# Responsible value chain

Grupo Financiero BBVA México is committed to creating responsible, sustainable and inclusive value for its stakeholders and particularly for its customers, for whom it continually strives to improve their experience and satisfaction through innovative, safe and high-quality products and services. With its employees, it focuses on providing a safe and diverse work environment where they can develop professionally. With the environment, the commitment is to minimize the negative impact through the Global Eco-Efficiency Plan. And with the supply chain, to rigorously evaluate its suppliers so that they maintain practices aligned with BBVA México's sustainability strategy.



## Seamless experience

As in previous years, GFBB maintained the goal of providing a seamless customer experience. To achieve this, employees received the necessary tools and training to provide exceptional and tailored service. The goal is to have employees who are sensitive to customer needs and capable of offering solutions tailored to each interaction.

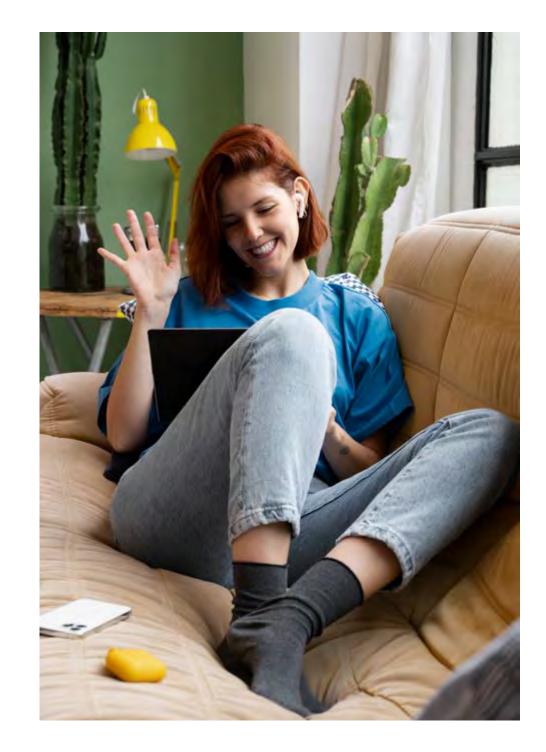
#### **Quality and customer service**

Grupo Financiero BBVA México uses an index based on a survey in which, on a scale of 0 to 10, the degree to which customers would recommend the bank is measured. This tool is fundamental for improving financial products and services, as well as aligning them with customers' needs. Thanks to this method, it has managed to increase customer trust and be recognized as one of the safest and most recommendable banks in the country.

## Open market recommendation index

In addition to the quality index and customer service, brand perception is measured through the open market recommendation index. In 2022, GFBB maintained the first position in this annual average index for Commercial Banking, Government and Commercial Banking and different channels, achieving recognition as a leader in these segments.

Open market recommendation index					
Business or channels	Points above the nearest competitor				
Commercial Banking	+27				
Corporations and Government Banking	+29				
SME Banking	-1				
Telephone Banking	+8				
Mobile Banking	+24				
ATMs	+27				



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#### Internal customer recommendation index

In addition to the Open Market Recommendation Index, surveys are conducted, mostly electronically, which has allowed us to increase the scope to include the opinion of employees in the continuous improvement process. The evaluation is carried out through profiled surveys via e-mail that measure the perception of the Commercial Networks on the service received from internal suppliers in customer service.

The Net Recommendation Index (IReNe) is measured monthly and a consolidated figure is presented at the end of the year. In 2022, the cumulative IReNe was 66, 26 points above second place.

Customer perception				
Banking	2021 vs. 2022 Change			
Commercial Banking	+3			
Wealth and Private Banking	-1			
SME Banking	+12			
Corporations and Government Banking	+4			
Mortgage Banking	+3			
Consumer Finance	+3			

Internal employee perception				
Banking	2021 vs. 2022 Change			
Commercial Banking	-1			
Wealth and Private Banking	-3			
SME Banking	-1			
Corporations and Government Banking	-3			
Mortgage Banking	-4			
Consumer Finance	+5			

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#### **Specialized Customer** Service Unit (UNE)

SASB FN-CF-270a.4, FN-IN-270a.2

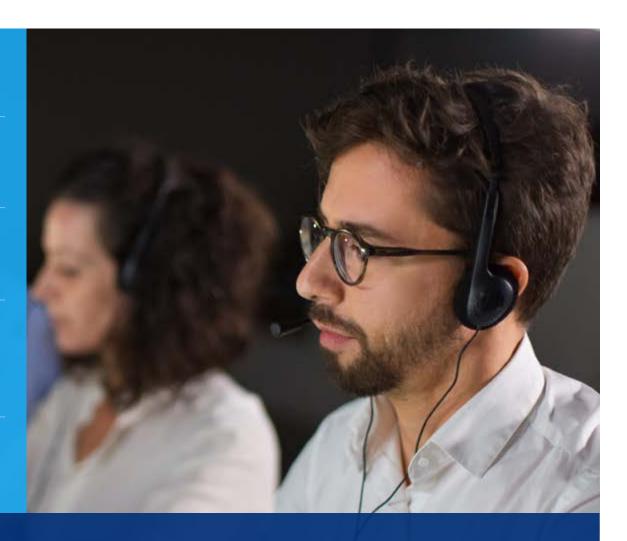
To ensure customer satisfaction and well-being, BBVA México offers a channel where complaints and claims can be submitted. The Specialized Customer Service Unit (UNE) is in charge of guaranteeing an optimal resolution, through timely follow-up to address requests. This customer feedback is essential to improve the bank's customer service, services and products.

In 2022, 24,059 claims were filed, a decrease of 5,34% with respect to 2021. The average days to resolve claims remained the same as in 2021, at 7 days.

When customers require advice or filing a complaint, service is provided directly at BBVA México's corporate offices. In 2022, 1,137 customers were served in Torre Parques Polanco and 862 in Guadalajara.

Also, a historic result was achieved in the User Service Performance Index (IDATU) with a score of 9.98, placing GFBB in 1st place in the G7. In addition, BBVA México obtained 1st place in annual G9 favorability with the National Commission for the Protection and Defense of Financial Services Users (CONDUSEF).

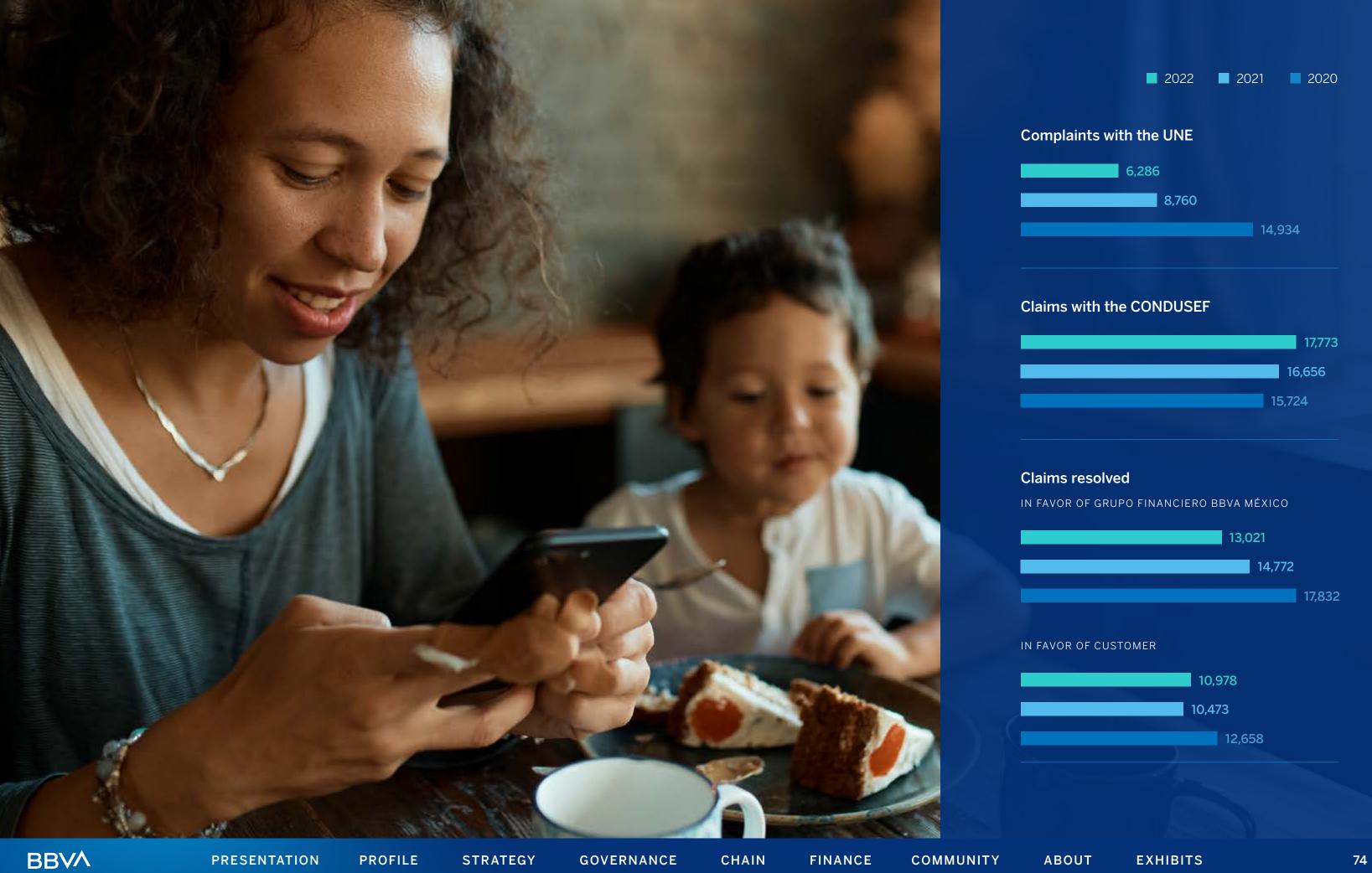
- National e-mail une.mx@bbva.com
- National call center 800 112 2610
- International call center 55 1998 8039
- Webpage www.bbva.mx/personas/centro-de-ayuda/ quejas-y-reclamos.html
- **Corporate offices** Mexico City and Guadalajara



Grupo Financiero BBVA México is ranked 1st in the G7 with a historical score of 9.98 in the Customer Service Performance Index (IDATU).

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## Innovation and digital transformation

In recent years, BBVA México has invested in stateof-the-art technology to guarantee the security of customer data and the confidentiality of transactions. These advances seek to offer a more agile, efficient and secure banking experience, both for online transactions and for telephone and face-to-face services.

By focusing on innovation, technology and continuous improvement,
BBVA México seeks to maintain its leadership position in the Mexican financial market.

#### Opening of 100% digital accounts

This year, 1.6 million 100% digital accounts were opened for previously unbanked customers, thus contributing to financial inclusion.

#### **Digital Economy**

In 2022, BBVA launched the first Investment Fund specialized in Blockchain and Digital Economy, the first with these characteristics offered by a bank in the country to all types of investors and can be purchase from a instrument through the BBVA México App. The BBVADIG Investment Fund offers exposure based on three general concepts of Blockchain and Digital Economy: Fintech, Web3 and Tokens.

#### Apartados

During 2022 we continued to consolidate the Apartados functionality of the BBVA México App, our tool that allows to organize money in up to seven "electronic envelopes," separating their recurring expenses, such as rent, tuition and electricity, among others. With these initiatives we encourage savings among our more than 28 million customers.



**Remote Banking** enables customers to make informed decisions and do more, with less effort.

#### **BBVA's Megatendencias Fund**

BBVA México added the Megatendencias Fund (BBVAMT) to its investment catalog, which is made up of three main pillars or categories: Planet Earth, Technology and Demographics, investing in global companies that are attractive for their future economic momentum. This fund is aimed at all types of investors and can be accessed through the BBVA México App or the website.

#### **Customer relationship models**

For several years, Grupo Financiero BBVA México has promoted Remote Banking to provide customers with a seamless experience without the need to visit branches. During 2022, we will continue to promote personalized products leveraged on technology such as:

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- Life and home insurance
- Non-preapproved credit Consumer and Credit Card Renewal of investments
- Pre-approved auto loan
- Pre-approved mortgage loans

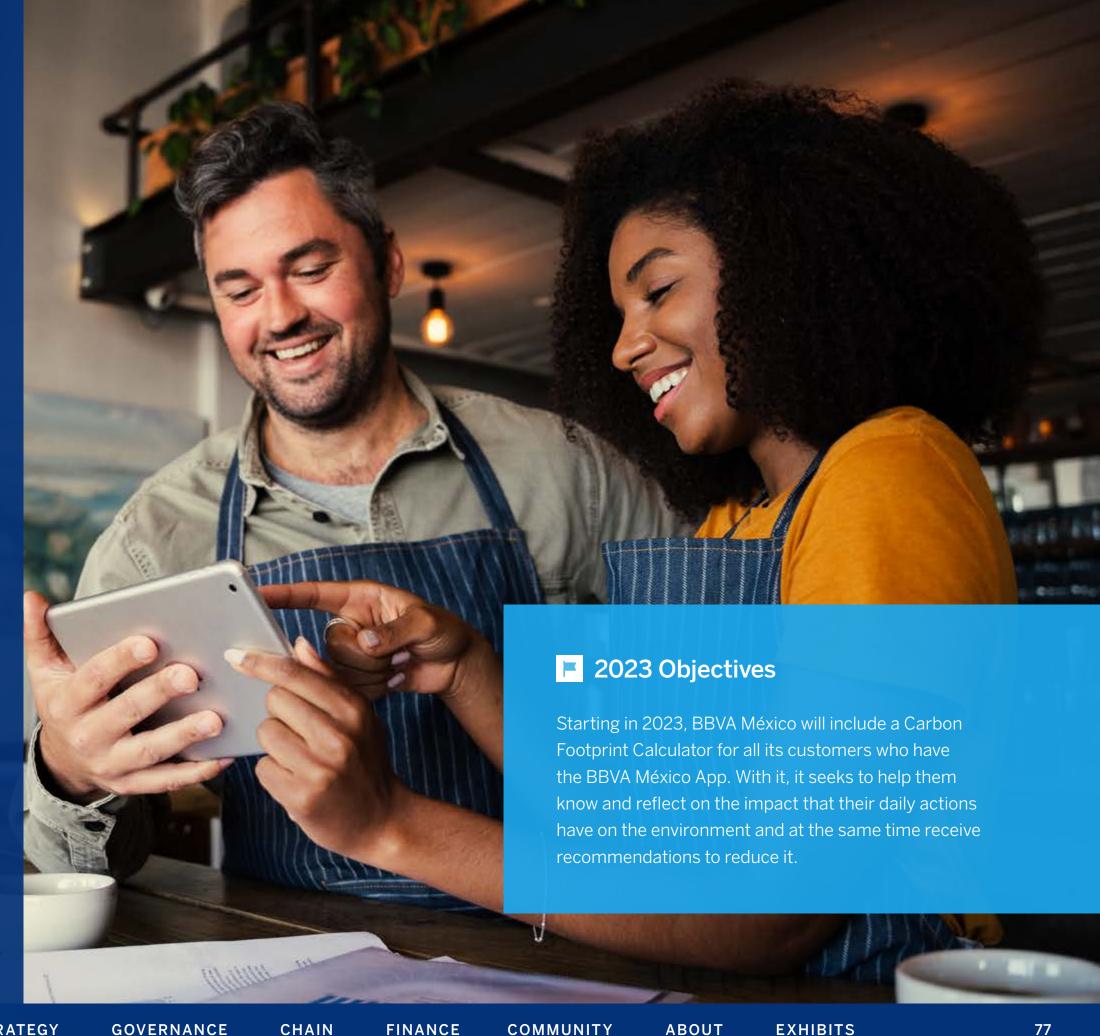
#### **Digital banking for SMEs**

The SME strategy of Grupo Financiero BBVA México relies on Banca de Barrio as one of its pillars. This initiative provides attractive solutions in finance and digitization to boost the banking penetration and formalization of small and medium-sized companies in Mexico. In 2022, Banca de Barrio was deployed through 3,800 specialized executives that have allowed increasing the customer base by more than 165 thousand since 2020, placing 140 thousand new POSs, with the attraction of 412 thousand new payrolls and the underwriting of insurance in more than MXN 2,000 million to insure any type of damage.

It is worth noting that in 2022, BBVA México and Coparmex entered into an alliance to benefit and support more than 35,000 SMEs in the country that will be able to choose new sales channels for their business and collect payment remotely, either through POS terminals, digital payment with CoDi and payment link with the BBVA Empresas App.

#### **BBVA App for companies**

Starting in 2022, BBVA México made available to companies the dispersion of payments and payroll at any time and from anywhere through its internet banking service BBVA Net Cash and by authorizing it from their cell phones with the BBVA Empresas app.

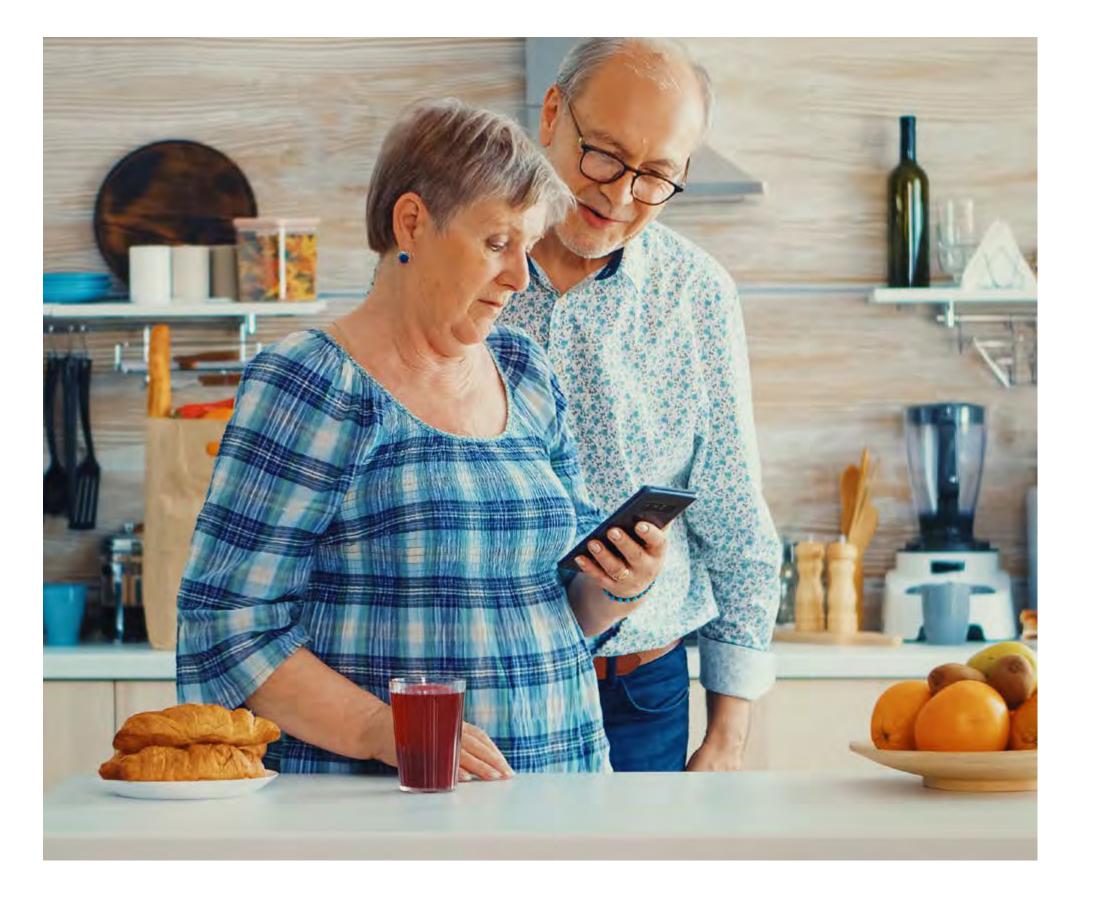


## Transparent, Clear and Responsible (TCR) Communication

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

Transparent, Clear and Responsible (TCR) communication establishes basic criteria for action and guidelines necessary to apply the maximum possible simplicity in the communication of products and services and at all points of contact with customers and stakeholders using the following channels:

Commercial documents
 Public web
 Digital solutions
 Customer service
 Campaigns



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#### **TCR Principles** Clear communication Responsible communication **Transparent communication** It must be honest, always oriented to the It must be honest, stick to the facts and It must be direct and understandable, in order customer's interests, and committed to to present the characteristics of the product always be based on the truth, avoiding all information that could be misleading and or service in an agile and precise manner, and the elimination of all exclusion, promoting the making of unwanted decisions: complete, that is, adequate and sufficient for financial education and the development of the communities where it operates: correct and responsible decision making. • Provides the customer with all relevant information • Employs a good structure and Accompanies the customer Gives equal visual relevance to advantages/ uses visual elements to facilitate • Promotes the customer's financial health benefits and risks/costs/requirements comprehension and navigation • Ensures that the main message is valid • Gives the customer control over • Makes sure that the graphic elements for the majority of the audience their relationship with the bank give a realistic and intuitive image • Keeps in mind that relevant information • Uses responsibly the customer's personal data • Uses clear language (no varies according to customer profile, technicalities, but precise) • Promotes change towards a time of process and product greener and fairer future • Limits the use of small print as much as • Uses the right channel: the one that possible (when used, make it clear) allows to tell what is relevant • Promotes accessibility. In audiovisual pieces,

uses subtitles and locution when relevant

In addition, we adhere to the Transparency Standard for product advertising of Grupo Financiero BBVA México, which provides for the obligations of GFBB with respect to any communication or advertising of the products it offers to customers or users. It also allows us to apply the behavioral guidelines in connection with:

- Compliance with applicable laws and regulations in a complete and transparent manner, in line with the trust that shareholders and customers place in GFBB.
- The use of clear and truthful information to communicate in a transparent manner both the characteristics and the risks of products and services.
- Not conditioning the granting of products and services to the obtaining of personal benefits or advantages, among other guidelines.

During the year, more than 100 collaborations were developed by Scrum teams of the Digital Factories of Business Development and Corporate Banking, in which the TCR principles are applied in digital solutions.

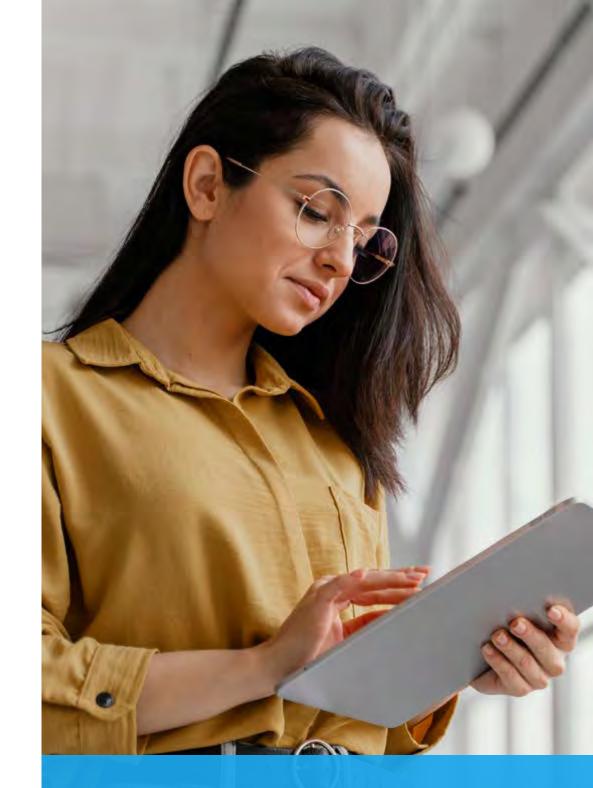
In 2022, 500 online TCR awareness and training interactions were conducted at BBVA.

**100% of the significant categories** of products or services are covered and evaluated in relation to to compliance with TCR Communication procedures.

In addition, during 2022, GFBB has focused on designing solutions for people with visual, hearing, motor or cognitive disabilities, 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 2022 show that BBVA is a 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 was ranked 1st for its TCR score in the **Recommendation Index**, with a score of 51.77.



2023 Objective

To give continuity to the TCR practices enriched with the application of Behavioral Economics models and reinforced by the follow-up of the integrity lines in customer and user service.

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## Security, Privacy and Customer Protection

GRI 3-3, 418-1 SASB FN-CF-230a.3, FN-CB-230a.2, FN-CF-220a.1, FN-CF-220a.2

#### **Data Protection Office**

In 2021, Grupo Financiero BBVA México established the Data Protection Office (DPO) to ensure the privacy, security and protection of its customers.

The DPO is responsible for verifying that each initiative involving the processing of personal data has adequate administrative, technical and physical security measures to protect the data and ensure its confidentiality, integrity and availability. In addition, it works hard to ensure compliance with personal data regulations under three typologies.

#### Administrative security

The mechanisms employed include the creation of policies, procedures and training and communication actions that enable employees to comply correctly with the law.

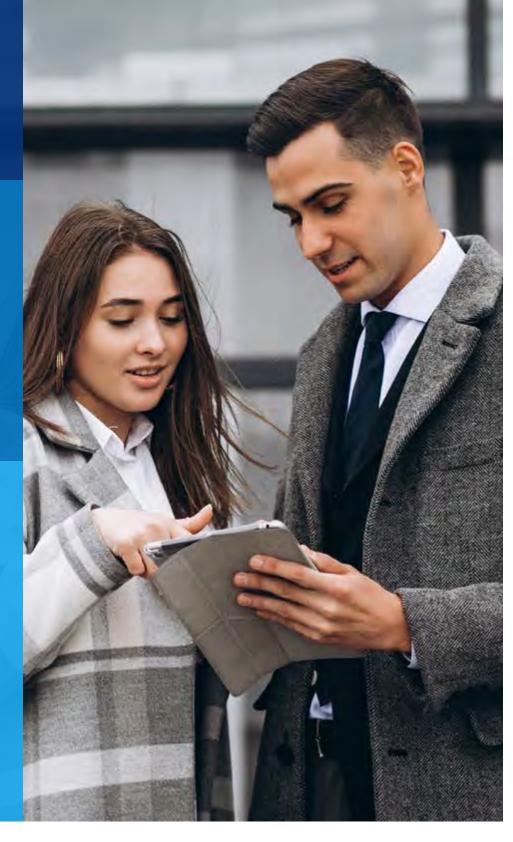
#### **Technical security**

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

#### **Physical security**

Actions and mechanisms to protect the physical environment of personal data and the resources involved in its processing are verified. Examples include preventing unauthorized access to personal data or unauthorized departure of any mobile or portable resource outside the organization.

In addition, the DPO focuses on protecting the rights of the holders of personal data, avoiding any type of damage, loss, alteration, destruction or unauthorized access to them.



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#### Data security and protection

In the area of privacy and information security, the following actions were taken this year as part of BBVA México's continuous improvement process:

- Improvement of the ARCO Rights process for customers and users in order to create a much more agile and technological process outside branches.
- 2. Restructuring of Privacy Notices that allow for transparency of the data BBVA collects from its customers, as well as full compliance with the principle of information provided by the Federal Law for the Protection of Personal Data in Possession of Private Parties.
- 3. Creation of the Data Privacy Week, which allowed us to have closer contact with employees and customers in relation to awareness of personal data, as well as the positioning of the DPO as the area responsible for ensuring compliance with regulations on personal data.
- **4. Creation of the DPO Community of Practice**, where monthly training talks were given to BBVA employees on various topics of impact related to personal data.
- **5.** Adequate results in the audit reviews, as well as **Compliance Testing** performed to DPO.

**6. Review, approach and training to suppliers** that treat personal data.

Grupo Financiero BBVA México considers it essential to raise the awareness of all its employees on privacy and personal data protection issues in order to guarantee information security. To this end, awareness campaigns were carried out, including:

- 1. Data Privacy Week. A massive awareness campaign was created that included more than a thousand employees and customers connected in different webinars, in addition to a podcast in which the regulator was present to raise awareness among customers regarding personal data.
- 2. More than 60 periodical publications through all institutional channels aimed at the branch network and central areas (Banca al día, Red al día, Wiki Red, Para Mí, HDP and Somos), as well as at customers and users.

We carried out the institutional regulatory course on **Personal Data Protection**, and 41,293 employees successfully completed it.



#### Personal Data Protection Mailbox

To allow customers to report any type of complaint, comment or situation related to the protection of customer and user data, BBVA Financial Group makes available the Personal Data Protection Mailbox.

proteccion de datos per sonnales mx@bbva.com

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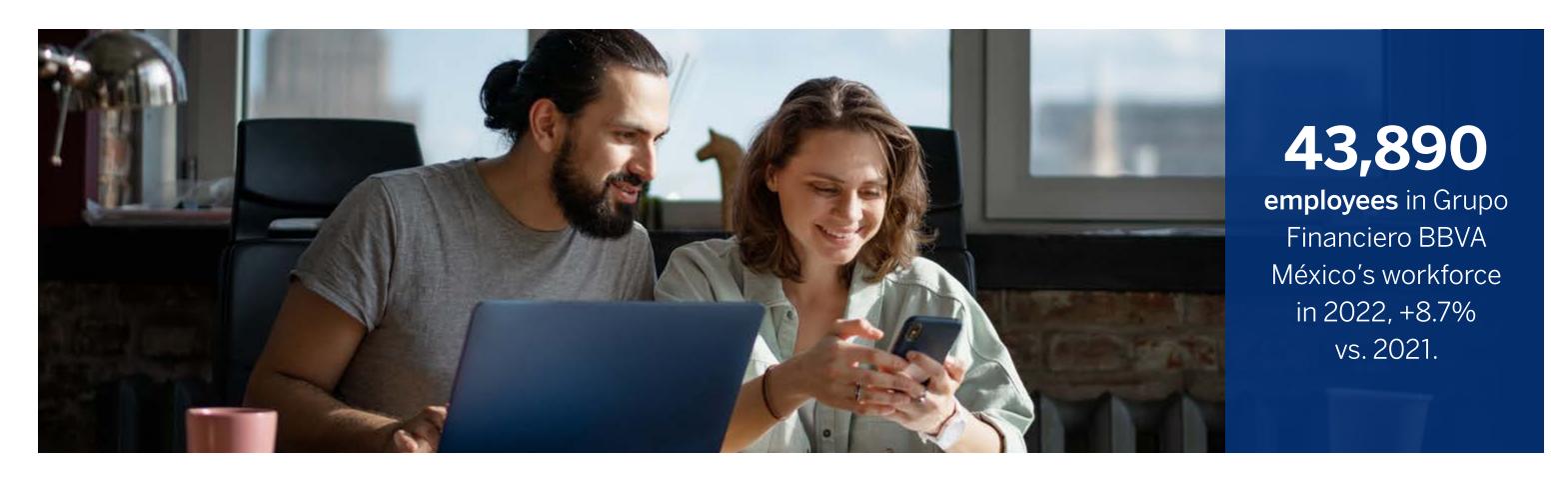
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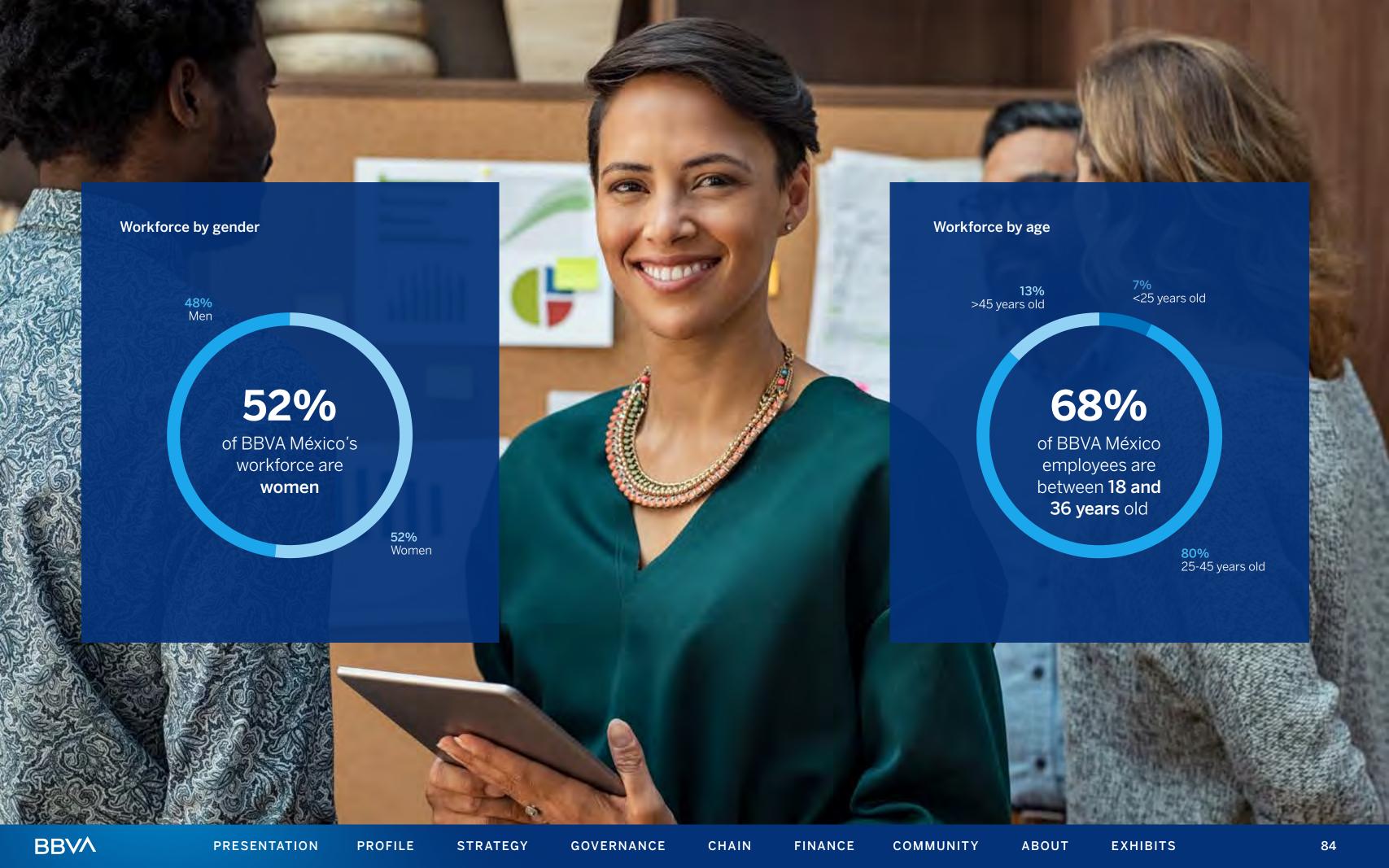
# Responsible commitment to employees\_\_\_\_

GRI 2-7, 2-30, 3-3, 401-1, 401-3, 405-1 SASB FN-IB-330a.1, FN-AC-330a.1, FN-MF-270a.4, FN-CF-270a.1



Workforce by gender						
	202	20	20	21	20	22
Women	19,924	53%	21,172	52%	22,644	52%
Men	17,334	47%	19,211	48%	21,246	48%
Total	37,2	258	40,3	383	43,8	390

Workforce by age						
	2020	2021	202	22		
<25 years old	9%	8%	3,283	7%		
25-45 years old	78%	78%	34,983	80%		
>45 years old	13%	13%	5,624	13%		



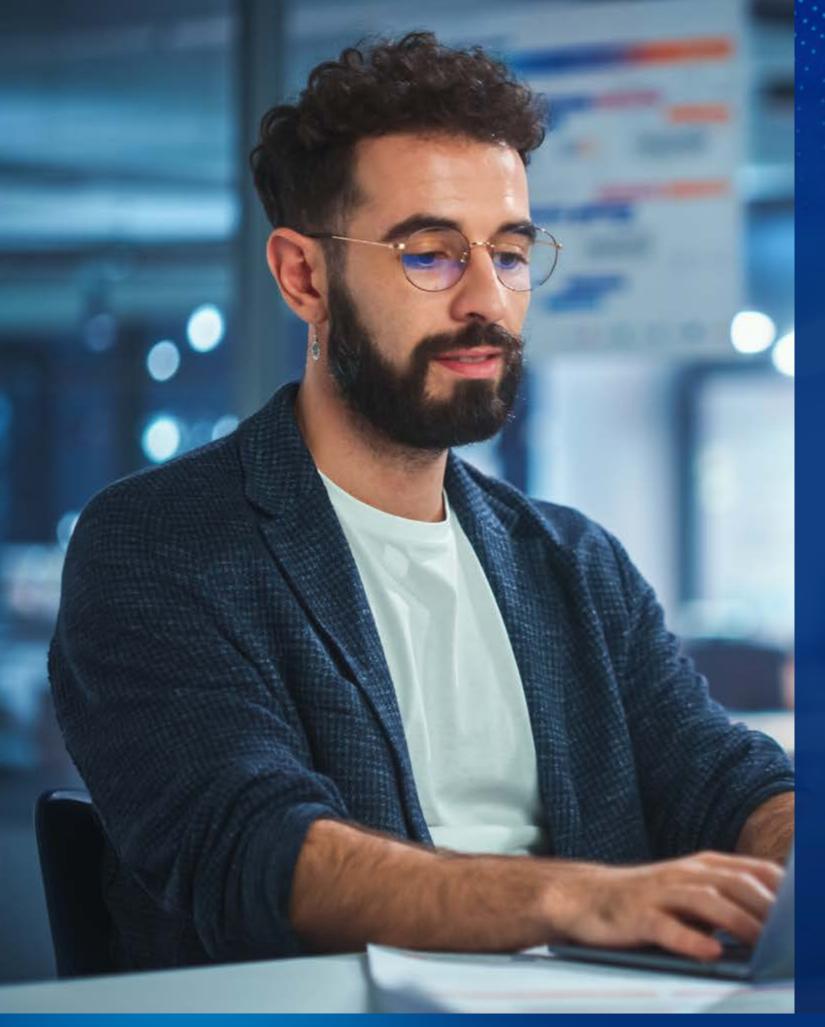


Workforce by type of contract and gender							
	2020		2021		2022		
	М	W	M	W	М	W	
Full-time contract	16,300	18,958	17,776	19,876	19,249	20,933	
Temporary work contract	1,006	952	1,429	1,285	1,997	1,711	

Workforce by shift and gender							
		20	2020 2021		21	2022	
		М	W	М	W	M	W
Full-time		16,300	18,956	19,211	21,171	21,245	22,644
Part-time		0	2	0	1	1	0

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Employees by labor category and gender						
	20	20	20	21	2022	
	M	W	M	W	M	W
Management committee and corporate directors	39	4	34	4	37	4
Executives	109	33	105	35	95	34
Middle management	3,658	2,700	4,014	2,978	4,865	3,515
Specialists	2,952	3,029	4,039	3,801	5,035	4,446
Sales force	5,523	6,062	5,292	5,916	5,256	5,888
Base positions	5,035	8,088	5,708	8,431	5,958	8,757
Other positions	0	0	2	6	0	0

22% of management positions in Grupo Financiero BBVA México are **held by women**.

Unionized employees by gender						
	2019	2020	2021	2022		
Men	4,903	4,653	5,411	5,433		
Women	8,035	7,669	8,209	8,308		
Total	12,938	12,322	13,620	13,741		

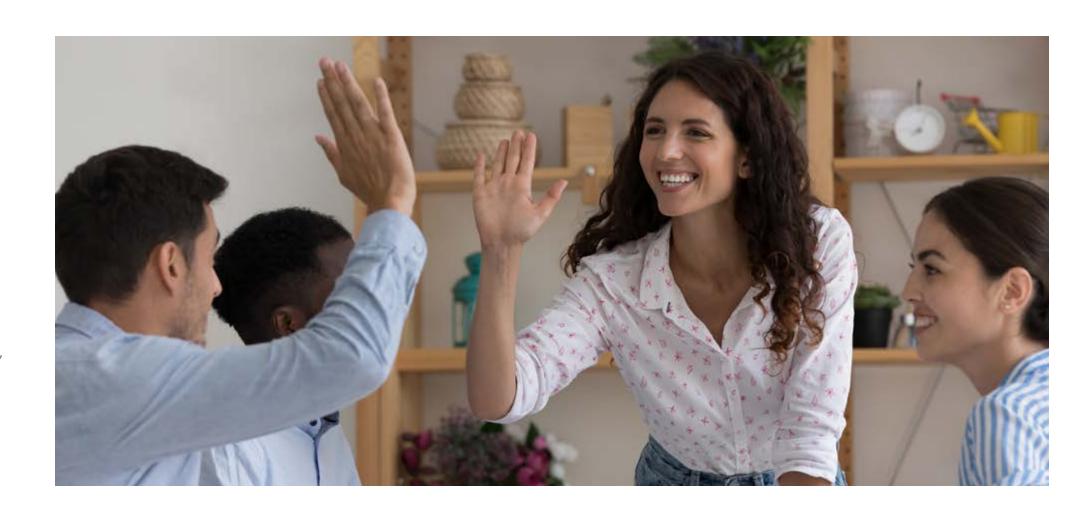
**31%** of Grupo Financiero BBVA México's employees are unionized.

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#### **Talent attraction**

GRI 3-3, 404-2, 404-3

The human capital of BBVA México is fundamental in delivering excellent financial services and seamless customer experiences. To integrate committed and innovative individuals into the workforce, the value proposition includes attractive compensation and benefits, constant training and development, a positive work environment, and respectful and inclusive work spaces.



New hirings by gender and age						
	20	20	20	21	20	22
	М	W	M	W	M	W
<25 years old	535	638	931	947	830	772
25-45 years old	1,612	1,374	3,594	2,968	3,363	2,753
>45 years old	42	21	276	146	170	83
Total	4,2	222	8,8	862	7,9	71

Employee departures by gender and age						
	20	20	20	21	20	22
	М	W	M	W	M	W
<25 years old	364	406	492	490	300	289
25-45 years old	1,870	1,786	2,849	2,793	1,776	1,576
>45 years old	185	143	391	278	539	476
Total	4,7	<b>'</b> 54	7,2	93	4,9	956

In 2022, **7,971 individuals joined** the GFBB workforce.

**4,956** individuals left the organization for various reasons.

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Rotation by age and gender							
	2020	2021	2022				
Men	14%	20%	24%				
Women	12%	17%	26%				
<25 years old	25%	30%	6%				
25-45 years old	19%	18%	34%				
>45 years old	7%	11%	9%				

Absenteeism level			
	2020	2021	2022
Absent collaborators	5,052	2,757	7,609
Days of absenteeism	130,421	31,779	77,565

As it does every year, during 2022 Grupo Financiero BBVA México implemented initiatives to strengthen its team of collaborators and attract talent.

Ten talent seed programs were carried out: Trainees, Interns, Summer, Verano Fundación, Verano Inclusión, Graduates, Global MBA, BIT, Be Talent Data and Women Trading Academy.

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#### **Trainee Program**

This program lasts for 12 months and, in this edition, 41 recent graduates received a total of 500 hours of training.

#### **56%** Men 44% **Participation** Women

#### **Interns Program**

The program focuses on engaging final-year undergraduate students in a specific six-month project, during which they work 30 hours a week to boost their professional experience. In 2022, the program included 122 interns and 1,070 hours were invested in training.



#### **Summer Program**

The Summer Program targets MBA students and runs for 8 to 12 weeks. Participants are assigned to a specific project, which they present to the head of the respective area upon completion. Throughout the program, there are exposure sessions with managers from various areas to gain insights into the Group.







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#### Verano Fundación

With a duration of 8 to 10 weeks, Verano Fundación is aimed at students in their 4<sup>th</sup> to 5<sup>th</sup> semester and is exclusively for Fundación BBVA México scholarship recipients. The intention is for students to have their first work experience before graduating.



#### Verano Inclusión

This 8 to 10 week program is aimed at students or recent graduates with motor, visual, auditory or intellectual disabilities.



#### BIT

A 1-year program targeting recent graduates of systems engineering, IT, software, passionate about developing and programming in which 116 people participated.



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As part of the initiatives to continue integrating young talent into the Group, hybrid events were held and onsite visits to BBVA México's facilities were resumed. Likewise, during 2022, the talent pipeline was expanded to more specialized niches such as: Be Talent Data, a specific program for data scientists, Woman Trading Academy, which seeks to develop recent female graduates in the world of global markets, and Inclusion pipeline, incorporating students and recent graduates with disabilities into the BBVA family.

#### **University connection**

More than 80 virtual and face-to-face events were held during the year, reaching more than 10,000 students nationwide through job fairs, financial education workshops and specialized talks. The first hybrid events were launched at BBVA facilities and remote connections nationwide.

On the other hand, during 2022, four university lectures were held with the participation of more than 100 students who shared virtual and face-to-face classrooms with experts from the bank who transmitted their knowledge to the new generations. The universities that participated were: Universidad Nacional Autónoma de México (UNAM), Universidad Panamericana (UP) and Instituto Politécnico Nacional (IPN).



#### **Be Talent Data**

Through our specific program for data scientists, we provided 1,200 hours of training for 32 people.



#### **Global MBA**

In order to develop talent and enable them to assume leadership positions throughout the organization, this program is for MBA students in a business school.

#### **Woman Trading Academy**

Our Woman Trading Academy program seeks to develop recent female graduates in the world of global markets.

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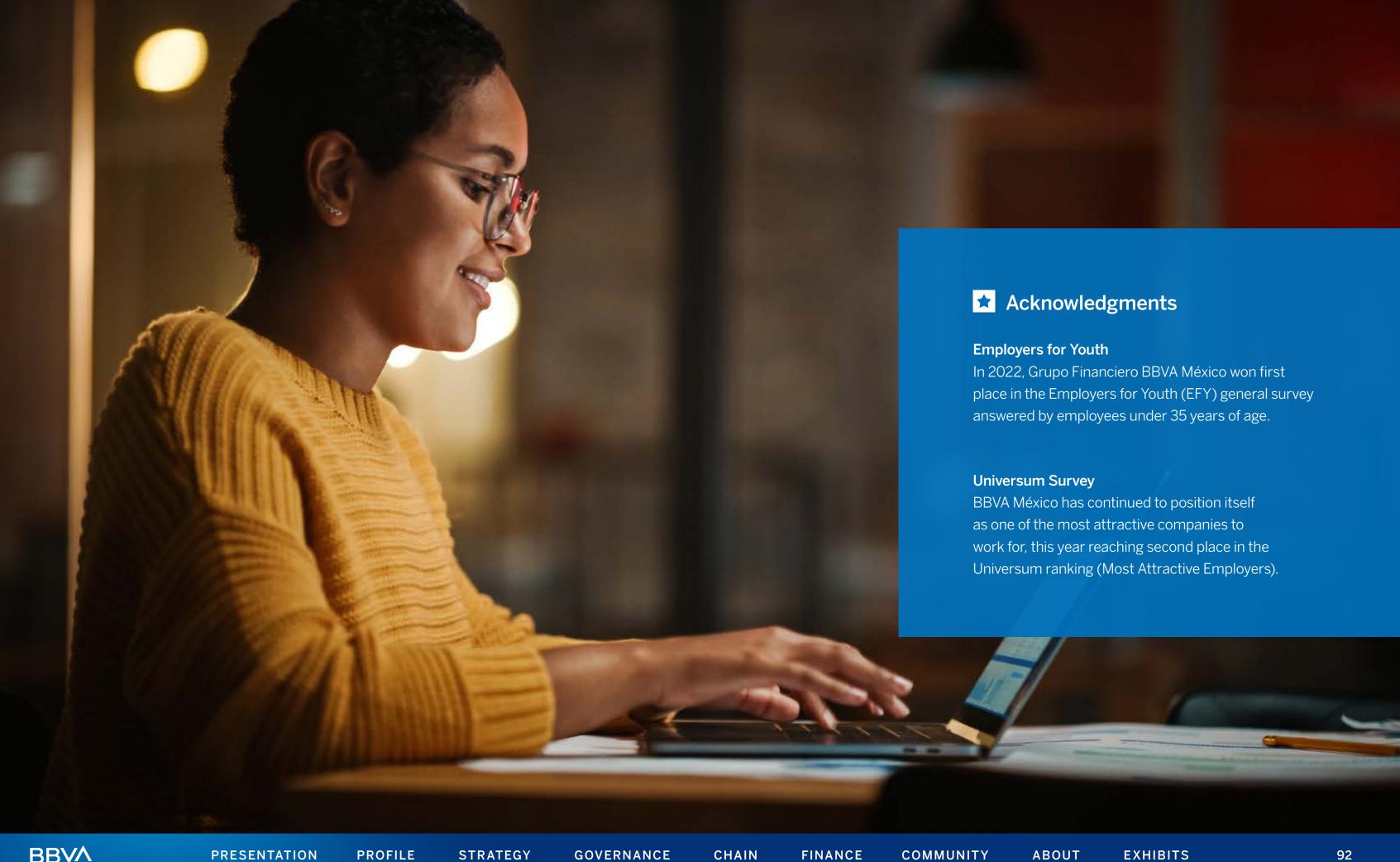
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#### Talent development

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

One of the priorities of Grupo Financiero BBVA México is the training and development of all its employees, as this is the way in which it can meet the needs of its customers. The learning approach consists of providing the necessary tools and knowledge that favor the retention of talent and improve the ability to provide solutions for customers.

GFBB has a comprehensive strategy to disseminate its service culture through the **EARA Model** (Listen, Appreciate, Resolve, Add Value) and the behaviors that comprise it, which improves customer perception and satisfaction. With a focus on innovation and efficiency, GFBB implements attractive training resources that provide agile and effective experiences, under a just enough modality, investing the minimum time and providing the precise information required by the collaborator.

In 2022 there were several achievements in talent development, these are the highlights:

**99% of new hires** with the onboarding training program

Increase in employee net recommendation score on initial training to 81.29

1,300 new bankers trained in Diploma courses

Implementation of modular training by product to reinforce knowledge of approximately 500 bankers

Increased participation in development tools:

Language +10% University +32% Mentoring +24% Training that accompanied managers in the development of their teams

Reinforcement of **credit certifications** for SMEs and medium-size companies

Design focused on knowledge and practice applied under the parameters of agility and impact on employees

Strong promotion of training initiatives on products and marketing of insurance in networks

Continued promotion of **reskilling**, with the result that all employees completed at least one expedition on the strategic topics defined in **The Camp** (expedition)



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#### **Trained employees**

Employee training is fundamental to achieve business objectives. This year we achieved an average evaluation of 9.89 on how employees perceive training.

This year, 2,017,253.76 hours of training were provided, an average of 47 hours per employee, of which 35% were classroom-based courses and 65% via e-campus.

BBVA México invested MXN 252,009,929 in **training** during 2022<sup>6</sup>.



Trained employees and investment in training			
	2020	2021	2022
Trained employees	36,985	40,260	43,353
Percentage of employees trained	99%	99.7%	98.8%
Total courses in e-campus	19,845	23,395	18,400
Average grade	9.51	9.60	9.89
Total investment in training (MXN)	\$176,715,217.62	\$199,190,378.97	\$252,009,929

	Training hours		
	2020	2021	2022
Classroom training hours	336,721	412,342	701,315
E-campus training hours	1,863,382	1,460,244	1,315,939
Total	2,200,103	1,872,585	2,017,253
Average hours per employee	59	47	477

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<sup>&</sup>lt;sup>6</sup> The increase in investment for training was due to the fact that BBVA México has more employees due to internalization.

<sup>&</sup>lt;sup>7</sup> 50.09 average hours for men and 43.44 average hours for women.

#### Training hours in anti-corruption

8,381

2,810

33,610

37,147 employees received Code of Conduct training.

Training hours in securities

25,410

60,856

204,228

13,014 employees received training in securities.

Training hours in sustainability

36,169

86,758

25,979 employees received training in sustainability matters.



**Training hours in information** security

142,053

189,870

14,282

41,265 employees received training in information security.

**Training hours in human rights** 

29\*

9,785

7,436

\* In 2022 there were no training campaigns on Human Rights and it is expected that they will be implemented again in 2023. The hours reported only correspond to personnel who, due to their functions, did receive training in Human Rights during 2022.



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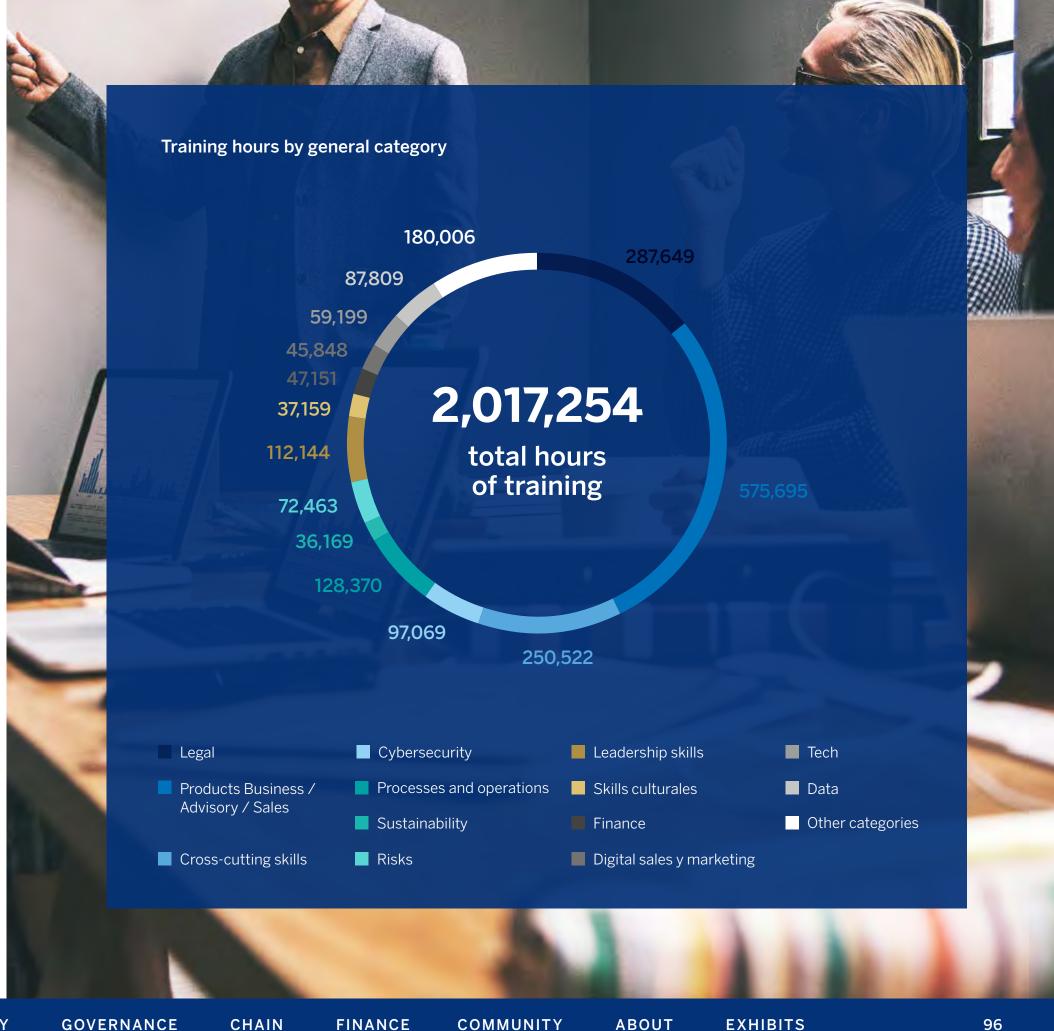
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#### **Sexual Harassment and Harassment Protocol**

To raise awareness and provide training on this matter, Grupo Financiero BBVA conducted training through e-campus, where 5,756 employees enrolled and 84% successfully completed training. Furthermore, the protocol was identified and illustrated with examples during the reinforcement course of the Soy Íntegro Program.

In 2022, **5,756 employees** participated through e-campus.



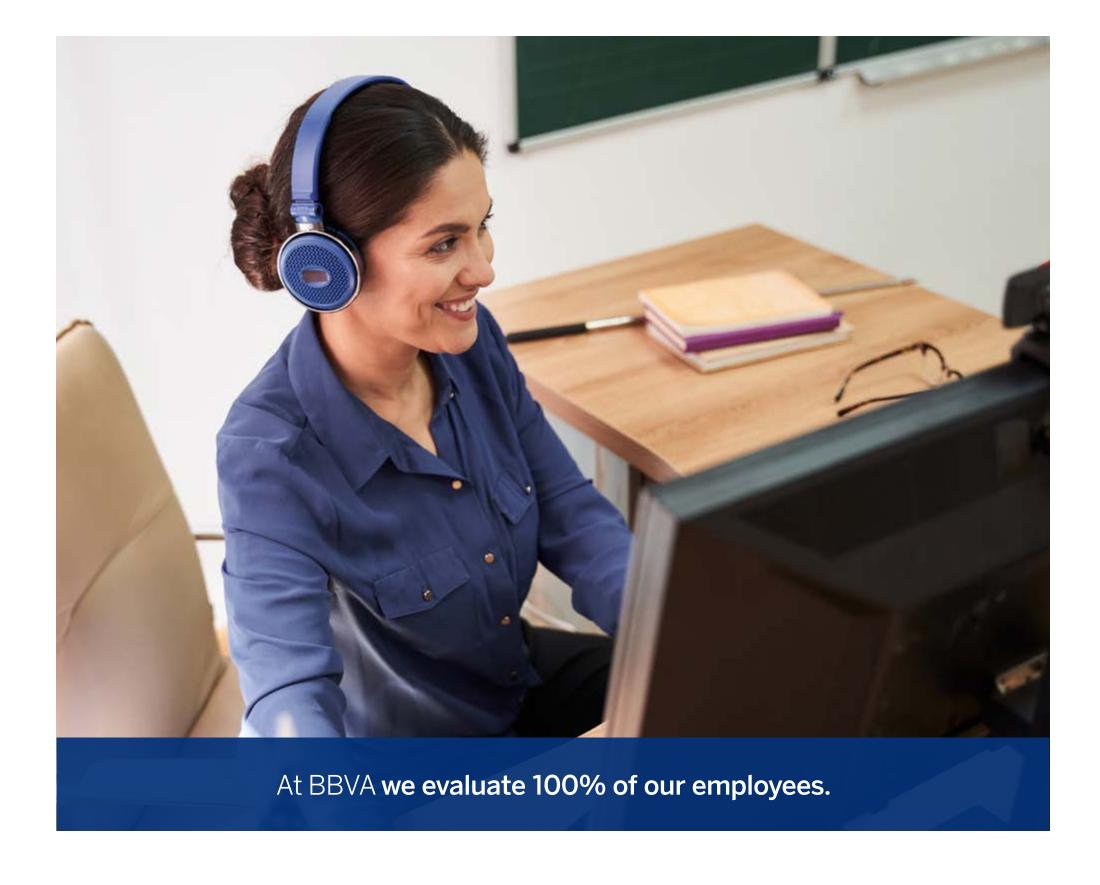
### Performance evaluation and professional development

In 2022, the performance of 39,676 employees<sup>8</sup> was evaluated. Prior to the annual evaluation, informative webinars were provided to clarify the process for employees. A communication campaign was also launched to help managers monitor the evaluation efficiently.

To promote the professional growth of the workforce, two development talks were held between managers and employees of the Central Areas. 90% of employees participated in the first session and 87% in the second, which resulted in a quality rating of 4.7 in the first session and 4.8 in the second, on a scale of 1 to 5.

Similarly, 488 new managers were certified in Development Talks to explain how to apply the annual evaluation results report and how to direct the development of their employees' skills.

Four webinars were held to inform new managers about the annual evaluation, with a total of 1,106 employees participating.



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<sup>8</sup> Refers to the people who participated in the annual evaluation who were already part of the organization before October 1, 2022. These people are those who are still active in the organization as of February 28, 2023, the date on which this figure was verified.

#### **Training centers**

This year, training was again provided at the training centers (venues for on-site training), with 22,046 employees trained.

Training centers	Number of employees trained
Northeast	18
West	82
T. Toreo	3,027
External	18,919

#### **BBVA University**

For the past nine years, the BBVA University program has offered academic scholarships to employees so that they can pursue different educational programs such as bachelor's, master's and diploma programs at high-level institutions.

Number of scholarship recipients	2020	2021	2022
Diploma courses	120	470	316
Bachelor's	175	129	150
Master's	160	198	243
Development (persons receiving fixed monthly support)	220	180	221
Certifications	120	100	335
Specializations	100	94	276



#### **Btoken**

Btoken is an initiative in which employees are given credits for each training they take, which can be exchanged for other types of additional training and even master's degrees. This model has been a total innovation in training and has brought great results. In 2022, 38,429 employees participated and 96 sharings were requested.

In 2022 there was a **32%** increase in scholarship recipients over 2021.

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#### **★** Acknowledgment

Gallup survey: employee engagement BBVA México focuses on listening to the voice of its employees to continue building the best place to work.

In the Gallup<sup>9</sup> 2022 exercise, 35,867 employees participated in the survey, and obtained an overall average of 4.51, which places BBVA in the quartile of the most committed companies in Mexico. In addition, BBVA México is the geography with the highest commitment of the group at a global level.

<sup>9</sup> Gallup is a job platform for engaging and developing the workforce.

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#### Benefits to employee

GRI 2-20, 401-2

BBVA México is recognized as a top-tier employer that prioritizes the welfare of its employees. As part of this commitment, it has the B Promos platform, which allows active and retired employees to learn about all the benefits and discounts available to them.

#### Compensation

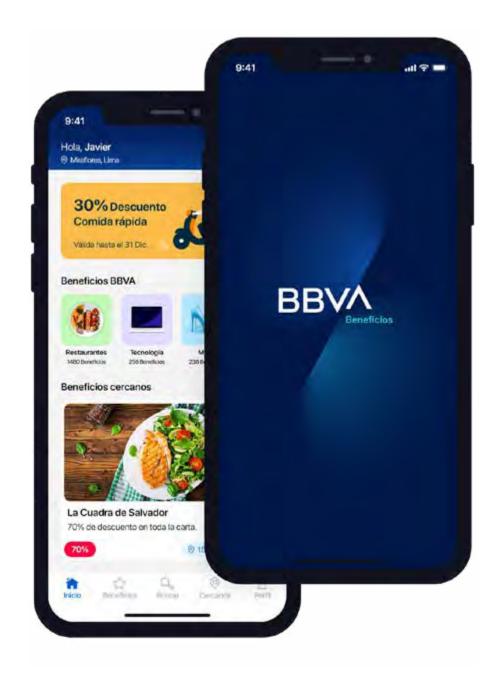
BBVA México has a compensation policy based on the best national and international practices for remunerating its employees. The compensation system, designed by the Board of Directors, is focused on creating long-term value in a reciprocal manner and is based on the following principles:

- Reward the achievement of results based on prudent and responsible risk-taking
- Attract and retain the best talent
- Reward employees' responsibility and track record
- Ensure internal equity and external competitiveness

- Ensure transparency in its compensation policy
- Ensure no gender-based pay differentials

Part of GFBB's tasks is to ensure that remuneration is equitable and fair, that the remuneration system is not influenced by gender and that there are no conflicts of interest. This maintains commitment to its strategy, objectives and values, and to appropriate risk management.

Remuneration is composed of two parts: a fixed part and a variable part. Fixed compensation is based on each employee's level of responsibility and career path, and is established with reference to a salary per function that reflects his or her value to the Group. It is determined objectively and fairly, according to predetermined criteria. On the other hand, variable compensation rewards the individual and collective contributions of the teams to the results of Grupo Financiero BBVA México. This compensation may be monetary or non-monetary and is linked to the fulfillment of previously agreed objectives.



In 2022, **B Promos** evolved into a new platform that benefited more than **39 thousand registered users.** 

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#### **Benefits**

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

#### **Pensions**

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 its employees upon retirement.

#### **Summer entrepreneurs**

This year, an online diploma course on creativity and storytelling was given to 200 children of employees nationwide between 17 and 25 years of age. The total duration of the program was 70 hours distributed in four weeks, with sessions from Monday to Friday, from 16:00 to 19:30 hours.



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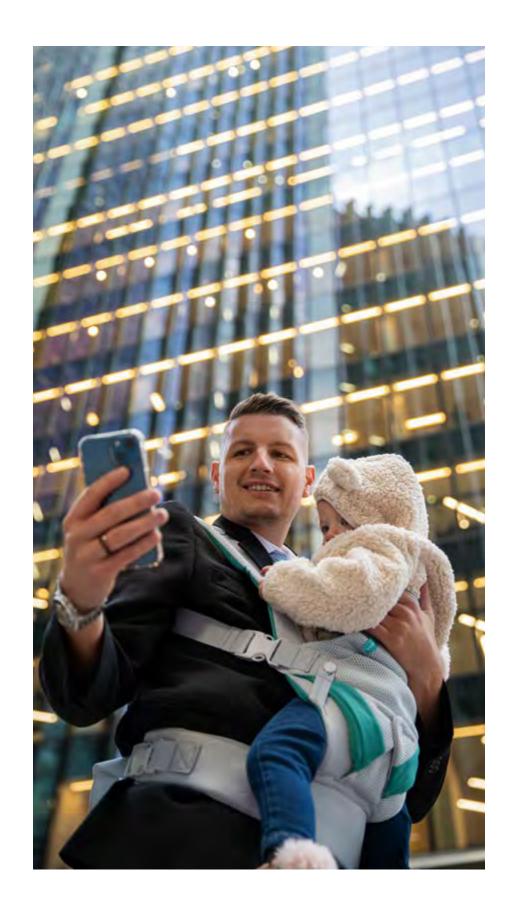
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#### Occupational health and safety

GRI 401-2, FS1

The health, safety and well-being of BBVA México's employees is a priority. In this regard, the "#Tu\_bien\_estar" Wellness Program has been implemented, which includes a series of programs and initiatives to promote the physical, mental and emotional health care of the workforce.

In addition, it has an Institutional Policy for the Prevention of Psychosocial Risks that complies with the Mexican Official Standard NOM-035-STPS-2018. To support its employees in this mission, Grupo Financiero BBVA México offers them the Wellness Hotline, an advisory service for any type of need related to their wellbeing.

A relevant milestone of the year was the dissemination of the Emotional Support Hotline that Grupo BBVA México makes available to employees who need support in matters of emergencies, health, domestic violence, harassment and sexual harassment.

The line is available **365 days a year**, **24 hours a day**, through the telephone number **55 5621 4357** in Option 3, or from the corporate cell phone by dialing **814357**.

In addition, BBVA México has a Sexual Harassment and Harassment Protocol and a Domestic Violence Hotline that aims to provide support and emotional support by certified specialists in the field, guaranteeing absolute confidentiality. Attention is provided through a 24/7 Call Center.

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Each month, the **Welfare Committee evaluates the progress of the programs and develops strategies** for continuous improvement.

#### **World Diabetes Day**

For the first time in GFBB's history, different initiatives were carried out for World Diabetes Day, including:

- Conference on Diabetes Mellitus given by a specialist on the matter
- Sale of glucometers at preferential prices

#### **Vaccination campaign**

A permanent vaccination campaign is in place to prevent and fight various diseases. The most important actions in this area for 2022 were:

- Application of Glaxo and Sanofi tetravalent vaccine
- Influenza vaccination campaign aimed at active employees, retirees, beneficiaries registered in the medical service and major medical expenses policy, and external personnel identified as a vulnerable group
- For those cities where BBVA México does not have vaccination points, the reimbursement benefit continued
- 25% increase in participation with respect to vaccines applied in 2021

In 2022, vaccines against COVID-19 continued in collaboration with the Ministry of National Defense (SEDENA).

In the BBVA Tower and in Parques BBVA, 3,818 doses were administered to employees and their direct family members.

Vaccination campaign results

28 Venues 9,828 Doses in Mexico City **3,770** Doses in other Mexican States 13,598 total vaccines applied



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#### Visual health campaign

As in previous years, this campaign was carried out in person at the BBVA Tower facilities in which 1,003 eye tests were performed, which marks the year with the highest participation with an increase of 97% compared to 2021. The purpose of this campaign is to promote eye health care for employees and their families.

#### Oncology campaign

We partnered with Salud Digna laboratory to carry out the 2022 oncology campaign, offering free tests to eligible employees and beneficiaries registered in our medical service and major medical expenses policy who meet the age criteria.

#### Papanicolaou (new study)

Women of 30 years and older: 1,721 tests

Breast ultrasound

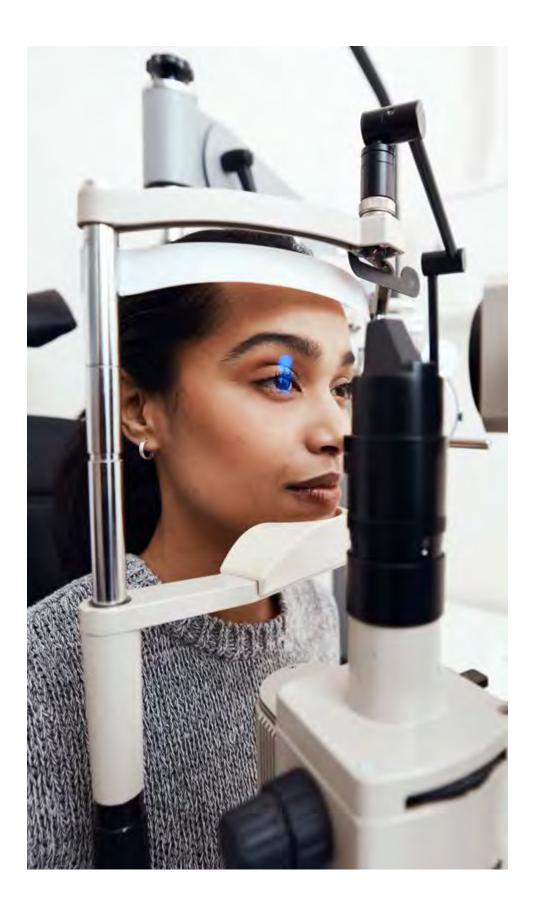
Women from 35 to 39 years old: 554 tests

Mastography

Women from 40 years of age: 846 tests

**Prostate antigen** 

Men from 40 years of age: 1,356 tests



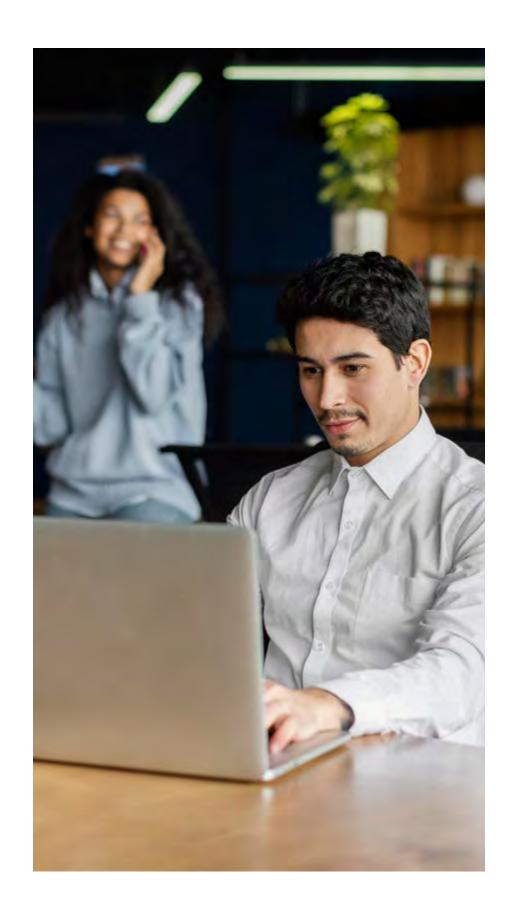
A total of 4,477 tests were conducted and there was a favorable participation response of 118% with respect to those conducted in 2021.

We partnered with Salud Digna laboratory to conduct a campaign aimed at timely identification of metabolic alterations. The campaign involved an investment of MXN 1.6 million and included a total of 7,638 tests for glucose, cholesterol, triglycerides, uric acid, and body composition using InBody technology. Eligible employees and beneficiaries nationwide participated in the campaign.

Breakdown of tests performed for the timely identification of metabolic disorders	
7,638	
InBody	
2,966	
Blood test	
4,672	

In addition to actions to promote employee health, BBVA México has other initiatives focused on well-being and work-family balance.

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#### **Digital disconnection**

As part of the digital disconnection actions, different communication campaigns have been launched to establish start and end times for activities, meal times, avoiding emails, meetings and connections outside of working hours.

Reminders are sent every day, both at headquarters and online, inviting employees to disconnect from activities and the hours for reserving rooms at headquarters have been limited, with the maximum reservation limit being 7:00 p.m.

The objective of this initiative is to have a **measurement of digital disconnection** for the 40,000 employees of Central Areas and Social Media.

#### **Banking games**

BBVA México promotes sports and cultural activities among employees through a sports fair in which they represent BBVA before all financial institutions in CDMX.

3,428 employees participated.

#### Birthday day off

With this initiative, which was launched in previous years, all employees who have a birthday on Monday to Friday can enjoy their day off with pay so that they have the opportunity to share it with whomever they wish.

**11,294 employees** enjoyed this benefit.

#### **Productive Thursday Afternoon**

In an effort to continue improving the quality of life of our employees, we implemented the Productive Thursday Afternoons or Thursday afternoons without meetings initiative; on Thursdays from 2:30 p.m. to 8:00 p.m., we seek to promote a space in which meetings are reduced to give employees the opportunity to focus on their own work, plan activities, complete their training, innovate, or give and receive feedback.

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#### **Sport activities**

During 2022, other sports activities focused on promoting health and reinforcing the sense of belonging to BBVA were carried out in Mexico City.

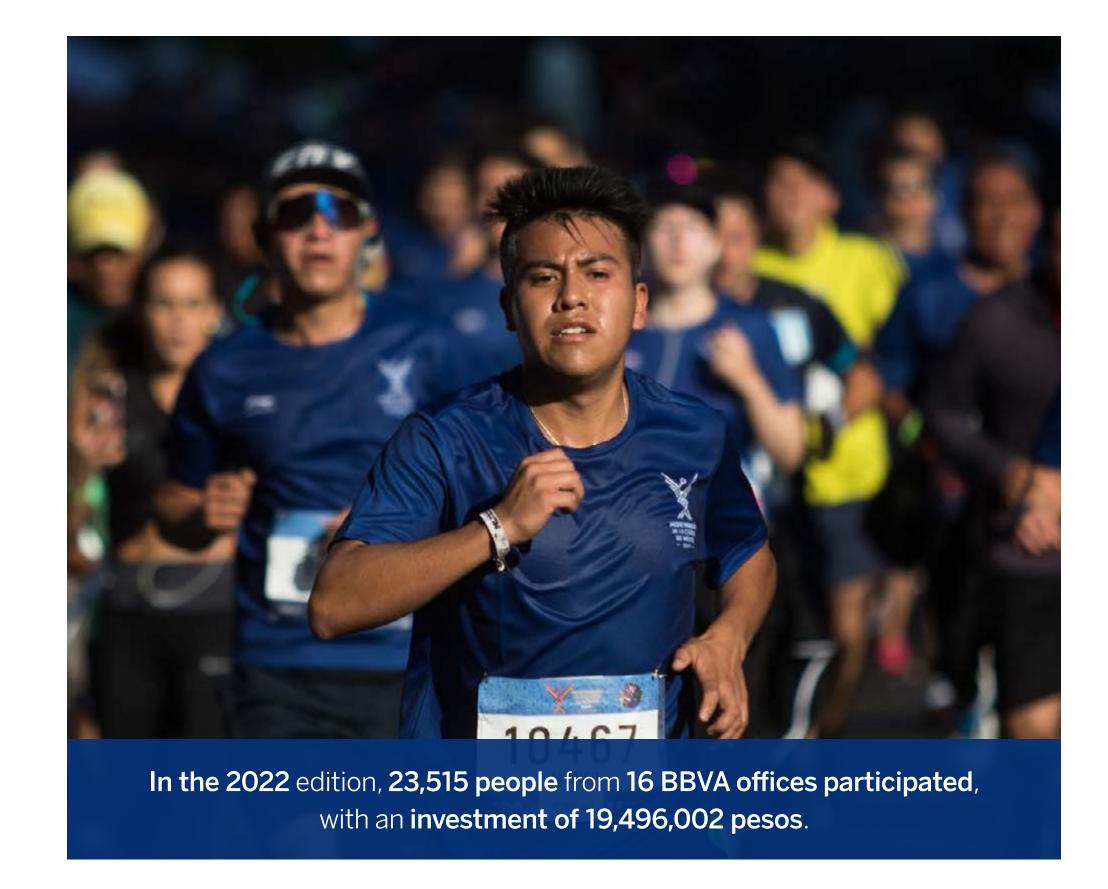
#### 6,696 people participated.

#### Facebook group

BBVA México has a Facebook group dedicated to cultural and sports activities, it serves as a tool for monitoring athletes, both online and in person.

#### BBVA 2022 race

It is the largest corporate race in Mexico. Its objective is to offer employees and their families a social activity that promotes sport within the institution, helping to reinforce the sense of belonging, improve their health, and raise their quality of life.



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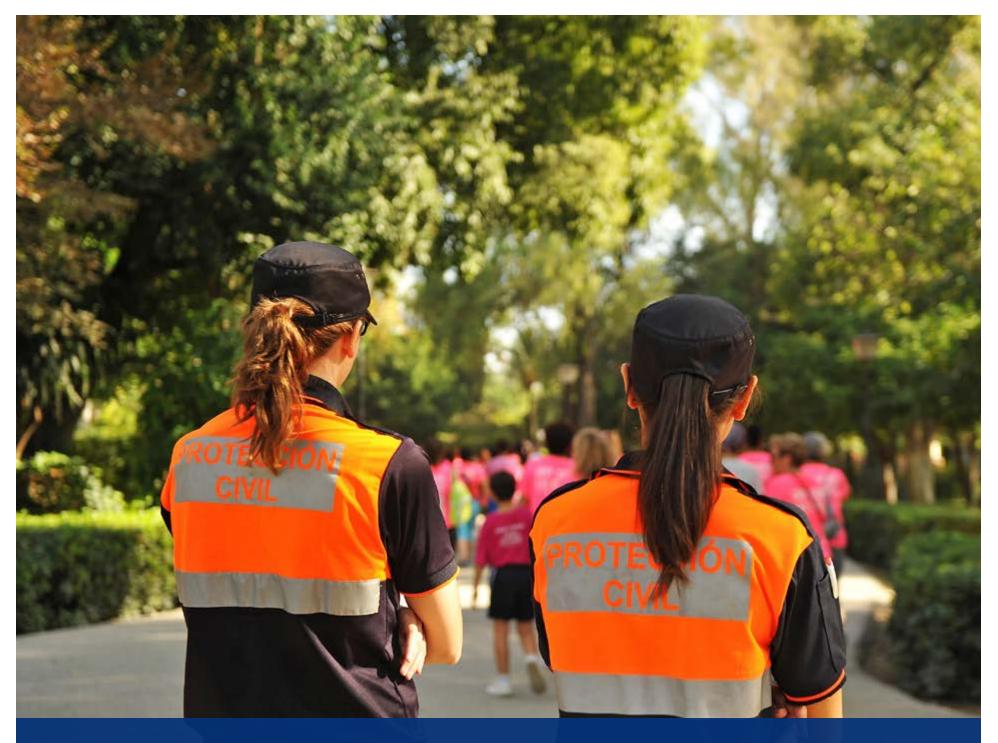
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BBVA has **1,615 Internal Civil Protection Programs** and **1,742 Civil Protection Approvals** issued by workplaces.

### **Civil protection**

The Civil Protection area of Grupo Financiero BBVA México is committed to guaranteeing the safety of those who use its facilities.

The team is made up of 8,974 brigade members in branches and 701 brigade members in corporate buildings who, in 2022, received 1,250 hours of training. Likewise, 37,730 employees received training on civil protection, fire fighting and handling of fire extinguishers, and care for vulnerable groups.

1,801 drills were carried out, including the macro drill in Mexico City in which 13,852 people participated.

On the other hand, there were inspections by the Ministry of Labor and Social Welfare (STPS) and Civil Protection in which no observations were found. 177 Municipal and State inspections were addressed in which there were no observations either.

As part of GFBB's efforts to reinforce and promote civil protection, this year the Vertical Race was held at Reforma 510 on December 10, with the participation of 390 firefighters out of 32 states of the Mexican Republic.

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#### Diversity and inclusion GRI 3-3, 405-1, FS1

As part of the advances in 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.

In 2022, the Community of Practice on Diversity and Inclusion was created with a twoway national channel to listen to the concerns and interests of the Group's employees.

Also, Grupo Financiero BBVA México has a **Diversity and Inclusion Board**, which is made up of representatives from each of the business areas.

In addition, it has champions and units specialized in Culture, Leadership, Processes, Talent and Disability actions focused on diversity and inclusion.

Since 2021, the Rooney Rule has been applied in all internal and external selection processes, with the aim of increasing the representation of women in lists of candidates to fill vacancies within the organization and promoting gender equality in leadership positions.

At BBVA, diversity and inclusion are a key lever for transformation, which is why we seek to train employees on these issues through panels, webinars for International Women's Day, International LGBT Pride Day, International Day of the elimination of violence against women and International Disability Day. In 2022, 35 sessions were given on these topics, in which 13,078 people participated.

In addition, 12 Diversity Days sessions were held, which are days focused on promoting diversity and inclusion. The 2022 theme was how to achieve safe work spaces, where all people can be who they are and get their full potential; 10,392 people participated.

On the other hand, the first generation of Be Woman was launched, a mentoring program focused on developing the skills of women at BBVA. As part of the program, 45 mentors were trained during 10 sessions.

#### **Maternity and Paternity**

In the previous year, actions were taken to promote the strategy of inclusion and equity for new mothers and fathers. To this end, maternity and paternity leave was increased to four weeks more than those proposed by law in Mexico. This leave takes into account all types of families, including adoptive, heteroparental, homoparental and single-parent families.

This year, as a benefit of BBVA México for its employees, 1,183 kits were given to people who became mothers and fathers. In addition, virtual master classes were held for the School for Parents.

Some of Grupo Financiero BBVA México's facilities have breastfeeding rooms, which benefited 66 female employees in 2022.

# Facilities with breastfeeding rooms and number of beneficiaries

	Breastfeeding rooms	Beneficiaries
Torre Reforma	2	45
Parques Polanco	2	14
Tecnoparque	1	3
CPD	1	2
Torre Black, Mérida	1	2

# Levels of return to work after maternity leave Maternity leave 28 Maternity leave covered 28 Number of women reincorporated 545 Number of female employees who requested maternity leave 573 Number of male employees requesting paternity leave 676

In addition, several programs were implemented that focus on fostering an appropriate work-life balance for its employees. These free initiatives include opportunities that contribute to the development of new skills, fostering networking, promoting competitiveness and increasing the company's attractiveness to young people, strengthening the bond between employees and their families and the company, among others.

These programs have enabled employees to improve their quality of life. Some initiatives focused on cultural activities, such as dance, painting and theater, while others included group volunteering, integration activities and participation in the public speaking and singing team.



**1,183 kits** were given to people who became **mothers and fathers**.

**66 female employees** benefited fron the **breastfeeding rooms**.



#### **Disability**

Grupo Financiero BBVA México continued to focus on the inclusion of people with disabilities. After carrying out an accessibility diagnosis in 2021, progress has been made in the pilots to incorporate people with hearing and motor disabilities. In addition, training in Mexican Sign Language has continued and more awareness-raising activities have been organized for employees.

In line with its commitment, the CONDUSEF's decalogue for older adults continued to be implemented to improve care and service for older customers. Hand in hand with this commitment, care protocols were reviewed and updated, with which it is sought that these services are inclusive for people with disabilities.

43 employees with disabilities joined the BBVA México's workforce.

#### **Christmas volunteering**

First, a toy drive was carried out through employees and their families to donate them to associations that serve beneficiaries with disabilities.

This year, 1,343 employees volunteered 2,686 hours and donated toys that **benefited 10** associations and collected 3,189 toys.

After, employees were made aware of the different types of disabilities through a session attended by 41 volunteers who were given 650 hours of awareness.

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#### Values Day

It is an annual event where employees celebrate values in a global manner with recreational activities and through the use of various tools such as workshops, videos and activities, among others.

In 2022, **37,346 people** participated

#### **VIVA Award**

It is a recognition of employees who live their values in an extraordinary way.

**40,335 participants** in 2022, three winners in Mexico and one global winner.

#### **Union Volunteering**

As every year, Grupo Financiero BBVA México carried out Banking Volunteering in coordination with Fundación Quiera, whose objective is to add as many efforts as possible and support the Institutions in the network of said Foundation as a union.



Week of 2022 bank volunteering

80 activities carried out

19 participating banks with an investment of + MXN 500,000

354 volunteers

30 IFQs benefited +1,231 volunteer hours equivalent to 154 working days

**#BancosUnidos #VoluntadesQueTransforman** #VoluntariadoBancario

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# Global Eco-Efficiency Plan

### 2025 Pledge

The 2021-2025 GEEP aligns with BBVA's Climate Change Strategy and contributes to the 2025 Pledge by increasing renewable energy consumption and reducing the carbon footprint. These two global objectives define the goals of the GEEP.

BBVA México's commitment to the environment is reflected in the 2021-2025 Global Eco-Efficiency Plan (GEEP), which provides for the Group's objectives and goals to promote sustainable development in terms of consumption, circular economy, carbon footprint.

The monthly monitoring of sustainability goals worldwide is carried out by the BBVA Global Sustainability Office (GSO), with the aim of maintaining transparency and effectiveness of the sustainability strategy.

The GEEP is made up of three management axes

1.

Reduction of consumption as the main lever to minimize the direct impact of the operation.

2.

Awareness of employees and other stakeholders about the transition to a **low** carbon economy. Compensation of residual emissions through the acquisition of credits in Carbon Market projects to comply with the commitment acquired to be a carbon neutral company.

3.

Use of energy from renewable sources.





2021-2025 GEEP					
Management impact management levers	KPI	2025 Goals*	Units		
	Renewable electricity	80%	MWh		
	Electricity consumption	-5%	MWh		
	Diesel consumption	+2%	L		
Consumption	LP gas consumption	-10%	L		
	Natural gas consumption	-10%	m³		
	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 area	+4%	m²		

<sup>\*</sup>The base year for all targets is 2019 with the exception of energy consumption where the base year is 2020.

Sustainable construction: progress in the PGE					
	2020	2021	2022		
ISO 14001:2015 certified buildings	6	6	10		
LEED Certified Buildings	4	4	4		
Number of occupants	13,062*	13,062*	13,741		
Certifications	21%	21%	24.48%		

<sup>\*</sup>Grupo Financiero BBVA México has a national total of 42,094 occupants in its buildings, of which 13,741 employees are in certified buildings.

## Energy

As part of BBVA's Climate Change Strategy, BBVA México has a global commitment to increase the consumption of renewable energies and reduce its carbon footprint.

#### Renewable energy

2025 PLEDGE

80% in 2025

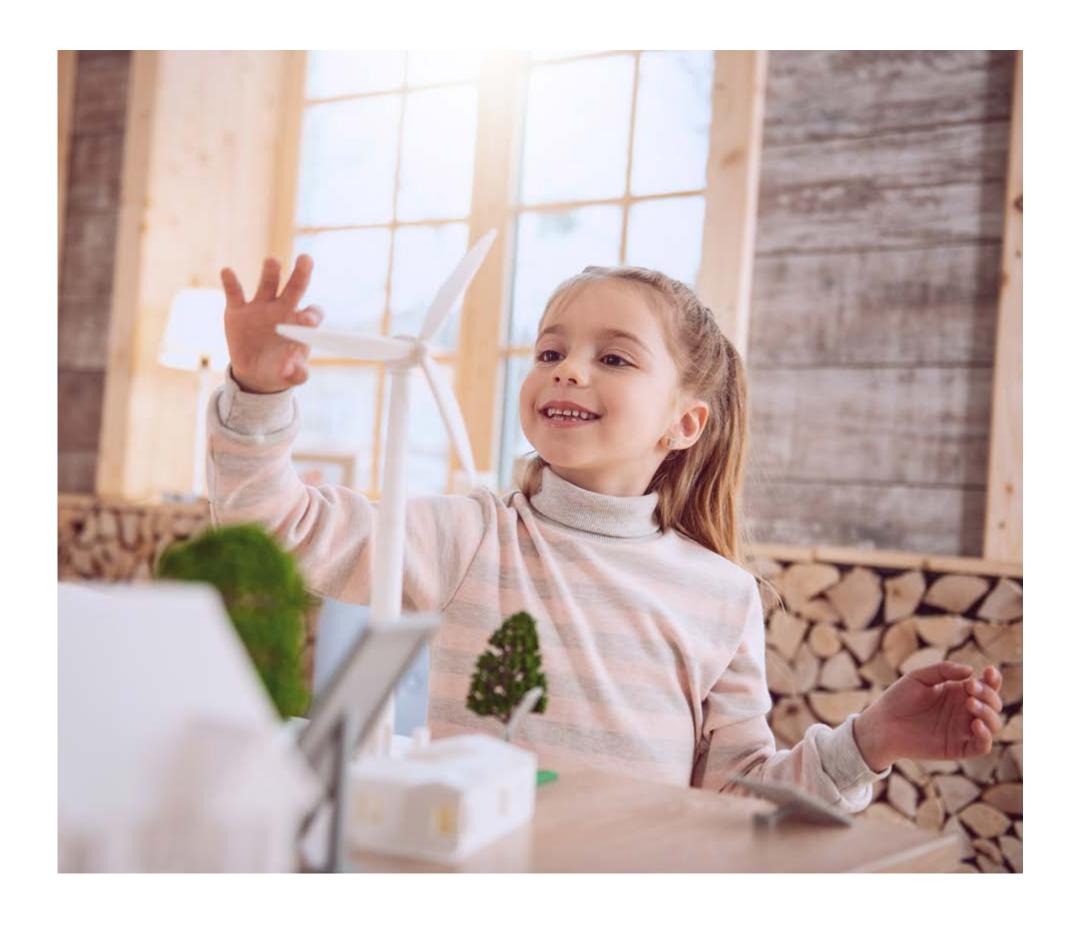
**RE100 INITIATIVE**<sup>10</sup> 100% in 2030

#### **Carbon footprint**

#### 2025 PLEDGE

-100% by 2025 in Scope 1 and Scope 2 emissions

To carry out its operations, Grupo Financiero BBVA México uses energy from different sources, such as electricity from the Federal Electricity Commission (CFE) and a wind energy company, as well as fuels such as LP gas, natural gas and diesel.



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<sup>&</sup>lt;sup>10</sup> RE100 is a global initiative that brings together the world's most influential companies committed to 100% renewable electricity.

Total LP gas consumed			care care as of	A CONTRACT OF THE PARTY OF THE	A CONTRACTOR OF THE PERSON NAMED IN	
Electricity consumption by non-renewable sources 840.748 287.362 251.777 600.390 GJ  Electricity consumption from renewable sources 222,037 364,849 758.962 437.659 GJ  Electrical energy consumed per occupant 5.04 6.07 7.27 6.850 MWh/FTE  Total LP gas consumed 3.571 1,227 1,028 2,261.73 GJ  Total natural gas consumed 68.862 34.898 39.210 55.089 m³  Total diesel consumed* 310,997 291,026 285,939 284,393.29 Liters GJ	Energy consumption					
Electricity consumption by non-renewable sources   840,748   287,362   251,777   600,390   GJ		2019	2020	2021	2022	Units
Electricity consumption from renewable sources 61,677 201,347 210,823 121,572 MWh 222,037 364,849 758,962 437,659 GJ Electrical energy consumed per occupant 5.04 6.07 7.27 6.850 MWh/FTE 136,810 46,980 39,336 86,585 Liters 3,571 1,227 1,028 2,261.73 GJ Total natural gas consumed 68,862 34,898 39,210 55,089 m³ Cotal natural gas consumed 7,847 1,445 1,435 1,998,47 GJ Total diesel consumed* 310,997 291,026 285,939 284,393.29 Liters 61,809 10,964 10,773 10,714.79 GJ	Electricity consumption by non-	233,541	79,823	69,938	166,775	MWh
Electricity consumption from renewable sources   222,037   364,849   758,962   437,659   GJ	renewable sources	840,748	287,362	251,777	600,390	GJ
Electrical energy consumed per occupant 5.04 6.07 7.27 6.850 MWh/FTE  Total LP gas consumed 3,571 1,227 1,028 2,261.73 GJ  Total natural gas consumed 68,862 34,898 39,210 55,089 m³  Total diesel consumed* 310,997 291,026 285,939 284,393.29 Liters  Total diesel consumed* 11,809 10,964 10,773 10,714.79 GJ	Electricity consumption from renewable	61,677	201,347	210,823	121,572	MWh
Total LP gas consumed	sources	222,037	364,849	758,962	437,659	GJ
Total LP gas consumed         3,571         1,227         1,028         2,261.73         GJ           Total natural gas consumed         68,862         34,898         39,210         55,089         m³           2,847         1,445         1,435         1,998.47         GJ           Total diesel consumed*         310,997         291,026         285,939         284,393.29         Liters           11,809         10,964         10,773         10,714.79         GJ	Electrical energy consumed per occupant	5.04	6.07	7.27	6.850	MWh/FTE
3,571       1,227       1,028       2,261.73       GJ         Total natural gas consumed       68,862       34,898       39,210       55,089       m³         2,847       1,445       1,435       1,998.47       GJ         Total diesel consumed*       310,997       291,026       285,939       284,393.29       Liters         11,809       10,964       10,773       10,714.79       GJ	Total I D gas consumed	136,810	46,980	39,336	86,585	Liters
Total natural gas consumed  2,847 1,445 1,435 1,998.47 GJ  310,997 291,026 285,939 284,393.29 Liters  Total diesel consumed*  11,809 10,964 10,773 10,714.79 GJ	iotal Er gas consumeu	3,571	1,227	1,028	2,261.73	GJ
2,847     1,445     1,435     1,998.47     GJ       Total diesel consumed*       11,809     10,964     10,773     10,714.79     GJ	Total natural gas consumed	68,862	34,898	39,210	55,089	m³
Total diesel consumed*  11,809  10,964  10,773  10,714.79  GJ	iotai naturai gas consumeu	2,847	1,445	1,435	1,998.47	GJ
11,809 10,964 10,773 10,714.79 GJ	Total diosal consumad*	310,997	291,026	285,939	284,393.29	Liters
442.012 505.215.97 Litoro	iotal diesel consumed	11,809	10,964	10,773	10,714.79	GJ
	Total gasolina consumad			443,912	505,315.87	Liters
14,712 16,746.67 GJ	Total gasoline consumed ————————————————————————————————————			14,712	16,746.67	GJ
Total R410AC refrigerant consumed 9,261 5,613 kg	Total R410AC refrigerant consumed			9,261	5,613	kg
Total R407C refrigerant consumed 230 152 kg	Total R407C refrigerant consumed			230	152	kg
Total R134A refrigerant consumed* 19 kg	Total R134A refrigerant consumed*				19	kg
Total R404A refrigerant consumed* 71.24 kg	Total R404A refrigerant consumed*				71.24	kg
Total R438A refrigerant consumed 23 0 kg	Total R438A refrigerant consumed			23	0	kg
Total R22 refrigerant consumed 614 206.6 kg	Total R22 refrigerant consumed			614	206.6	kg

Energy consumption: progress in the GEEP				
	2022 Goal			
Renewable electricity (%)	100%	80%		
Electricity consumption (MWh)	(+2.53%) 288,348	(-5%) 287,882		
LP gas consumption (liters)	(-36.7%) 86,585	(0%) 123,129		
Natural gas consumption (m³)	(-20%) 55,089	(0%) 61,975		
Diesel consumption (liters)	(-9%) 281,433.9	(+1%) 314,107		

Scope: Grupo Financiero BBVA México.

- 1. The total number of employees is considered as the average number of employees of Grupo Financiero BBVA México in 2022, with a total of 42,094 employees.
- 2. Figures at the end of 2022.
- 3. As of 2021, total diesel consumption includes use in Grupo Financiero BBVA México's facilities, and in GFBB vehicles.
- 4. The annual electricity consumption data of Grupo Financiero BBVA México's Real Estate Database does not consider some locations that are not part of the centralized collection agreement with CFE, whose energy consumption is not known, among other aspects, because it is included as part of the rent of the property.
- 5. For the calculations of LP gas, diesel and gasoline consumption in 2022, the calorific values of the "List of fuels and their calorific values (CONUEE) to be used for reporting to RENE 2022" were used.
- 6. As of 2021, electric energy consumed per occupant is calculated only on the average number of employees of Grupo Financiero BBVA México units.
- 7. Refers to energy consumption within the organization.
- \* Refrigerant consumption measured as of 2021.

#### **Emissions**

The consumption of electricity and fuels generates greenhouse gas (GHG) emissions, which we seek to neutralize in order to achieve the goals set at a global level.

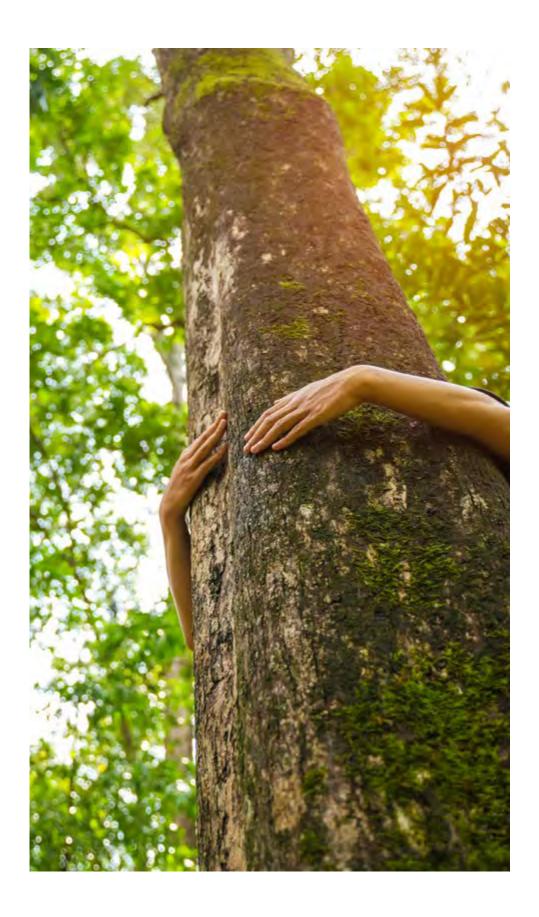
Emissions generated (CO <sub>2</sub> Ton)						
	2017	2018	2019	2020	2021	2022
Indirect CO <sub>2</sub> emissions (Scope 2)	881	1,161	1,203	935	22,847	14,829.03
Indirect CO <sub>2</sub> emissions (Scope 2)	111,223	94,547	112,333	36,647	27,863	0.20
Indirect CO <sub>2</sub> emissions (Scope 3)	10,599	16,436	13,958	2,476	2,510	12,991.13
Total CO <sub>2</sub> e emissions	122,703	112,144	114,520	40,058	53,220	27,820.36
Total CO <sub>2</sub> per occupant (Tons/occupant)	2.76	2.46	2.47	0.89	1.38	0.66

Kilometers of plane travel (km)					
	2020	2021	2022		
Sections less than 500 km	1,567,433	573,691	2,950,569.68		
Sections between 500 to 3,700 km	9,901,377	4,940,225	17,054,415.56		
Sections longer than 3,700 km	2,898,559	1,401,549	7,623,026.25		
Total	14,367,369	6,915,564	27,628.011		

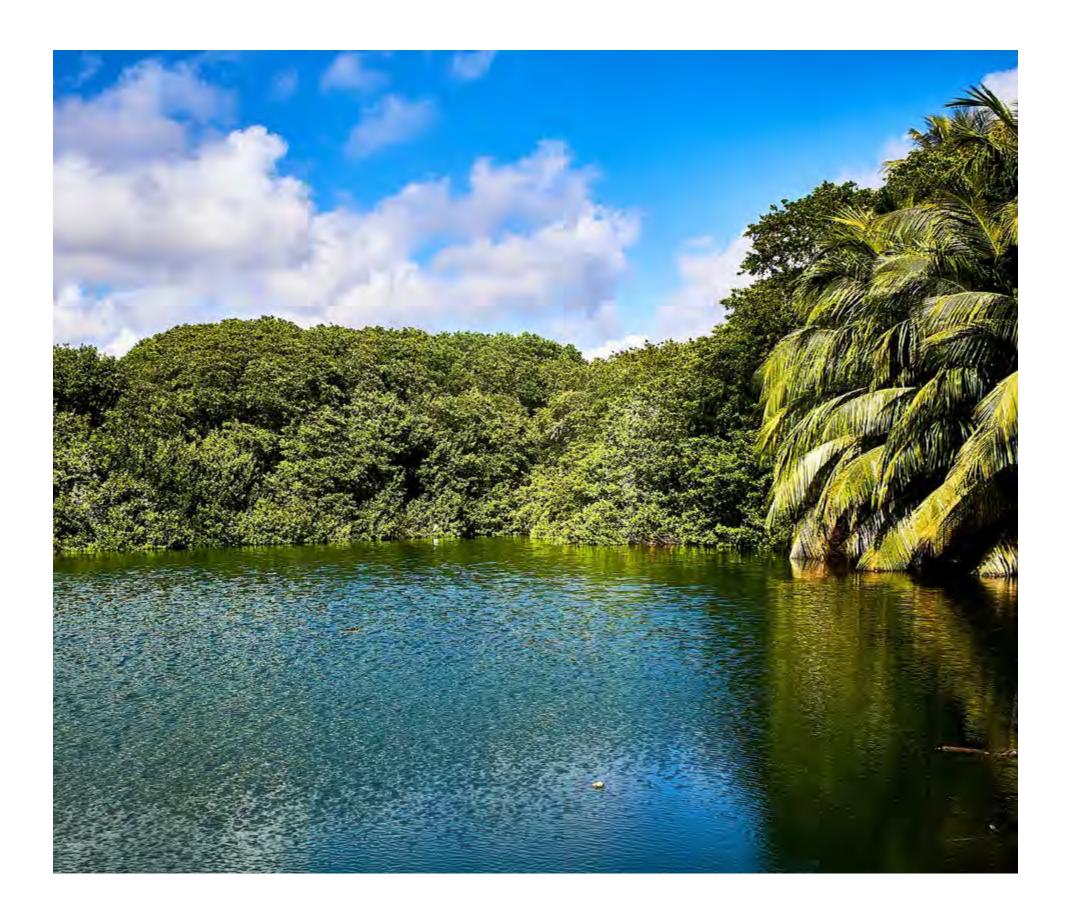
Emissions: progress in the GEEP				
Total emissions (tCO <sub>2</sub> e)				
2022 Achievement	27,820.36			
2022 Goal	100% compensated			
2022 G0al	100% compensated			

Scope: Grupo Financiero BBVA México.

- 1. Calculation of the total CO2 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 (includes employee travel, travel by aircraft and waste).
- 2. To calculate emissions, IPCC (Intergovernmental Panel on Climate Change) emission factors were used.
- 3. The total number of occupants is considered as the average number of employees of Grupo Financiero BBVA México in 2022, with a total of 42,094 employees.
- 4. Figures at the end of 2022.
- 5. As of 2021, the total CO2 per occupant is calculated solely on the average number of employees. In previous years, calculation included the sum of the average number of employees and external occupants.
- 6. We carry out the calculation of emissions from fixed and mobile sources derived from the operation of BBVA.
- 7. Gases included in the calculation of scope 1, 2 and 3 emissions: CO<sub>2</sub>, CH<sub>4</sub>, N<sub>2</sub>O, HFC, PFC, SF<sub>6</sub>, NFE or all.



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#### **Emissions compensation**

Within Grupo Financiero BBVA México, different mechanisms are used to neutralize the emissions footprint, including the purchase of compensation bonds.

Project Type				
"Carbon, Water and Comaltepec Indigenous Biodiversity"				
Location				
Oaxaca, México				
Compensation				
30,000 tCO <sub>2</sub> e				

#### Renewable energy certificates

Likewise, in order to advance in the transition towards the renewable energy consumption goal.

In 2022 GFBB purchased **122,037 renewable energy certificates**, which represents 122,037 MWh.

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#### Water

Water is an essential resource that makes it possible to guarantee the cleanliness and hygiene of the operations in BBVA México, as well as of the collaborators who come to the offices.

Water consumption (m³)					
		2019	2020	2021	2022
	Pipe water*	52,440	10,676	445 <sup>11</sup>	11,785
Municipal water*			775,708	693,255	636,001
Water extraction	Total extracted water	828,553	786,384	693,700	647,786
	Extracted water by occupant (m³/FTE)	17.89	17.00	17.94 <sup>12</sup>	15.38
Water discharged*	Municipal drainage		750,060	65,924,938	604,541.13
Water	Treatment plants		36,324	34,459 <sup>13</sup>	43,264.874
consumption*	Total annual water consumed		823,008	728,158	691,051

Scope: Grupo Financiero BBVA México.

- 1. The total number of employees is considered as the average number of employees of Grupo Financiero BBVA México in 2022, with a total of 42,094 employees.
- 2. Figures at the end of 2022.
- 3. The annual water consumption data from the Grupo Financiero BBVA México Real Estate Database does not consider some locations for which water consumption is unknown, among other aspects, because it is included as part of the rent of the property.
- 4. Total water consumption in 2022 corresponds to the sum of the total water extracted and the water reused in the treatment plant.
- 5. As of 2021, water extracted per occupant is calculated only on the average number of employees. In previous years, calculation included the sum of the average number of employees and external occupants.
- 6. The volume of water discharged into the municipal drainage corresponds to the total water extracted minus the water reused in treatment plants.

#### Water: progress in the GEEP

#### Water consumption (m<sup>3</sup>)

**2022 Achievement** (-21.8%) 647,785.60

CHAIN

(-0.5%) 824,410.2 2022 Goal



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<sup>\*</sup>Reporting update in accordance with the new GRI 303 (2018) requirements as of 2020.

<sup>&</sup>lt;sup>11</sup> Corresponds to the value of Torre BBVA.

<sup>&</sup>lt;sup>12</sup> Corresponds to water consumed per employee.

<sup>&</sup>lt;sup>13</sup> Corresponds to the amount of water reused by Grupo Financiero BBVA México.



# **Paper and Waste**

One of the inputs that GFBB uses the most to carry out its internal operations and with customers is paper, therefore, it represents one of the main waste generated.

Paper consumption (kg)						
	2019	2020	2021	2022		
Total paper consumed (kg)	1,246,244	851,989	866,824	905,723.5		
Total paper consumed per occupant (kg/FTE)	26.9	18.39	22.42	21.52		

Total paper consumption: progress in the GEEP					
Total paper consumption (kg)					
2022 Achievement	(-27. 3%) 905,723.5				
2023 Goal	(-1%) 1,234,086.2				

Grupo Financiero BBVA México.

- 1. The total number of employees is considered as the average number of employees of Grupo Financiero BBVA México in 2022, with a total of 42,094 employees.
- 2. Figures at the end of 2022.
- 3. As of 2021, the total paper consumed per occupant is calculated solely on the average number of employees. In previous years, the calculation included the sum of the average number of collaborators and external occupants.

Managed waste (kg)				
	2019	2020	2021	2022
Non-hazardous waste	1,125,661	366,862	252,201	594,884
Hazardous waste	18,167	936	15,751	240,560.8

Waste generated: progress in the GEEP				
Total waste (kg)				
2022 Achievement	-26%			
2022 Goal	-2%			

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Grupo Financiero BBVA México.

- 1. As of 2022, four properties are increased in certification, with a total of 10 buildings in the scope of the Environmental Management System.
- 2. Figures at the end of 2022.

# Suppliers and responsible purchases.

Grupo Financiero BBVA México has a series of documents that extend its ethical, social and environmental responsibility to its suppliers in order to create value in a sustainable manner throughout its supply chain.



- Suppliers' Code of Ethics
- Responsible Purchasing Policy
- Corporate Standard for the Acquisition of Goods and Contracting of Services

For more information, go to:

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



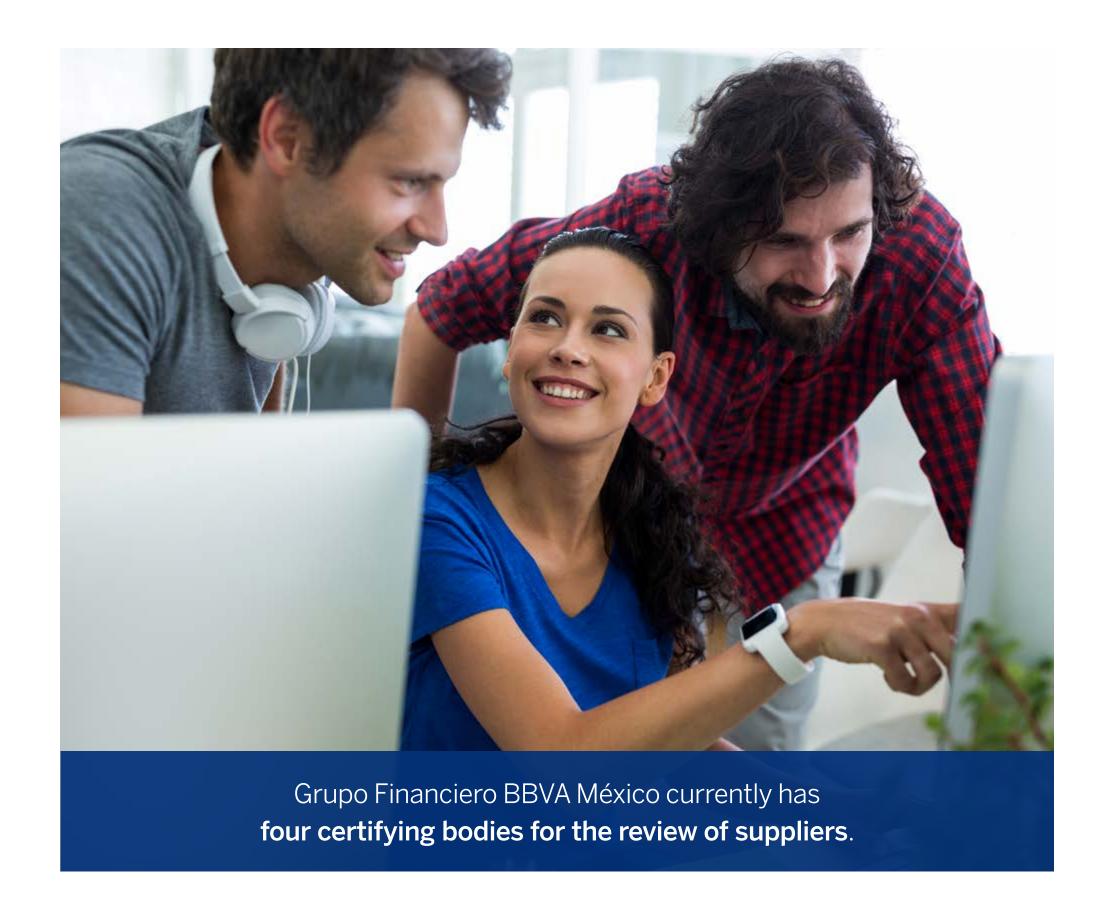
# New evaluation of Suppliers

In 2021, a change was made towards continuous improvement in the suppliers and responsible purchasing areas with the implementation of a new evaluation methodology. This corporate Risk Level assessment methodology provides for common criteria for the entire Group and makes it possible to assess both current and future suppliers. Thus, it seeks to strengthen the commitment to responsible and sustainable management with respect to suppliers and purchases.

Of the **6,813 active suppliers** in 2022, 4,094 were evaluated.

Our supplier approval process evolved into a supplier evaluation process.

The Standard for the Purchasing of Goods and Services Contracting specifies that this evaluation applies only to manageable expenses within and outside the scope of Purchasing.



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As part of this supplier evaluation process, the following modules are used to determine a custom assessment for each supplier to define their level of risk:

#### **Evaluation modules**

- Anti-corruption and Anti-Money Laundering
- Reputational
- Concentration and country risk
- Financial
- Legal
- Tax
- Labor
- IT Risk
- Customer protection

Depending on the level of risk, which can be low, medium or high, and the evaluation opinion, which can result in Pass or Fail, we can determine the supplier's final result.

Using this exercise, a supplier approval process was carried out, in parallel with said evaluation, which has allowed all suppliers to report in the new system.

#### **Evaluation of suppliers**

Total active suppliers at the BBVA Group level

6,813

Total number of suppliers that entered the Evaluation process

4,094

Number of "suitable" suppliers

3,444

Percentage of purchases from suppliers that have participated in the Evaluation process in 2022

99.00%

Number of suppliers that have not passed the Evaluation process in 2022 – "not suitable"

650



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IReNE survey
General result: 78.3 points
Specific negotiation item: 83.8.

This review process is a way of verifying suppliers' compliance with the approval criteria determined by Corporate Regulations. All suppliers that provide goods and/or services to Grupo Financiero BBVA México are evaluated according to the following specific criteria:

- 1. The supplier's level of annual spending, taking as a reference billing and/or the amount of awards made or planned.
- **2.** The potential business impact of the supplier's services and/or products.
- **3.** New negotiations between suppliers and GFBB, with a relationship of two years or more.

The different aspects that the review analyzes are:

- Legal
- Financial
- Tax
- Laboral
- Reputational

- Technical
- Regulatory
- Internal control
- Corporate social responsibility

In 2022, an IReNe survey was carried out on suppliers where different aspects such as negotiation, legal service, payments and valuation model were evaluated.

## Supplier mailbox

If there are incidents in the supply process or if there are any doubts, comments or suggestions, the requester directly or the person in the Purchasing Department can be contacted.

If further attention is required, the incident can be sent using the following link: https://bbva-suppliers.appspot.com/presencia-bbva/.

In addition, any action or situation related to Grupo Financiero BBVA México that goes against the legal provisions or the standards of the Suppliers' Code of Ethics, must be reported by the supplier through the appropriate whistleblower channel.

Anti-corruption matters are provided for in the contracts signed with suppliers. During 2022, 715 contracts were signed, of which 675 were with Mexican suppliers and 40 with foreigners suppliers. When any update of administrative information with suppliers occurs, reference is made to the Suppliers' Code of Ethics, which contains a specific section on anti-corruption.

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