

DOUBLE MATERIALITY ANALYSIS – RESULTS (BBVA GROUP 2025)

	Impact materiality		Financial materiality		Final results
	Negative impact	Positive impact	Risks	Opportunities	Total
<b>MATERIAL</b>					
Climate change	Material	Material	Material	Material	Material
Own workforce	Relevant	Material	Relevant	Not relevant	Material
Consumers and end-users	Relevant	Material	Material	Material	Material
Business conduct*	Significant	Material	Material	Not relevant	Material

**NON-MATERIAL**

Pollution	Not relevant	Not relevant	Not relevant	Not relevant	Not relevant
Water and marine resources	Relevant	Relevant	Relevant	Relevant	Relevant
Biodiversity and ecosystems	Relevant	Not relevant	Relevant	Relevant	Relevant
Resource use and circular economy	Not relevant	Not relevant	Not relevant	Relevant	Relevant
Workers in the value chain	Not relevant	Not relevant	Not relevant	Not relevant	Not relevant
Affected communities	Relevant	Relevant	Not relevant	Relevant	Relevant

\*Includes entity-specific: Money laundering, Cybersecurity and Data protection.

Material
Significant
Relevant
Not relevant