevant
- 4 Uses clear and easy-to-understand language
- 5 Limits the use of small print as much as possible (when you use it, keep it clear)



#### Responsible communication

It must be honest, always oriented to the interests of the customer, and committed to the elimination of all exclusion, promoting financial education and the development of the communities where it operates:

- 1 Looks after the customer's interests in the short, medium and long term
- 2 Gives the customer control over their relationship with the bank
- 3 Accompanies the customer
- 4 Makes a responsible use of the customer's personal data
- 5 Promotes financial health

The Transparency Standard for the advertising of Grupo Financiero BBVA México products establishes the obligations of GFBB with respect to any communication or advertising of the products it offers to customers or users. Similarly, it allows the application of behavior guidelines in relation to:

- Full and transparent compliance with applicable laws and regulations, in line with the trust that shareholders and customers place in GFBB.
- Use of clear and truthful information to transparently communicate both the characteristics and the risks of products and services.
- Non-conditioning of the granting of products and services to obtaining benefits or personal advantages, among other guidelines.

During 2021, more than 110 initiatives were developed by the Scrum teams of the Digital Factory for Business Development and Business Banking with the aim of applying the TCR principles in digital solutions.

Also, during 2021, GFBB has focused on the design of TCR solutions for people with some type of visual, hearing, motor or cognitive disability in order to increase the accessibility of its designs, products and services.

On the other hand, Grupo Financiero BBVA México measures its performance in TCR. The results as of December 2021 show that BBVA is the leader in Mexico, which means that it is perceived by customers as a transparent and clear bank, compared to its competitors.



Grupo Financiero BBVA México ranked 1st given its TCR result in the Recommendation Index, with a score of 51.4.



In 2021, **1,820 online TCR** awareness and training interactions were carried out at BBVA.



## 2022 Goals

Give continuity to TCR practices with the joint application of Behavioral Economics (economic conduct).



## Security, privacy and customer protection

GRI 103-1, 103-2, 103-3 and 418-1

SASB FN-CF-230a.3, FN-CB-230a.2, FN-CF-220a.1, FN-CF-220a.2

### Data Protection Office

Because the privacy, security and protection of its customers is a key priority, in 2021 Grupo Financiero BBVA México created the Data Protection Office (DPO), as a Division within Compliance.

It is responsible for ensuring compliance with the regulations on personal data, so that, in each initiative carried out where personal data is processed, the DPO has verified that the appropriate administrative, technical and physical security measures are in place to protect personal data, guaranteeing the confidentiality, integrity and availability of each personal data system they possess.

These measures comprise three types of security:



#### Administrative security

The process used include the creation of policies, procedures and training and communication actions that allow employees to correctly comply with the legislation.



#### Technical security

The actions and processes that use technology related to hardware and software to protect the digital environment of personal data and the resources involved in its treatment are considered. The measures include profiling for access and identification of entry to systems or databases, as well as correct software configuration in work tools, among others.



#### Physical security

The actions and processes to protect the physical environment of the personal data and the resources involved in its treatment are verified. Examples include preventing unauthorized access to personal data or the unauthorized exit of any mobile or portable resources outside the organization.

Thus, the DPO seeks to preserve the full exercise of the rights holders against damage, loss, alteration, destruction or unauthorized use, access or treatment.

## Security and data protection

As part of the continuous improvement of Grupo Financiero BBVA México in terms of privacy and information security, different advances were made during 2021:

- Restructuring of different rules and procedures in order to optimize understanding of regulatory compliance.
- Creation of an internal mailbox to improve the internal consultation processes for employees.
- Attention to ARCO Rights in compliance with the legislation and in accordance with the needs of the business and the customer.
- Approach, creation and alignment of the affiliates and subsidiaries of the Group to what is established in GFBB.
- Integration of the DPO Module in the “Commercial Banker Diploma Program” and inclusion of a section related to this Office in the Course “Return to Headquarters”.

On the other hand, Grupo Financiero BBVA México recognizes that the awareness of all its employees in matters of Personal Data Protection is essential to guarantee the care of the information. Therefore, the following awareness campaigns were carried out:



1. Campaign for the International Day for the Protection of Personal Data 2021, during the month of January.



2. More than 40 periodic publications through all institutional channels aimed at the branch network and central areas (Banca al día, Red al día, Wiki Red, Para Mí, HPD and Somos), as well as customers and users through social networks.



3. Campaign "New Beginning" or Change of Company Name of GFBB, through which the Privacy Notices of the entire Group were modified and a campaign aimed at customers and users was made, through ATMs, social networks and the website of BBVA, on the importance of the document, and the modifications made.



4. Creation of the DPO section within the internal Compliance website, where the functions of the new management are reported and the periodic information on personal data is updated.

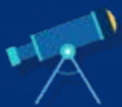
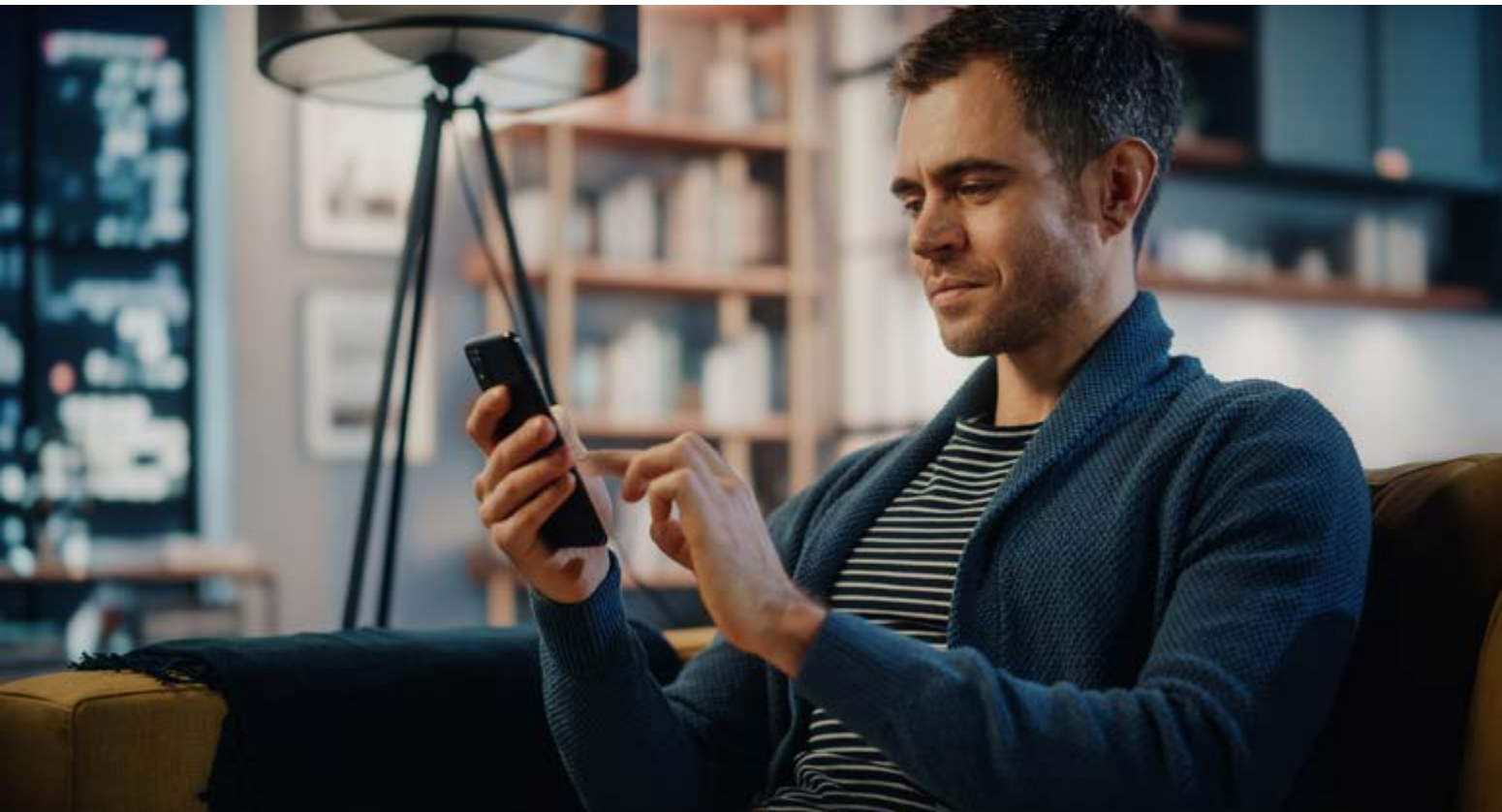


In 2021, the security of the “GloMo” mobile application for individuals was strengthened with the **implementation of facial biometrics** when reinstalling the application on another device.

Additionally, as of December 31, 2021, 98% (37,631) of employees successfully completed the institutional regulatory course on Personal Data Protection.

### Personal Data Protection Mailbox

The Personal Data Protection Mailbox ([protecciondedatospersonales.mx@bbva.com](mailto:protecciondedatospersonales.mx@bbva.com)) is available to customers for the purpose of reporting and dealing with any type of complaint, comment or situation regarding the protection of Grupo Financiero BBVA México's customer and/or user data.



#### 2022 Goals

Improve the process for customers and users of ARCO Rights in order to consolidate a more agile and technological environment.

Restructure the Privacy Notices to strengthen a perspective of trust and transparency for personal data holders in the processing of their data within BBVA.

# Responsible Commitment to the Employee

GRI 102-7, 102-8, 102-41, 103-1, 103-2, 103-3, 401-1, 401-2 and 405-1  
 SASB FN-IB-330a.1, FN-AC-330a.1, FN-MF-270a.4, FN-CF-270a.1

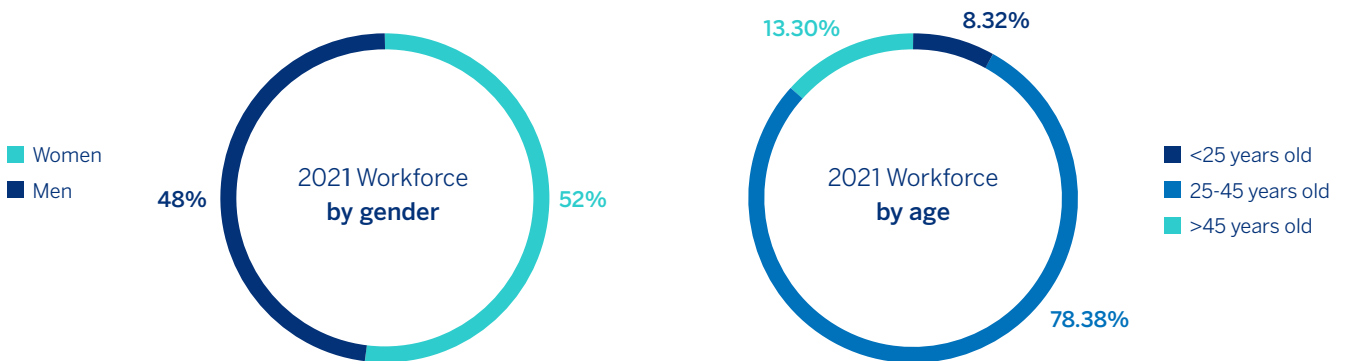
## BBVA Team

At the end of 2021, Grupo Financiero BBVA México's workforce was made up of 40,383 employees. This represents an increase of 8% compared to 2020.



**40,383 employees in 2021,**  
 8% more compared to 2020.

Workforce by age and gender	2018		2019		2020		2021	
	Count	%	Count	%	Count	%	Count	%
Women	19,565	53%	20,405	53%	19,924	53%	21,172	52%
Men	17,272	47%	17,823	47%	17,334	47%	19,211	48%
<b>Age</b>								
<b>Total employees</b>	<b>36,837</b>		<b>38,228</b>		<b>37,258</b>		<b>40,383</b>	
< 25 years old		11%		11%		9%	3,359	8.32%
25-45 years old		75%		75%		78%	31,653	78.38%
> 45 years old		14%		14%		13%	5,371	13.30%



Scope: Grupo Financiero BBVA México. 26 employees are excluded.





**52% of Grupo Financiero BBVA México's workforce is made up of women.**

	2018		2019		2020		2021	
	Men	Women	Men	Women	Men	Women	Men	Women
<b>Workforce by contract and gender*</b>								
Full-time contract	15,583	17,882	16,084	18,621	16,300	18,958	17,776	19,876
Temporary work contract	1,689	1,683	1,721	1,767	1,006	952	1,429	1,285
<b>Workforce by shift and gender*</b>								
Full-time	17,253	19,551	17,823	20,403	16,300	18,956	19,211	21,171
Part-time	19	14	0	2	0	2	0	1

Category of employees by gender	2018		2019		2020		2021		
	Men	Women	Men	Women	Men	Women	Men	Women	
Management committee and corporate directors	45	5	44	6	39	4	34	4	
Executives	131	29	116	28	109	33	105	35	
Middle management	3,290	2,205	3,597	2,633	3,658	2,700	4,014	2,978	
Specialists	3,017	2,977	2,993	3,022	2,952	3,029	4,039	3,801	
Sales force	5,743	6,050	5,684	6,150	5,523	6,062	5,292	5,916	
Base positions	5,046	8,299	5,389	8,566	5,035	8,088	5,708	8,431	
Other positions								26 employees	



**25% of the management positions of Grupo Financiero BBVA México are held by women.**

Unionized employees	2018	2019	2020	2021
Men	4,533	4,903	4,653	5,411
Women	7,704	8,035	7,669	8,209
<b>Total</b>	<b>12,237</b>	<b>12,938</b>	<b>12,322</b>	<b>13,620</b>



**34% of Grupo Financiero BBVA México employees are unionized, of these, 60% are women.**

\*The results do not consider part-time staff, expatriates and temporary disability.  
Scope: Grupo Financiero BBVA México. 26 employees are excluded.



	2018		2019		2020		2021	
	Men	Women	Men	Women	Men	Women	Men	Women
<b>Employee hirings*</b>								
< 25 years old	1,612	1,940	1,131	1,317	535	638	931	947
25-45 years old	2,538	2,517	2,567	2,388	1,612	1,374	3,594	2,968
> 45 years old	56	26	54	37	42	21	276	146
<b>Total</b>		<b>8,689</b>		<b>7,494</b>		<b>4,222</b>		<b>8,862</b>
<b>Employee dismissals</b>								
< 25 years old	563	655	645	714	364	406	492	490
25-45 years old	2,309	2,432	2,657	2,546	1,870	1,786	2,849	2,793
> 45 years old	366	305	374	252	185	143	391	278
<b>Total</b>		<b>6,630</b>		<b>7,188</b>		<b>4,754</b>		<b>7,293</b>

<b>Rotation by age and gender</b>	2018	2019	2020	2021
Men	19%	21%	14%	20%
Women	18%	17%	12%	17%
< 25 years old	33%	34%	25%	30%
25-45 years old	18%	19%	19%	18%
> 45 years old	11%	11%	6%	11%

<b>Absenteeism level</b>	2018	2019	2020	2021
Employees	8,661	8,364	5,052	2,757
Days	177,759	130,797	130,421	31,779



**The level of absenteeism decreased by 45% between 2020 and 2021.**

Scope: Grupo Financiero BBVA México. 26 employees are excluded.

## Talent attraction

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

To strengthen its team of employees, Grupo Financiero BBVA México implements various initiatives, generating a high impact in attracting talent and highlighting its commitment to the development of its workforce.

### Young Talent Programs

During 2021, seven Young Talent programs were carried out, aligned with the recruitment and development of opportunities for growth in BBVA. These correspond to the Trainees, Scholarship Recipients, Summer, Veranita and Graduates programs, and two new ones, Global MBA and Women in Data.



Collectively, Young Talent programs gave **207 students and recent graduates** the opportunity to develop at BBVA.

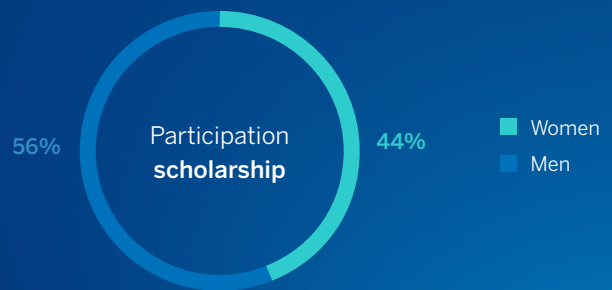
#### Trainee Program

The Grupo Financiero BBVA México's Trainee program (12 months) included the participation of 40 recent graduates, who received more than 500 hours of training in leadership, values and business during 2021.



#### Scholarship Program

It focuses on the participation of final year undergraduate students who carry out a specific project for six months, covering 30 hours a week, to boost their professional experience. In 2021, the program included 107 scholarship recipients and 1,070 hours of training.



### Summer and Veranito programs

Aimed at master's degree students (MBA), the Summer program lasts from 8 to 12 weeks. Participants are assigned a defined project, at the end of the program a presentation is made with the Head of the unit. Throughout the program, exposure sessions are held with managers from different areas in order to learn more about GFBB.

Veranito is exclusively for Fundación BBVA México grant recipients with a duration of 8 to 10 weeks, aimed at students in their 4th to 5th semester of university. The program allows students to have their first work experience.



### Global MBA

Program that seeks candidates who take an MBA in business schools in order to develop them so that they can assume leadership positions in the long term in Grupo Financiero BBVA México.



More than **180 hours** were invested in the Summer, Veranito and Global MBA programs during the year.





### Women in Data

Launched in 2021, the "Women in Data" program is focused on attracting the best female talent in data science. The first generation of participants welcomed 15 women within the Engineering department, who received more than 90 hours of training.

### Living BBVA

It was an online event to launch the calls for Young Talent 2022, where 4,272 young women and men participated and were interested in starting their professional career with Grupo Financiero BBVA México.

### Facebook Careers

Facebook Careers has been an unprecedented channel to connect with all those people who aspire to work within the group. The page has more than 187,000 followers.

### University connection

The BBVA National Employment Fair was held in June 2021 to recruit the best talent in the country for the BBVA branch network.

Additionally, during the year, more than 70 virtual events were held, impacting more than 7,000 students nationwide through job fairs, financial education workshops and specialized talks.

Also, three university lectures were given, reaching more than 80 students who shared virtual classrooms with bank experts who passed on their knowledge to the new generations.



## Acknowledgments

### Employers for Youth

This year, Grupo Financiero BBVA México once again won first place in the financial sector in the Employers for Youth (EFY) survey, which is conducted among young professionals under the age of 35 in Mexico to assess different aspects, including career development, recognition, benefits, talent, quality of life, infrastructure, innovation, work environment, reputation and diversity-culture. In the general survey, Grupo Financiero BBVA México reached the sixth position, thus confirming its leadership in the matter.

For more information, go to [website](#).

### Most Attractive Employers in Mexico

Since 2020, Grupo Financiero BBVA México has continued to position itself as one of the most attractive companies to work for, this year obtaining third place in the ranking of "The Most Attractive Employers in Mexico 2021" by Universum. This means an increase of three positions compared to 2020. Regarding the score for specific areas, the Group obtained 3rd place in the business division and ranked 8th in humanities.

For more information, go to [Universum website](#).



**BBVA ranked 1<sup>st</sup> in the Employers for Youth (EFY) survey in 2021.**

## Talent development

GRI 103-1, 103-2, 103-3, 404-1, 404-2, 404-3 and 412-2

Grupo Financiero BBVA México considers training of all its employees a priority, including those who are new employees; therefore, it focuses on developing and implementing the necessary tools and knowledge that favor the retention of talent to comprehensively meet the needs of customers. Through specialized training, employees develop the skills to provide the best solution alternatives that optimize the financial health of customers.

Additionally, GFBB generates a comprehensive strategy to permeate the BBVA Service Culture through the implementation of the EARA Model and its behaviors, thus seeking to improve the perception of customers and their level of satisfaction. With innovation and creativity, Grupo Financiero BBVA México implements attractive resources that provide agile and effective training experiences under a "just enough" modality with the amount of precise information required by the employee and investing as little time as possible.

## Trained employees

With the drop in the number of infections by COVID-19 during the second half of 2021, Grupo Financiero BBVA México implemented a training strategy for its employees adapted to new trends and GFBB and personnel requirements. Even if the momentum of the online training initiative #yomeformoencasa slowed down compared to the previous year, Grupo Financiero BBVA México took the opportunity to develop innovative training experiences.

Among them, the launch of the “The Camp” tool stands out, which focuses on reskilling at the BBVA level with 10 topics (“expeditions”) released and up to three levels of specialization (valley, mountain and summit). This initiative promoted an increase of more than 1,229% in the training hours of employees in cybersecurity compared to 2020. Similarly, The Camp’s “Sustainability” expedition allowed, for the first time, the training of 31,166 employees in the subject, adding a total of 86,758 hours of training.

Also, we build 15 inductions to the positions of the Commercial Network,



Because it is a new type of disruptive training, **The Camp program allowed a 650% increase in training hours** for employees in cybersecurity compared to 2020.

and an internal diploma program for the Banker of commercial bank. The coaching model was followed up, reaching a total of 100 certified coaches, of which 25 joined in 2021; this allowed 76 coaches to receive internal coaching, and 23 coaches to obtain external coaching.



More than **1.85 million training hours** for employees in face-to-face, virtual and remote formats.

## Trained employees and investment in training

	2018	2019	2020	2021
Trained employees	36,479	38,210*	36,985*	40,260*
% of trained employees	99%	100%*	99%*	99.7%*
Total courses on BBVA CAMPUS platform	2,725	4,137*	19,845*	23,395*
Average Evaluation	9.6	9.78	9.51	9.6
Total investment in training	\$231,954,778 MXN	\$202,008,617.22 MXN	\$176,715,217.62 MXN	\$199,190,378.97 MXN

\*Total number of employees who have received at least one course in the reporting period; considers courses completed, with passed grades and completed.



**40,260 trained employees**  
in 2021; 8.85% more than in 2020.

### Training hours

	2018	2019	2020	2021
Hours of in-person training	820,783	786,116	336,721	412,342
Hours of training through e-campus	1,069,642	993,811	1,863,382	1,460,244
Total	1,890,425	1,779,928	2,200,103	1,872,585
Average hours per employee	52	47	59	47

As a result of the pandemic in 2020, the #YoMeFormoEnCasa campaign was promoted. In 2021, when gradually returning to work at headquarters and branches, the number of training hours decreased.

### Anti-corruption training

2020	2021
33,610	2,810

### Values training

2019	2020	2021
76,078	204,228	60,856

### Information security training

2018	2019	2020	2021
190,317	8,694	14,282	189,870

### Human rights training

2018	2019	2020	2021
7,474	18,489	7,436	9,785

### Sustainability training



Delivery of the first "**Sustainability Express**" course for all employees: **86,758 training hours** in 2021.

In line with our strategic priority, more specialized sustainability training was carried out this year.





### Performance evaluations and professional development

During 2021, 37,954 employees received a performance evaluation, corresponding to 99.9\*% of the total workforce. Prior to the annual evaluation, information webinars were held where the entire process was explained in detail to the employees. Also, a communication campaign was launched with tools to ensure that Managers could efficiently monitor compliance with the evaluation.

With the aim of promoting the growth of employees, three Conversations on Development were held between Managers and Employees of the Central Units, and two for the Commercial network. In this context, 92% of the employees obtained the first and second conversation, while 83% of the employees had the third. Precisely, 98% of the Managers were certified to carry out constructive Conversations on

Development to adequately direct the future development of their employees' skills; this contributed to the three conversations having a quality rating of 4.4, 4.6, and 4.7, respectively, on a scale of 1 to 5.

### BBVA University

Since 2013, BBVA University has been able to offer different educational programs such as bachelor's degrees, master's degrees and diploma programs with high-level institutions.



In 2021, Grupo Financiero BBVA México awarded **30% more academic** scholarships than in 2020 for employee development.

Scholarships (number of individuals)	2018	2019	2020	2021
Diploma programs	N/A	72	120	470
Bachelor's degrees	150	76	175	129
Master's degrees	205	184	160	198
Development (individuals receiving fixed monthly support)	108	101	220	180
Certifications	N/A	N/A	120	100
Specializations	N/A	N/A	100	94

\*Active employees are taken into account as of January 14, 2022 and employees who joined before October 31, 2021.

## Acknowledgment

### Gallup Poll: Employee Engagement

In 2021, Grupo Financiero BBVA México obtained a general average result of 4.46 in the Gallup survey that covers, among other aspects, the satisfaction, development, well-being and diversity of the workforce. This achievement reflects GFBB's ongoing efforts to further develop its commitment to its partners. This way, Grupo Financiero BBVA México is positioned in the quartile of the most committed companies in Mexico, standing out for being the Group's geography with the highest level of commitment.



In 2021, Grupo Financiero BBVA México received the Gallup award for “**Exceptional Workplace**”.



## 2022 Goals

Advise and accompany the employee with training experiences that contribute to his/her development objectives, strengthening the value proposition that Grupo Financiero BBVA México offers them. This, through five strategic pillars:


1. **Evolution of future skills:** provide development opportunities through reskilling to expand their employability and well-being.
2. **Segmentation:** provide differentiated training solutions according to the objectives, needs and preferences of the employee and/or areas/departments.
3. **Learning experience:** generate an impact on employees due to their experience in training actions, ensuring productive and practical learning.
4. **Data and impact measurement:** use data management to assess the use of training actions, and the contribution to the employee and the business.
5. **Integration to the People Development Model (*Modelo de Desarrollo de Personas, MDP*):** align and link training experiences to the MDP to maximize impact.

## Benefits to employees

GRI 102-36 and 401-2

Grupo Financiero BBVA México is recognized as a distinguished employer that prioritizes the well-being of its employees; As part of this approach, it has the B Promos platform that allows employees to learn about all the features and benefits that GFBB has for them.

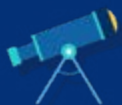
At the end of 2021, the employees had 583 agreements at the national level of the best brands, grouped into 14 collections. Similarly, the "Travel" category accumulated more than 83,000 visits in the year, becoming the most viewed category of the year.

 In November 2021, **B Promos** had **37,603 registered users** on the platform, among which 36,364 are employees and 1,239 are retirees.

In July 2021, the Promos BBVA Mx community was launched, which, at the end of December, had 644 members, and a segmented communication strategy was implemented in collaboration with five of the recognized brands.



At the end of November 2021, the B Promos application had a record of **21,399 downloads**.



### 2022 Goals

Increase the range of sustainable benefits on the portal.

Incorporate a space for communication of new benefits within the portal and/or the application.

Enable guest access through the web portal.

## Remuneration

Grupo Financiero BBVA México has a remuneration policy, drawn up based on the best national and international practices for employee remuneration.

Designed by the Board of Directors, the remuneration system of Grupo Financiero BBVA México focuses on the reciprocal generation of long-term value, which seeks, among others, the following principles:

- Reward the achievement of results based on a prudent and responsible assumption of risks.
- Attract and retain the best talent.
- Reward the responsibility and trajectory of the employees.
- Ensure internal equity and external competitiveness.
- Ensure transparency in its remuneration policy.
- Guarantee that there are no salary differences by gender.

Under these principles, Grupo Financiero BBVA México ensures that its remuneration system is aligned with the Group's strategy, objectives and values, is compatible with risk management, impartial due to gender and independent in terms of conflicts of interest.

The employee remuneration model has two main components:

**Fixed remuneration** determined based on the level of responsibility and the professional career of each employee, based on a salary reference for each function, which reflects its value for the Grupo Financiero BBVA México. Also, the granting and amount of the **fixed remuneration** are based on predetermined objective criteria and principles of internal equity.

**Variable remuneration** rewards the individual contributions of the teams and the value contribution of all of them to the recurring results of Grupo Financiero BBVA México. This remuneration can be monetary or non-monetary and is related to the fulfillment of previously established objectives.

### Benefits

This is a series of complementary benefits that Grupo Financiero BBVA México gives its employees to improve their quality of life in every way, as well as to attract and retain the best talent.

### Pensiones

The previously described institutions of Grupo Financiero BBVA México have a pension plan complementary to social security, which seeks to improve the quality of life of their employees upon retirement.



## Occupational health and safety

GRI 401-2, FS1

As part of the front against the COVID-19 pandemic, Grupo Financiero BBVA México continued to implement various measures to guarantee comprehensive protection for its employees:

- Permanent campaign to prevent contagion and raise awareness about the virus.
- Awareness campaign about vaccination against COVID-19.
- Detection and reintegration of a group classified as a vulnerable group in accordance with government health protocols.
- Updating of COVID-19 protocols.
- Follow-up of the recurring testing program for mobility positions.

In line with its commitment to the health, safety and well-being of its employees, Grupo Financiero BBVA México implements the “#Tu\_bien\_estar” Wellness Program, which includes a series of programs and initiatives that foster care for the physical, mental and emotional health of its workforce. Each month, the Wellness Committee reviews the progress of the programs through key performance indicators and proposes the following strategies. Additionally, Grupo Financiero BBVA México has an Institutional Policy for the Prevention of Psychosocial Risks that guarantees compliance with the Official Mexican Standard NOM-035-STPS-2018, and makes the Wellbeing Line available to its employees for any type of advice.



Grupo Financiero BBVA México implements the “#Tu\_bien\_estar” Wellness Program which includes a series of programs and initiatives that foster care for the physical, mental and emotional health of its workforce.



## Physical and emotional well-being

During 2021, Grupo Financiero BBVA México joined forces to strengthen the **Work Better, Enjoy Life** (WB, EL) initiative, which seeks to guarantee the comprehensive well-being of each one of its employees to achieve having more engaged and balanced work teams. Under this umbrella, actions, courses and workshops have been created that allow employees to improve their physical, mental and emotional well-being:

- Workshops on **Resilience**, aimed at understanding resilience, self-knowledge and the Mindset Agile, through 28 sessions for more than 3,000 attendees.
- **Mental Health** Workshops, carried out in conjunction with the Tecmilenio, where issues such as anxiety, depression, isolation, emotional management are addressed with advice on how to treat and care for them. 24 workshops were held for more than 2,000 attendees.
- **The Moment of Meditation** was launched, a 30-minute space where an expert guides the session to teach employees how to lower stress and improve concentration. 66 sessions were held, for more than 3,000 employees and 10,000 attendees.



Through the **virtual workshops** on Productivity, Resilience, Life Balance, Meditation, Mental Health and Managers, **24,784 individuals** have benefited.



The **total investment** in the Work Better, Enjoy Life program workshops was **MXN 2,061,431**.



### "Tu Bienestar" Challenge

To encourage employees to improve their physical well-being, the "Tu Bienestar" Challenge Program continued. This provides employees experience that allows them to change their eating and physical activity habits, through the support of specialized coaches and nutritionists, with monthly progress monitoring and support. In its first virtual broadcast, more than 6,000 employees participated, losing more than 13 thousand kilograms together.



The **total investment** of the "Tu Bienestar" Challenge was **MXN 600,000**.



### Digital Disconnection

We promote digital disconnection of employees, seeking a better quality of life. As part of the digital disconnection actions, different communication campaigns have been launched to establish start and end times for activities, lunch times, avoiding emails, meetings and connections outside of working hours. Currently, 99% of the branches comply with the established schedule and for Central Areas, a communication plan for disconnection schedules has been established with a scope of 87% of the current workforce.

Reminders are sent on a daily basis, both at the headquarters and virtually, that invite employees to disconnect from their activities and the time for reserving meeting rooms at the headquarters has been limited, with the maximum reservation limit being 7:00 p.m.



### Work culture and productivity

On the other hand, the efforts of Grupo Financiero BBVA México include the implementation of actions that enable employees and leaders in a new work culture focused on productivity. Workshops and Webinars are offered for the leaders of Grupo Financiero BBVA México where various topics are addressed:

- The new reality of leadership
- Tools to lead in times of crisis
- Team leadership during homework
- Autonomy and alignment: a new culture of collaboration



More than **1,000 leaders trained** through specific workshops and webinars.



### Birthday Free Day

An initiative was launched in which all employees whose birthdays are from Monday to Friday can enjoy a day off and share it with whoever they want. Around 2,300 employees per month benefit from Birthday Day.



### Productive Thursday Afternoon

In the search to continue improving the quality of life of employees, the Productive Thursday Afternoon initiative or Thursday Afternoons without a meeting was implemented. On Thursdays from 2:30 p.m. to 8:00 p.m., the aim is to promote a space in which meetings are reduced to give the employee the opportunity to focus on their own work. Employees can dedicate this time to:

- **Planning:** closing activities for the week, activities for the next sprint and/or fortnight
- **Reskilling:** complete training or carry out development activities
- **Innovating:** time to update, read papers, and analysis, among others
- **Developing:** giving and receiving feedback, as well as having Development Conversations



The Productive Thursday Afternoon program has directly impacted **more than 8,000 employees** in the central areas.



## Influenza campaign

In 2021, the scope of the influenza vaccination campaign (tetraivalent vaccine) was expanded to include active employees, retirees and beneficiaries registered in the medical service of 11 additional cities compared to 2020. The campaign covered 18 main cities of the country, applying a total of 10,832 doses through 23 locations, of which 6,965 were carried out within Mexico City, and 3,867 within the other states in Mexico.

In Mexico City, vaccine applications were carried out through a new "drive thru" modality to guarantee contagion prevention measures against COVID-19. Additionally, the possibility was opened for employees in cities that were outside the scope of the campaign to obtain the vaccine on their own and be reimbursed by Grupo Financiero BBVA México.



**In 2021, 73% more influenza vaccines were applied** compared to 2020.



**Grupo Financiero BBVA México invested a total of MXN 5,000,000** to carry out the vaccination campaign against influenza.



### Visual health campaign

During 2021, Grupo Financiero BBVA México once again carried out the visual health campaign in person at the Torre BBVA facilities, guaranteeing all measures to prevent contagion due to COVID-19. From November 30 to December 4, 2021, 508 studies were carried out to promote visual health care for employees and family members.

### Civil protection

Made up of brigade members in branches, buildings and external personnel, the Civil Protection area seeks to guarantee the safety of all in its facilities.

In 2021, 34,708 employees were trained in civil protection through the "Basic Civil Protection Course."

Additionally, the area updated its communications on various relevant topics, including preventive infographics for hurricanes, earthquakes and rains, among others, and obtained an average score of 88.6 in the Recommendation Index.

### Oncological campaign

Free studies were carried out for all employees and beneficiaries registered in the medical service who met certain age criteria at the national level. Through agreements with different clinical laboratories, 476 breast ultrasounds were performed on women between 35 and 39 years of age, 722 mammograms on women over 40 years of age, and 853 prostate antigen tests on men over 40 years of age.

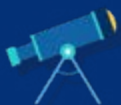


Through the oncology campaign, a total of **2,051 studies** were carried out.



**412 hours of training** given to brigade members, 203% more than the previous year.

Total number of brigade members in branches	8,505
Total number of brigade members in corporate buildings	698
<b>Total brigade members</b>	<b>9,203</b>



### 2022 Goals

Resume and implement preventive medicine campaigns.

Strengthen awareness campaigns on issues related to COVID-19.

Continuously update COVID-19 protocols.

## Inclusion and Diversity

GRI 103-1, 103-2, 103-3, 405-1 and FS1

As part of the progress made with respect to diversity and inclusion, Grupo Financiero BBVA México has implemented various actions, tools and mechanisms to promote a culture of diversity, marked by respect for all people regardless of their age, sexual orientation, gender, political and religious.

### Diversity and inclusion board

In Grupo Financiero BBVA México, there is a Diversity and Inclusion Board, made up of 22 members, with representation from each of the business units. Additionally, Grupo Financiero BBVA México has champions and dependencies, who work on actions focused on Culture, Leadership, Processes, Talent and Disability.

Since January 2021, the Rooney Rule was implemented in all internal and external promotion processes to increase the representation of women in the shortlists and promote gender equity in management positions.

Also, 17 group interviews were held with more than 200 people to detect the main barriers to growth in Grupo Financiero BBVA México, which allowed to launch initiatives to detect, provide visibility and develop female talent. Some of these initiatives are the transversal talent matrix, the Female Mentoring program and the Development Conversations to empower female talent.

An essential part of promoting the internalization of diversity and inclusion issues is raising awareness and training employees, so that:



- The D&I Board and Champions received training on Diversity.
- Started the Certification Module for the Recruitment team and TCBP on Diversity and Inclusion.
- Throughout the year, multiple events were held with more than 44 sessions where more than 15,000 employees registered; which include: International Women's Day, Pride Day, Non-Violence Against Women Day, Disability Day and the global Diversity Days.



The **total investment** in panels and webinars of the inclusion and diversity events was **MXN 1,623,777**.

## Disability

In 2021, in addition to working on Gender Equality, Grupo Financiero BBVA México has focused on the inclusion of men and women with disabilities. An accessibility diagnosis was carried out and pilots were started for the incorporation of individuals with hearing and motor disabilities.

During the year, training was carried out to learn the basics in "Mexican Sign Language" and employees were sensitized through a webinar called the "ABC of Disability".

In addition, Grupo Financiero BBVA México adhered to the decalogue of older adults of the National Commission for the protection and defense of Users of Financial Services (hereinafter "CONDUSEF"), which is a signed commitment to improve care and service to customers for older adults, and care protocols are being reviewed to ensure that they are inclusive of men and women with disabilities.

## Maternity and Paternity Leaves

To promote the strategy of inclusion and equity of new fathers and mothers, maternity and paternity leave was increased by four weeks, which is more than provided by law, as part of the formal process of monitoring maternity and paternity. This inclusive license considers all types of families; by adoption, with heterosexual parents, homosexual parents and single parents.

From preparation to reincorporation, Grupo Financiero BBVA México continues to strengthen maternity and paternity support:

- The gift kit was expanded to include three choice options and 845 kits were delivered during the year.
- Keynote presentations were made virtually for the School for Parents.

Similarly, Grupo Financiero BBVA México has seven lactation rooms distributed in its facilities in Torre BBVA, Parques Polanco, Tecnoparque, Data Processing Center and Torre Black, in Mérida.





## Activities for employees

Grupo Financiero BBVA México implements programs focused on prioritizing an adequate work-life balance. There are various initiatives with totally free access for employees that allow the development of new skills, foster the bond between employees and their families with the Group, stimulate networking, promote competitiveness and increase the attractiveness of the company for young people.

Additionally, the programs allow employees to enjoy a better quality of life; Some initiatives focus on cultural activities, such as dance, painting and theater, while others are part of union volunteering, with the participation of Grupo Financiero BBVA México's oratory and singing team and integration workshops.

## Family programs



### Summer Entrepreneurs

Program aimed at employees who have children between the ages of 17 and 25, where they are offered a diploma in "Innovation and Entrepreneurship," with a duration of 4 weeks. In 2021, 16 virtual sessions were held with 173 participants.



The **total investment** in the Summer Entrepreneurs program was **MXN 900,000.**



### Time organization workshops

Workshops in virtual format for the children of employees who attend middle school, high school and university in order for them to learn to manage their time. During the year, six sessions were held, reaching a participation of 486 young men and women.



The **total investment** of the time organization workshops was **MXN 214,425.**



## Values programs



### Values Day

It is a month in which recreational activities are carried out, as well as a specific day, at a global level to make employees aware of the relevance of GFBB values through a variety of tools that include workshops, videos and activities, among other. In 2021, the initiative was carried out in face-to-face locations, benefiting more than 29,442 individuals.



**Total investment of the Values Day program was MXN 1,987,640.**



### VIVA Award

Recognition given to employees who are worthy representatives for living the values of Grupo Financiero BBVA México on a day-to-day basis; in 2021, we added a total of 37,000 beneficiaries.



### Domestic Violence Hotline

This hotline allows all employees of Grupo Financiero BBVA México to ask questions and receive emotional guidance in cases of domestic violence. The hotline is attended by certified specialists in the field and is available 24 hours a day, 365 days a year, maintaining the confidentiality of all calls received.

## Cultural and sports activities

As part of the wellness strategy for Grupo Financiero BBVA México employees, different online initiatives were carried out:

- **Guided activities:** yoga, Latin rhythms, Arab dance, jazz and hip hop, among others.
- **Cultural activities:** photography, painting, stories, poetry, oratory, vocal musician, singing, regional dance, ballroom dance, sports dance and theater.
- **Integration workshops:** photography, public speaking and singing.
- **Recreational events at the national level:** artistic festival, Online Banking Games.
- **2021 BBVA Race**

In addition, a community was created on Facebook with greater flexibility of hours to allow employees to carry out their cultural and sports activities.

### Beneficiaries for cultural and sports activity in 2021

Activity	Beneficiaries
Online Banking Games 2021	73
2021 BBVA Race	9,300
Artistic festival	800
Directed online activities	365
Cultural activities	448
Facebook community	1,900
Integration workshops	200
Recreational events (end of the year dynamics)	2,265
Awards for experience	5,357



**Total investment in the 2021 BBVA Race was MXN 10,200,000.**



## Union Volunteering

Since 2017, Grupo Financiero BBVA México has carried out Bank Volunteering in coordination with the Quiera Foundation, which aims to join the greatest number of efforts and support the Institutions in the network of said Foundation as a guild.

Even though the Bank Volunteering had to be canceled in 2020 due to the COVID-19 pandemic, the #NoPodemosParar campaign was promoted, which sought to support the largest number of Quiera Foundation Institutions (QFIs) in their operation. However, this year, Grupo Financiero BBVA México carried out the first Virtual Banking Volunteer Program from May 7 to 17, 2021.

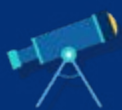
Grupo Financiero BBVA México participated in this initiative by making three videos, where the speaking and singing teams dedicated hours of work to entertain the children of the chosen Foundations and Associations. Through two storytellers and a medley of songs, we reached a large number of children, thus achieving the goal.



	2021
Participants	43
Volunteer hours	2,265
Beneficiaries	762



The **total investment** in the Association of Banks of Mexico Union Volunteer program was **MXN 12,017.50**.



### 2022 Goal

Make available to employees actions that help them improve their quality of life.







# Global Eco-Efficiency Plan

GRI 103-1, 103-2, 103-3, 301-1, 302-1, 302-2, 302-3, 302-4, 302-5, 303-1, 303-3, 303-4, 303-5, 305-1, 305-2, 305-3, 305-4, 305-5, 306-3 and FS1

To continue strengthening its commitment to the environment, BBVA established in 2021 the new 2021-2025 Global Eco-Efficiency Plan (GEEP) that seeks to continue promoting GFBB in its transition to a sustainable future. This plan defines three axes for managing BBVA's direct environmental impacts:

1. Reduction of consumption as the main lever to minimize the direct impact of BBVA's operation.
2. Awareness of employees and other stakeholders about the transition to a low-carbon economy.
3. Compensation of residual emissions through the acquisition of credits in Carbon Market projects to achieve zero net emissions.

## Pledge 2025

The objectives of the new GEEP 2021-2025 are part of BBVA's Climate Change Strategy and contribute to compliance with the 2025 Pledge. This defines two global objectives of increasing the consumption of renewable energy and reducing the carbon footprint:

### Renewable energy

Pledge 2025	RE100 Initiative
80% in 2025	100% in 2030

### Carbon footprint

Pledge 2025
-100% in 2025 in scope 1 and 2 emissions

The Global Sustainability Office (GSO) carries out monthly monitoring of the progress of the objectives both globally and by country, in order to maintain the transparency and effectiveness of BBVA's sustainability strategy.



Through the GEEP 2021-2025, specific objectives were established in terms of consumption, circular economy, carbon footprint and sustainable construction for Grupo Financiero BBVA México:

Direct Impact Management Levers	KPI	Goals as of 2025*	Units
Consumption	Renewable electricity	80%	MWh
	Electrical consumption	-5%	MWh
	Energy consumption	-5%	MWh
	Water consumption	-2.5%	m <sup>3</sup>
	Paper consumption	-5%	kg
Circular economy	Net waste	-2%	kg
Carbon footprint	Scope 1 and 2 emissions	-100%	tCO <sub>2</sub> e
Sustainable construction	Certified surface	4%	m <sup>2</sup>

\*Base year 2019.

## 2021 Results

### Sustainable construction

	2020	2021
ISO 14001:2015 certified buildings	6	6
LEED certified buildings	4	4
Number of occupants	13,062*	13,062*

\*Grupo Financiero BBVA México has a national total of 38,661 occupants in its buildings, of which 13,062 employees are in certified buildings.

### 2021 Progress\*

	2021 Achievement	2021 Goal
Certification	21%	21%

\*Base year 2019.



In 2021, the six corporate buildings have an ISO 14001:2015 certification.

## Energy

Grupo Financiero BBVA México's energy sources come from electricity –supplied by CFE and by a private company that supplies wind energy–, LP gas, natural gas and diesel.

### Sustainable constructions

	2016	2017	2018	2019	2020	2021	Unit
Electricity consumption by non-renewable sources	261,238	239,917	202,189	233,541	79,823	69,938	MWh
	940,456	863,701	727,880	840,748	287,362	251,777	GJ
Electricity consumption from renewable sources	N/A	14,321	54,074	61,677	201,347	210,823	MWh
	N/A	51,556	194,666	222,037	364,849	758,962	GJ
Electrical energy consumed per occupant	5.78	5.40	4.44	5.04	6.07	7.27	MWh/FTE
Total LP gas consumed	156,722	146,673	164,155	136,810	46,980	39,336	Liters
	3,758	3,805	4,284	3,571	1,227	1,028	GJ
Total natural gas consumed	63,892	67,083	68,148	68,862	34,898	39,210**	m <sup>3</sup>
	2,690	2,753	2,820	2,847	1,445	1,435	GJ
Total diesel consumed	331,810	200,451	279,990	310,997	291,026	285,939	Liters
	12,096	7,086	10,631	11,809	10,964	10,773	GJ
Total gasoline consumed *						443,912	Liters
						14,712	GJ
Total R410A refrigerant consumed*						9,261	kg
Total R407C refrigerant consumed*						230	kg
Total R438A refrigerant consumed*						23	kg
Total R22 refrigerant consumed*						614	kg

Scope: Grupo Financiero BBVA México.

1. The total number of occupants is considered as the average number of employees of Grupo Financiero BBVA México in 2021, with a value of 38,661 employees.

2. Figures as of the end of 2021.

3. As of 2021, total diesel consumption includes use at Grupo Financiero BBVA México facilities, and in GFBB vehicles.

4. The annual data on electricity consumption of the Real Estate Database of Grupo Financiero BBVA México does not consider some locations that are not part of the centralized collection agreement with CFE, the energy consumption of which is unknown, among other aspects, because it is included as part of the rent of the property.

5. For the calculations of the consumption of LP gas, diesel and gasoline in 2021, we used the calorific values of the "List of fuels and their calorific values (CONUEE) that will be used for the report to RENE 2021".

6. As of 2021, the electrical energy consumed per occupant is calculated only on the average number of employees. In previous years, the calculation included the sum of the average number of employees and external occupants.

\* Because the GEPP includes the consumption of gasoline and refrigerants, it begins with its report and disclosure.

## 2021 Progress\*

	2021 Achievement	2021 Goal
Renewable electricity (%)	75.00%	72.00%
Electricity consumption (MWh)	-4.81%	-1.50%
LP gas consumption (liters)	-71.25%	-10.00%
Natural gas consumption (m <sup>3</sup> )	-43.06%	-10.00%
Diesel consumption (liters)	-8.06%	-2.00%

\*Base year 2019.



In 2021, **75% of the electricity** consumed by Grupo Financiero BBVA México came from **renewable sources**.

## Emissions

## Total emissions generated

	2016	2017	2018	2019	2020	2021	Unit
Direct CO <sub>2</sub> emissions (scope 1)	1,314	881	1,161	1,203	935	22,847*	Tons
Indirect CO <sub>2</sub> emissions (scope 2)	117,838	111,223	94,547	112,333*	36,647	27,863	Tons
Indirect CO <sub>2</sub> emissions (scope 3)	9,686	10,599	16,436	13,958	2,476	2,510	Tons
Total CO <sub>2</sub> e emissions	128,855	122,703	112,144	114,520	40,058	53,220	Tons
Total CO <sub>2</sub> per occupant	2.87	2.76	2.46	2.47	0.89	1.38	Tons / occupant

\*In 2021, the use of refrigerants was included in the total scope 1 emissions.

Scope: Grupo Financiero BBVA México.

1. The calculation of the total CO<sub>2</sub> emitted is the result of the sum of scope 1 emissions (fossil fuels and use of refrigerants from 2021), scope 2 (electricity) and scope 3 (air travel).
2. To calculate the emissions, the emission factors of the European Environment Agency were used.
3. The total number of occupants is considered as the average number of employees of Grupo Financiero BBVA México in 2021, with a value of 38,661 employees.
4. Figures as of the end of 2021.
5. As of 2021, the total CO<sub>2</sub> per occupant is calculated only on the average number of employees. In previous years, the calculation included the sum of the average number of employees and external occupants.



2021 Progress\*

	2021 Achievement	2021 Goal
Total emissions (tCO <sub>2</sub> e)	-100%	-100%

\*Base year 2019.

Compensation of emissions

In order to reduce the carbon footprint, compensation bonds were purchased from different projects with the following characteristics:



56,853.02 tCO<sub>2</sub>e compensated in total.

Type of project	Location	Compensation (tCO <sub>2</sub> e)
Scoel' te agroforestry, reforestation and sustainable forest management activities	Chiapas, México	20,000.00
Conservation of the Lacandona forest	Chiapas, México	1,800.00
Forestal Weyerhaeuser, Guarané	Uruguay	5,000.00
Capture of methane in landfill	Durango, México	2,437.30
Landfill Gas (LFG) Management and Disposal	Guanajuato, México	6,128.17
Wind power	Oaxaca, México	15,477.14
Afforestation and reforestation	Nayarit, Tabasco, Chiapas; México	6,010.41

Renewable energy certificates

In 2021, 110,000 renewable energy certificates were purchased in order to advance the transition to clean energy sources. This value corresponds to 100,000 MWh.

Kilometers of air travel

	2020	2021	Unit
Sections less than 500 km	1,567,433	573,691	km
Sections between 500 and 3,700 km	9,901,377	4,940,225	km
Sections greater than 3,700 km	2,898,559	1,401,649	km
<b>Total</b>	<b>14,367,369</b>	<b>6,915,564</b>	<b>km</b>



## Water

		2016	2017	2018	2019	2020	2021	Unit
Water withdrawal	Pipe water*	N/A	N/A	56,495	52,440	10,676	445**	m <sup>3</sup>
	Municipal water*	N/A	N/A	N/A	N/A	775,708	693,255	m <sup>3</sup>
	Total extracted water	624,359	731,840	471,435	828,553	786,384	693,700	m <sup>3</sup>
	Extracted water by occupant	13.81	16.44	10.35	17.89	17.00	17.94***	m <sup>3</sup> /FTE
Water discharge*	Municipal drainage	N/A	N/A	N/A	N/A	750,060*****	659,240.38	m <sup>3</sup>
	Treatment plants	N/A	N/A	N/A	N/A	36,324	34,459****	m <sup>3</sup>
Water consumption*	Total annual water consumed	N/A	N/A	N/A	N/A	823,008*****	728,158	m <sup>3</sup>

\*Reporting update in accordance with the new GRI 303 (2018) requirements as of 2020.  
 \*\*Corresponds to the value of Torre BBVA.  
 \*\*\*Corresponds to water consumed per employee.  
 \*\*\*\*Corresponds to the amount of water reused by Grupo Financiero BBVA México.  
 \*\*\*\*\*The data reported for 2020 is corrected with the new calculation methodology for the 2021 data.

Scope: Grupo Financiero BBVA México.

1. The total number of occupants is considered as the average number of employees of Grupo Financiero BBVA México in 2021, with a value of 38,661 employees.
2. Figures as of the end of 2021.
3. The annual data on water consumption in the Real Estate Database of Grupo Financiero BBVA México does not consider some locations whose water consumption is unknown, among other aspects, because it is included as part of the property's rent.
4. The total water consumption in 2021 corresponds to the sum of the total water extracted and the water reused in the treatment plant.
5. As of 2021, extracted water by occupant se is calculated only on the average number of employees. In previous years, the calculation included the sum of the average number of employees and external occupants.
6. The volume of water discharged to the municipal drainage corresponds to the total water extracted less the water reused in treatment plants.

### 2021 Progress\*

	2021 Achievement	2021 Goal
Water consumption (m <sup>3</sup> )	-12.12%	-0.50%

\*Base year 2019. In 2019, the volume of water extracted is considered.



The **recycling of rainwater and wastewater** in Torre BBVA, Parques BBVA and the Data Processing Center (DPC) allows the treated water to be used in restrooms, cooling towers, water mirrors and gardening.

## Paper and Waste

### Paper consumption

	2016	2017	2018	2019	2020	2021	Unit
Total paper consumed	1,769,841	2,480,687	1,662,173	1,246,244	851,989	866,824	kg
Total paper consumed per occupant	39.17	55.72	36.51	26.9	18.39	22.42	kg/FTE

Scope: Grupo Financiero BBVA México.

1. The total number of occupants is considered as the average number of employees of Grupo Financiero BBVA México in 2021, with a value of 38,661 employees.
2. Figures as of the end of 2021.
3. As of 2021, the total amount of paper consumed per occupant is calculated only on the average number of employees.  
In previous years, the calculation included the sum of the average number of employees and external occupants.

### 2021 Progress\*

	2021 Achievement	2021 Goal
Total paper consumption (kg)	-30.46%	-1.00%



**99.00% of the paper was recycled in 2021.**

\*Base year 2019.

### Managed waste

	2016	2017	2018	2019	2020	2021	Unit
Non-hazardous waste	954,115	954,115	1,137,588	1,125,661	366,862	252,201	kg
Hazardous waste	6,085	6,085	16,202	18,167	936	15,751	kg

Scope: Six buildings that are part of the Environmental Management System of Grupo Financiero BBVA México

1. Figures as of the end of 2021.
2. Due to the gradual return of employees to headquarters and branches after the pandemic, in 2021 the generation of waste increased.

### 2021 Progress\*

	2021 Achievement	2021 Goal
Total waste (kg)	-76.57%	0.00%



**100% of the waste generated was valued in 2021.**

\*Base year 2019.

## GEEP Dashboard and Carbon Footprint

With the aim of strengthening the consumption management of Grupo Financiero BBVA México, in 2021 the "Global Eco-Efficiency Plan and Carbon Footprint Dashboard" was developed. This is a tool that strengthens the reporting methodology for environmental indicators and allows graphical and intuitive consultation of the GFBB consumption status.

Based on an exercise in transparency, accessibility and accuracy, the Dashboard integrates four main sections and features:

1. Contains a glossary with the definition of specific terms, which allows easy reading and ensures understanding of the content by any user.
2. Displays the annual and 5-year progress of the indicators with respect to the goals of the Global Eco-Efficiency Plan.
3. Includes a section with the carbon footprint in detail; that is, the indicators that make up each of the scopes and their equivalence in CO<sub>2</sub> are shown, in order to continuously know the impact generated.
4. It incorporates a "zoom" function to allow a deep analysis of the information, and facilitate the identification of atypical behaviors and trends; as a result, it is possible to define specific strategies for the fulfillment of the objectives.





# Responsible Suppliers and Purchases

GRI 102-9, 102-10, 412-1, 412-3 and FS1

Grupo Financiero BBVA México seeks to create value in a sustainable manner through its entire supply chain; therefore, GFBB's relationships with its suppliers are governed by a series of documents that extend GFBB's ethical, social and environmental responsibility to this stakeholder group. These documents are available in the supplier portal for consultation:



Code of  
Conduct



Code of Ethics  
for Suppliers



Responsible  
Purchasing Policy



Corporate Standard for the  
Acquisition of Goods and  
Engagement of Services

For more information, go to:

<https://suppliers.bbva.com/>

<https://suppliers.bbva.com/compras-responsables/>



In 2021, **96.37%** of active **suppliers** are **Mexican**, **2.66%** are **Spanish**, **0.80%** are from the **United States**, and **0.17%** are **other** nationalities.

## New Evaluation of Suppliers

2021 was a year of innovation and changes towards continuous improvement in the area of Responsible Suppliers and Purchases, since a new methodology was implemented at Group level during the year to evaluate all BBVA suppliers. The new methodology consists of a corporate scheme for assessing the Risk Level, which provides for the common criteria for all of BBVA and which makes it possible to assess suppliers with which it is currently active and, of course, all those with which it is going to establish a relationship in the future.

As specified in the Standard for the Acquisition of Goods and Engagement of Services, this evaluation applies only to manageable expenses within and outside the Purchasing perimeter.

Within this process, suppliers are evaluated through the following modules to obtain an individualized evaluation for each one, defining their level of risk.

## Evaluation modules



The final result of the supplier will be determined by the level of risk (low, medium or high), as well as by the evaluation opinion which can be Passed or Failed, which replace the sanctions of the previous model.

At the end of 2021, all suppliers of Grupo Financiero BBVA México were integrated into this new process, however, the Supplier Homologation process was carried out in parallel with this new evaluation. Starting in 2022, they will be reported based on the new evaluation system.

## Homologation of Suppliers

This is a review process through which compliance with supplier approval criteria is verified based on the provisions of the previous Corporate Regulations. Suppliers that provide goods and/or services to Grupo Financiero BBVA México are subject to this process according to three criteria:

1. The level of annual spending of the supplier taking as a reference the billing and/or the amount of awards made or planned.
2. The potential business impact of the provider's services and/or products.
3. New negotiations between suppliers and GFBB, whose relationship is equal to or greater than two years.

The review analyses different aspects, including:

- Legal
- Financial
- Tax
- Laboral
- Internal control
- Reputational
- Technical
- Regulatory
- Corporate social responsibility



**+6% of homologated suppliers in 2021 compared to 2020.**

Supplier homologation	2019	2020	2021
Total number of suppliers that entered the homologation process	2,026	2,744	3,514
Number of suppliers subject to homologation	1,768	2,512	2,668
Percentage of purchases from suppliers that have participated in the homologation process	96%	98%	99,54%*
Number of suppliers that have not passed the homologation process (Not homologated)	84	222	242
Number of suppliers with a remediation plan in the homologation process (without penalty)	13	10	3**
Total active suppliers at the Grupo Financiero BBVA México level	8,104	7,546	6,297

\*To determine this percentage, only suppliers that meet the applicable criteria of the homologation process and those awards made during the 2020 period are considered without considering regularizations.

\*\*These suppliers are given an additional period to mitigate any risk or observation detected during their review or the user area decides on the continuity of the relationship with the supplier. Information at the end of November 2021.

In 2021, we obtained the results of the supplier quality survey carried out in 2020, where we received a rating of 81/100 points.

## Supplier mailbox

If there is any incident in the provisioning process or it is required to communicate any doubt, comment or suggestion, the applicant or contact person from the Purchasing Department can be contacted directly. If additional attention is required, it is possible to send the incidence through the following link:

<https://bbva-suppliers.appspot.com/presencia-bbva/>.

Similarly, any action or situation related to Grupo Financiero BBVA México that may go against the legal provisions or the standards of the Code of Ethics for Suppliers must be reported by the supplier through the Whistleblower Channel.