

Contribution to the community

GRI 413-1

BBVA is committed to generating value in communities through programs that promote inclusive and sustainable growth. As part of its strategy, it has set out three lines of action: reducing inequality and promoting entrepreneurship, creating opportunities for all through education, and supporting research and culture.

In Mexico, Grupo Financiero BBVA develops a series of initiatives and activities of high social impact with the objective of helping the community to make more informed financial decisions that are beneficial to their well-being.

BBVA is committed to allocate **EUR 550 million to the community between 2021 and 2025¹⁴**.



¹⁴ Read more about [BBVA's investment for the community](#).

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Financial education

Financial Education is a fundamental area within Grupo Financiero BBVA México, as it places different tools within the reach of the community that allow them to responsibly manage their finances, and thus boost their wellbeing and quality of life.

During 2022, the Financial Education area focused on **two objectives**:

-  **Improve Financial Health**
-  **Promote the use of Go Cashless**

To achieve this, we worked on topics such as daily financial management, resilience, future security and financial control. In addition, the use of applications and digital media was promoted to move towards digitalization, take advantage of applications, optimize time and facilitate access to financial services.

BBVA continues to advance in being the Financial Advisor of Mexico and has generated various alliances to reach different audiences through different contact channels:

- Web content
- Training experiences for customers and non-customers (Open Market)
- Initiatives with a gender perspective
- Alliances and sponsorships (Kidzania, La Granja, UNAM and other universities)
- Boosting entrepreneurship (SME Portal)
- Campaigns with Behavioral Economics (BE)
- Virtual assistant



Programs: driving sustainable development and economic inclusion

Workshops

90% of the Financial Education offer in 2022 was digital, compared to the 20% of previous years.

Face-to-face

Starting in 2022, we will implement the face-to-face modality through Mobile Digital Classrooms with the presence of a facilitator who teaches the workshops on different educational topics.

539 workshops, which benefited 9,824 people, with **11,114 participants**.

Online

They offer the opportunity to acquire financial knowledge in an easy way through digital tools. A wide variety of courses are offered on topics such as savings, digital banking, credit card use, mortgage loans, investments and life planning. These courses are available 24 hours a day, allowing them to be taken at any time.

165,106 visitors of the courses.



Remotely

Taught by a Financial Education facilitator, they are aimed at nominated and non-nominated groups to acquire the necessary skills and knowledge for the use of financial products and banking applications. This year it was decided to redesign and transform the workshops, adapting them to the needs of the users, since the main objective is for them to participate and learn about the benefits of a 360 ecosystem.

4,300 workshops were held with the participation of 111,367 individuals and **81,310 beneficiaries**.

	Beneficiaries*		Participants**		Workshops	
Workshops	2021	2022	2021	2022	2021	2022
Face-to-face	-	9,824	-	11,114	-	539
Online	10,038	-	17,627	-	17,627	-
Remotely	32,775	81,310	43,796	111,367	1,975	4,300

Note. For the online modality, there is no data under the three categories in 2022 because there was a change of provider and the impact is now measured in views.

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

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





Social Service at Universities

Grupo Financiero BBVA México has alliances with universities nationwide with the aim of supporting young university students and, at the same time, promoting Financial Education.

Previously, young people taught Financial Education workshops as part of their social service; this year an adjustment was made to the objectives of the initiative, so from 2022, the intention is to contribute to the digitization of its community, providing information on how to download the BBVA app, make use of the applications, downloads and make CoDi transactions, among other aspects that promote digitization.

-  **12,064** Digitization
-  **218** Students
-  **7** Universities

Multiverse

Training in Financial Education is encouraged with new nominated customers, available on demand, with the objective of having them consume content appropriate to their needs and times, starting with a profiler.

5,009 users used the multiverse with a record of 7,733 visits.

Web press releases

As of this year, press releases were published in print and online with Financial Education content on the BBVA México website.

138 published releases, achieving 31,258 visits.



Financial Education Portal

It is the official Financial Education website that offers a wide variety of resources to improve the financial knowledge of the public. The portal includes notes, workshops and webinars with topics related to BBVA México’s products, services and tools. In addition, it is designed to adapt to users’ searches, offering specific content to resolve doubts and guide decision-making in relation to their finances.

The **EduFin Virtual Assistant**, a virtual chat that drives behavioral change from a 360-degree experience perspective, is available to accompany and improve the experience of users who visit the site.

There were 12,907,883 visits, of which 10,209,957 (79%) were single-time visitors. In addition, 40,696 people benefited from conversations with **EduFin Virtual Assistant**.

The number of visits to the Financial Education portal doubled organically, from 6.3 million in 2021 to 12.9 million in 2022.

National Financial Education Week

BBVA México participates in this event organized by the National Commission for the Protection and Defense of Users of Financial Services (CONDUSEF) to promote awareness of the importance of Financial Education in managing personal finances, financial inclusion and digitization.

During the 2022 edition, there were 18,973 visits to the stand (virtual park) and 472 attendees to live conferences at the BBVA Auditorium. On the other hand, the digital campaign of the National Financial Education Week also had a great impact, generating 35,332 visits to the Financial Education website, in addition to 15,052 video reproductions, 820 clicks to the Financial Education Portal and 90 clicks on social responsibility.

18,973 visits to the stand during the SNEF.



Financial Education Summit MX 2022

BBVA México, for the first time, participated in the annual meeting of the Center for Financial Education and Skills, where current issues related to financial education and skills are discussed. The 2022 edition was held in Spain on September 29 and in Mexico on September 30.

The event in Mexico was attended by 187 people, with 1,867 views of the video in Spanish and 328 views of its English translation.

187 on-site attendees in Mexico.

ABM Congress

Also for the first time, 1,458 employees participated in the congress organized by the Asociación de Bancos de México (ABM) to talk about Financial Education with the aim of providing the population with more tools, skills and knowledge to make better financial decisions.

1,458 employees participated in the ABM Congress.



Conferences on YouTube

Grupo Financiero BBVA México organized a series of Financial Education conferences focused on customers and the general public, which were broadcast on YouTube.

The conferences discussed the following topics:

- Personal, Sustainable and Secure Financial Health: Perspective from the Bank
- Cybersecurity
- Herdez Financial Culture (Integrating Online Workshops and Training Experiences into its program)
- UNAM student training (EduFin Award)
- Tecmilenio student training (Extracurricular)

- Tecmilenio Financial Health Webinar
- Bank Explains (ABM) Webinar on Financial Education and children
- Global Challenges 2022 and Financial Education for inclusive growth
- Insurance can change your life
- Who am I on the Internet?
- Protection on the Internet and social media
- Cyber defense, senior experience

31,548 visits.

Alliances and sponsorships

Donation for the UNAM National Financial Education Award

In collaboration with the Universidad Nacional Autónoma de México (UNAM), a donation was agreed to promote the UNAM-BBVA Financial Education Award*, which motivates students about to graduate or recent graduates to investigate topics related to finance, inclusion and Financial Education through their dissertation work.

* At the close of this report's edition, the 2022 call for proposals was still open, so we will report the results in the next reporting period.

Granja las Américas

It is an educational workshop aimed at primary and secondary school boys and girls so that, through play, they learn how to save energy using the model of observing, thinking and deciding.

173,394 boys and girls **benefited**.

KidZania

The program aims to develop financial skills and knowledge in boys and girls through fun activities in an interactive environment.

513,350 boys and girls **benefited**.



Finance to Share

It is a joint initiative between BBVA and Educación para Compartir (EpC), which seeks to train better citizens from childhood. This program has a sustainable approach that focuses on teaching economic and financial topics so that students can make responsible financial decisions based on civic values and generate personal and social benefits.

1,647 teachers and **48,730 participating students** from 259 schools.

Victoria 147

The Victoria 147 initiative is a project that seeks to boost economic development through the promotion of education, financial inclusion and the acceleration of women's ventures, positioning BBVA as the financial ally of women entrepreneurs and financial education as the acceleration lever in their businesses.

48,181 women entrepreneurs received **training**.

Universum Espacio "Decide"

It is a space focused on youth to bring them closer to the development of sustainable projects, through digital and analog experiences to solve social and individual problems that impact the community and the environment, always considering the pillars of government, society and economy.

262 people benefited.



Museum of Memory and Tolerance

BBVA and the Museum of Memory and Tolerance joined forces to promote content and materials about the importance of inclusion and Financial Education, and how they are linked to sustainability. The information was disseminated through the different spaces that the Museum has and to the thousands of low-income students from all over the country who attend and connect virtually. This sponsorship contributes to raising awareness and fighting, through education, the roots of economic inequality. 86,795 virtual room access codes and 12,468 sustainability access codes were shared.

57,676 views achieved on Financial Education videos.

Once niños

Grupo Financiero BBVA México partnered with Once Niños, a television network, to produce a series of seven scripts aimed at educating children on the importance of savings. The series, set to launch in March 2023, is designed to raise awareness among children about the value of saving.

Podcast

BBVA México featured as a guest on Martha Debayle's podcast to discuss Financial Education, with the goal of increasing its exposure to the influencer's audience.

159,697 views of the podcast.



Fundación BBVA México

GRI 413-1

Fundación BBVA México is a asociación civil responsible for carrying out the social action initiatives of Grupo Financiero BBVA México. Its objective is to develop innovative programs to support education, culture, and social initiatives for the benefit of Mexican society.

It focuses on promoting financial education, economic development, and financial inclusion through projects and programs that improve the quality of life for individuals and communities.

The activities and projects included educational workshops, scholarship programs, support for cultural and social initiatives, and training programs for young people and adults.

With these initiatives, **Fundación BBVA México seeks to contribute to the sustainable development of Mexico**, improving the quality of life of people and communities, and fostering a culture of social responsibility.

With its different programs, it grants economic support through:



Education scholarships



Donations to organizations that support education and the arts



Donations of school supplies and equipment



Rehabilitation of the social fabric in communities



Promotion of art and culture



Support for communities affected by natural disasters





Investment in social programs

In 2022, Fundación BBVA México allocated resources to support various programs and projects that benefit the community, including investment initiatives in educational, cultural and social areas.

The **investment** in 2022 was **\$1,165,548,195**.

BBVA Scholarships for Young Boys and Girls That Inspire

In 2022, the BBVA Scholarship Program for Young Boys and Girls That Inspire was adapted to the new educational modalities and the current context, creating Scholarships for Online Education and for Young Boys and Girls with disabilities. With the aim of promoting education and supporting talented students with socioeconomic disadvantages, these young people will be able to develop their full potential and continue with their secondary, high school and university studies.

Young Boys and Girls That Inspire	Number of direct beneficiaries
Middle School	17,473
High School	14,940
University	14,178
Online education	258
Disability	652

Mentors

The program provides support to university scholarship recipients, helping them with their training, personal growth, and professional development. The program is facilitated by leaders and employees of Grupo Financiero BBVA México, who are selected through an annual call and certified as mentors by Campus BBVA. These mentors have a track record of high professional performance, a strong sense of social responsibility, and a desire to contribute to the community by sharing their expertise and knowledge.

This initiative aims to help **young people complete their university studies** and develop their skills and knowledge to face future challenges.

Cultural promotion

The program supports the development of culture in Mexico by providing financial assistance and support to high-quality cultural projects with a national scope. By doing so, the program seeks to ensure access to culture and to foster the creation of new audiences.

BBVA Art Scholarship

Serves as a collaborative platform that supports the production and dissemination of exceptional initiatives in the field of art and culture. With a goal of providing personalized support for artists, the program also seeks to foster a community through public events that encourage the exchange of ideas and experiences.





Territories Exhibition

This exhibition is a photographic project that presents the geography of contemporary Mexico through images captured by artists who, through their lenses, offer a unique and profound vision of the diverse landscapes, cities, and communities that make up Mexico.

The **“Territories”** exhibition is an opportunity to learn about and appreciate the Mexico that surrounds us in a different way.

Mexico-Spain Dialogues Meeting

Virtual initiative that brought together experts in various areas such as history, economics, sustainability, education and culture. During the meeting, these experts shared their knowledge and discussed the most important points of cultural and economic exchange between Mexico and Spain. The objective of the meeting was to enrich the dialogue between the two countries and promote greater understanding and collaboration in the aforementioned areas. It was an opportunity to reflect on the importance of collaboration and cultural exchange between the two countries.

My Community BBVA

The program aims to improve the living conditions in communities that are in situations of social vulnerability. This is achieved through interventions in neighborhoods with high levels of past due debt, abandonment, and vandalism. With these interventions, the goal is to recover the social fabric and heritage value of these areas through social and urban improvement. The program aims to achieve a safer, more prosperous, and sustainable community, where residents can enjoy a quality life.

30,027 beneficiaries in 2022.

Support during natural disasters

The objective of this program is to provide humanitarian assistance and support to people in emergency situations due to natural disasters, risk situations or unusual events.

12,000 direct beneficiaries through food vouchers and personal hygiene kits.





School rebuilding program

After the earthquakes that struck Mexico in September 2017, Grupo Financiero BBVA México pledged an initial contribution of MXN 180 million towards the reconstruction and modernization of the affected educational institutions. This contribution was further supplemented by donations from customers, employees, suppliers, and private parties. This collaborative effort helped to increase the funding and expedite the recovery of educational infrastructure, ultimately benefiting a significant number of children and young people who had lost access to their schools.

In 2022, **426 direct beneficiaries** were reported for this program.

Alliances with Private Organizations

Fundación BBVA México is committed to collaborating with institutions dedicated to formal education in Mexico to amplify their impact, drive the progress of the country, and improve the quality of life for its people.

During 2022, **133,380 direct beneficiaries** were reported.

For more detailed information on the results achieved through these programs, we encourage you to review [Fundación BBVA's Annual Report](#).