

# Shareholders and Investors Communication and Contact

Policy

of Banco Bilbao Vizcaya Argentaria



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## 1. General principles of the shareholders and investors communication and contact policy

In the aim of providing more in-depth communication with its domestic and international shareholders and investors, and promoting transparency of information that the Company makes public about the Bank, BBVA has approved the current policy, which is governed by the following general principles:

- Transparency, truthfulness, immediacy and standardization in providing information, so that shareholders receive all legally required financial and non-financial information, as well as any other information that may be deemed useful, all in a clear and accessible manner.
- Facilitate awareness of those issues that may be necessary to enable an appropriate exercise of shareholders' rights, providing clear and direct communication channels and lines which allow any doubt on the provided information to be cleared up.
- Publish information periodically, adequately and available in time, to enable shareholders and investors to be informed of the most relevant aspects of the Bank at any time.
- Equal treatment for all shareholders and investors in the same situation, in terms of information, participation and exercise of their rights as shareholders and investors.
- Use of a variety of communication instruments and channels that enable shareholders to access the Bank in the easiest and most convenient way.

## 2. Specific channels for shareholders communication and participation

In order to guarantee compliance with the aforementioned principles and the correct release of information pertaining to the Bank for shareholders and for the market in general, BBVA has placed at their disposal the following information, communication, contact and participation channels:

### **General Shareholders' Meeting**

BBVA shareholders are called at least once a year to take part in the Bank's General Shareholders' Meeting, where the company provides them with all kinds of tools to help them participate at the event (e.g. by post, over the corporate website -[www.bbva.com](http://www.bbva.com)- or via the Bank's branch network).

On the occasion of each General Meeting, BBVA also provides its shareholders with all necessary information to decide on the issues that are put forward for consideration, publishing this information sufficiently in advance and in detail, not only as required by law but also by best practice in good governance both in Spain and internationally.

In addition, and regarding the General Meeting, the Bank sets up the Online Shareholders Forum on its website, which the Bank's shareholders may access to help communication prior to the General Meeting.

Finally, the General Shareholders' Meeting is broadcast live on the corporate website.

These measures are intended to create an open environment enabling shareholders to take part in the General Meeting and exercise their rights, as shareholders, at such meeting.

## Corporate website

BBVA has a corporate website ([www.bbva.com](http://www.bbva.com)) which contains all the information that the Bank makes available to its shareholders and other stakeholders and interested parties.

Specifically, the Bank has a special section for shareholders and investors on its corporate website that offers wide-ranging institutional and financial and economic information on the Group's business and results, as well as any other information that the Bank deems useful for them, in addition to the communication and contact channels at the Bank.

With a view to comply with the principle of information transparency, the Bank ensures that the information included on the corporate website is clear, complete, correct and truthful. In order to facilitate the above, the corporate website is continually updated and the information thereon is published in both Spanish and English.

## Webcasts and conference calls

BBVA has a streaming channel for the quarterly earnings presentations and other relevant market information that enables shareholders, investors, analysts and any other individual who so wishes to access such channel, as a further tool to keep up-to-date on the Bank's performance. This channel is also recorded and can be accessed over the corporate website.

For live presentations, different procedures are available for participants to send their questions to the Bank's speakers or representatives to be answered immediately, all over any mobile device.

## Conferences and meetings

The Shareholders and Investors Relations team periodically organizes information sessions (roadshows, conferences and other meetings) where the Bank's representatives meet with analysts, shareholders and investors to set out the Group's performance and other relevant aspects, personally dealing with their comments and questions.

The team also organizes and runs public presentations and other meetings with shareholders and investors, creating a space for dialog where they are informed about the Group's performance and their specific inquiries are answered.

## Inquiry service and Shareholders Office

In order to promote open and transparent shareholders communication with the Bank, a Shareholders Office is permanently in place, where information requests, inquiries or questions and the corresponding answers are channeled.

In the aim of personally dealing with such inquiries, the Bank has a hotline for shareholders (902 200 902) as well as an e-mail inbox ([accionistas@bbva.com](mailto:accionistas@bbva.com)).

There is also an e-mail inbox for institutional investors ([bbvainvestorrelations@bbva.com](mailto:bbvainvestorrelations@bbva.com)) where the latter can send their requests and suggestions.

In addition to the aforementioned channels, and as part of the digital environment promoted by the Bank, BBVA has in place other tools for shareholders, investors and the general public to enable them to receive and manage the information about the Bank that they wish. Specifically, BBVA offers an information dispatch service that, at the user's request, enables them to receive in real time the latest news published on the corporate website relating to financial reports, relevant events or financial presentations.

### 3. Shareholders and Investors Relations Department

BBVA has a specific Shareholders and Investors Relations Department, which is globally responsible for coordinating, analyzing and managing relations and contacts with BBVA shareholders and investors, as well as its subsidiaries. It is therefore the natural and permanent communication and contact channel between BBVA and its shareholders, investors and the market in general.

The Shareholders and Investors Relations Department shall coordinate communication among the different subsidiaries of the Bank and the market, to ensure that this is appropriate, consistent and coherent at all times.

The Shareholders and Investors Relations Department shall work in cooperation with those individuals at the Company as may be necessary or appropriate in order to facilitate communication and deal with information requirements at any given time.

The Shareholders and Investors Relations Department, in the performance of its responsibilities, shall obtain all necessary information from the different areas in the Group that are in charge of producing it, for its disclosure in the market. This will allow ensuring information consistency and standardization.

The principles and channels set out in this policy govern, where applicable, BBVA relations with other interested parties, such as financial analysts, bank share management firms and depository institutions and proxy advisors, among others.

This policy shall apply to BBVA Group subsidiaries whose securities are listed on the market. These companies shall adapt the content of the information to local specificities and requirements, complying with the general principles and lines set out in them.

Finally, it shall not apply to the release of relevant events (*hechos relevantes*) and media relations, which shall be governed by their own internal regulations.