

BBVA

Creating Opportunities

Report BBVA

2019





"In 2019, BBVA Argentina joined the UN Principles of Responsible Banking and signed the Sustainable Finance Protocol. Both initiatives seek to foster a sustainable banking system, fair and accountable towards the community, and are meant to help fulfill the Sustainable Development Goals (SDGs) and the Paris Agreement on Climate Change."

María Isabel Goiri Lartitegui Chairman BBVA

OUR PURPOSE

To bring the age of opportunity to everyone

SIX STRATEGIC PRIORITIES



The best customer experience



Digital sales



New business models



Leadership in efficiency

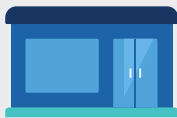


Optimal capital allocation



The best team

251
BRANCHES



2,7million



OF INDIVIDUAL CUSTOMERS, COMPANIES AND LARGE CORPORATIONS

35%

NPS
RECOMMENDATION INDEX



+58.000

ACTIVE SME
CUSTOMERS



+\$20,9
million

IN LOANS TO SMES



\$12,2million

INVESTED IN ENVIRONMENTAL
MANAGEMENT

+\$25 million

INVESTED IN SOCIAL PROGRAMS



100%

OF OUR SELF-SERVICE TERMINALS SUPPORT
ENVELOPE-FREE TRANSACTIONS



BBVA ARGENTINA WAS THE FIRST PRIVATE BANK TO LAUNCH A NEW LINE OF PERSONAL LOANS CALLED "ECO-LOANS" FOR THE PURCHASE OF SUSTAINABLE GOODS THAT CONTRIBUTE TO CARE FOR THE ENVIRONMENT AND SUPPORT SDG 7.

Business strategy and model

Our **Responsible Banking Model** is based on the pursuit of profitability grounded on principles, strict compliance with legal regulations, good practices, and the creation of long-term value for all stakeholders.

The four pillars of BBVA Argentina's Responsible Banking Model

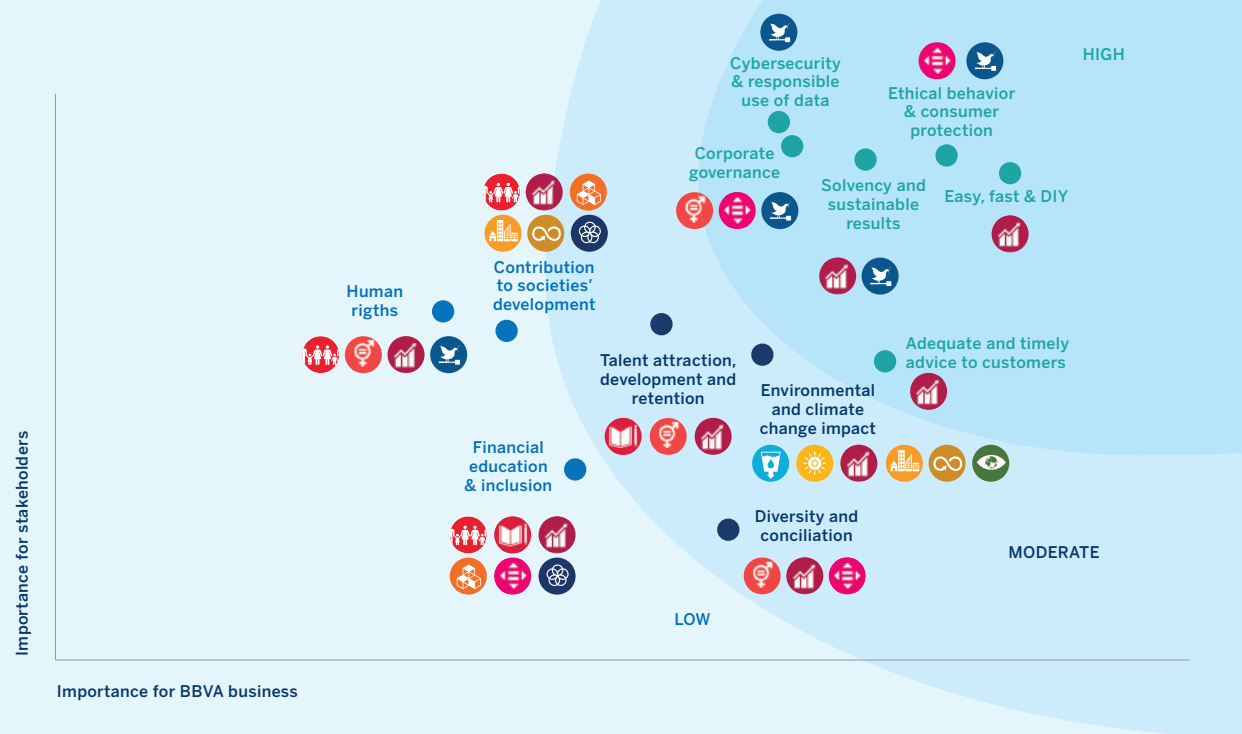
- 1. **Balanced relationships** with our customers based on transparency, clarity and responsibility.
- 2. **Sustainable finance** to halt global climate change and attain the UN Sustainable Development Goals.
- 3. **Responsible practices** with employees, suppliers and other stakeholders.
- 4. **Community investment** to promote social change and create opportunities for all.

Materiality

The **materiality matrix** includes the most relevant issues for business sustainability management and those that most impact our stakeholders. It is one of the sources that feeds the Bank's strategic planning and determines the priority issues to report on.

Materiality matrix

For further information on BBVA Argentina's performance as concerns material topics during 2019, please refer to the full version of Report BBVA 2019.



Customer comes first

Customers are at the heart of all what we do, and our relationship with them is based on transparency, security, trust and knowledge, to provide them with customized solutions and recommendations suitable to their risk profile and make available to them the opportunities offered by the new technologies.

The **best customer experience** is distinguished by its simplicity, speed and empowerment of customers by offering them an attractive, customized service that combines innovation and technology.



> **1,7 million**
of active digital customers

> **1,4 million** of mobile customers

> **+ 18%** more digitalized customers than last year



> **191.000**
new digital banking users

> **862** SSTs



> **887** ATMs

**TRANSPARENT,
CLEAR AND
RESPONSIBLE
COMMUNICATION**

Two new editions of the
Clear Language Program at BBVA

We have in place the **Net TCR Score (NTCRS)** that allows to measure the degree in which customers perceive BBVA as a transparent and clear bank, compared to its peers.



> **FULL AND CLEAR INFORMATION IS THE MAIN RECOMMENDATION**



The Best Team

We have set up a plan which encompasses initiatives to attract, develop and retain talent, in order to create the best workplace.



6.223 employees

47% of women ♀
53% of men ♂

4,1 over 5 is our employees' commitment level

0 casos
de discriminación detectados

100% de las nuevas madres y padres fueron asesorados sobre los trámites de maternidad y acompañados al regreso de sus licencias

> BBVA Campus

Online, face-to-face courses, videos and articles available at BBVA Campus.

6.505 participant employees
308.446 training hours

99% of our employees received training on ethical conduct

1.198 employees were trained on ATM-TF

> BBVA Volunteers

Global Volunteering Week at BBVA

+730 employees
325 activities to contribute to the SDG

Solidarity Project Contest

\$650. 000 in prizes
21 dreams
4.800 direct beneficiaries

Sustainable Finance

We have the largest network of branches certified by an independent third party in Argentina. During 2019, our Environmental Management System has been certified under ISO 14001:2015 by the international consulting firm DNV-GL. 3 and 23 floors of the BBVA Corporate Tower



Certification= 120 network branches + **3** buildings + **23** floors of the BBVA Corporate Tower

GLOBAL ECO-EFFICIENCY PLAN 2016-2020	Pillar	Strategic Line	ARG Goal	Related SDG
	Environmental management and sustainable construction practices	% of occupants of certified buildings	69%	
	Energy and climate change	Consumption per occupant (kWh/occupant)	-5%	
		CO2 emissions per occupant (tCO2eq/occupant)	-4%	
	Water	Consumption per occupant (m3/ occupant)	-1%	
	Paper and waste	Consumption per occupant (kg./ occupant)	-1%	
		% of occupants of buildings with selective waste collection	69%	
	Extended commitment	Awareness campaigns and suppliers	69%	

HIGHLIGHTS OF THE GLOBAL ECO-EFFICIENCY PLAN IN 2019

40% decline in year-on-year paper consumption per capita

87,7 % of customers with product bundles are enrolled in e-statements

32,6% decline in year-on-year water consumption per capita

82,5 % of VISA customers are enrolled in e-statements

11,9% reduction of CO₂ emissions per capita

92,9 % of MasterCard customers are enrolled in e-statements

> The Bank strived to achieve the goal of eliminating plastic from its buildings

Investment in the Community

Main axes of our Plan of Investment in the community

FINANCIAL EDUCATION
SOCIAL ENTREPRENEURSHIP
KNOWLEDGE AND CULTURE

MAIN ACTIONS IN 2019

Financial Education Program BBVA 13° Edition	In 2019, we worked together with 18 NGOs and 33 education centers in 23 locations in 5 provinces and the City of Buenos Aires, reaching 1,086 students.	> 13.375 youngsters directly benefited > +53.500 people indirectly benefited
My First Company Contest 4° Edition	> 1.100 contestants > 577 participants	> 9 winners > \$690.000 in prizes
Personal Finance Workshops 1° Edition	> 26 volunteer participants > 300 pupils trained	
Financial Education for Adults 3° Edition	> 4 workshops were carried out in 2019 > +200 senior adults training	



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Reporting
since
2007



Highlights of the Report BBVA 2019

This document presents the **highlights of the Report BBVA 2019** and covers the financial year 2019 and all the branches of BBVA in the country.

It has been prepared in accordance with the Essential Option of the GRI Standards and introduces the progress made in the implementation of the SDG Compass tool (Guide 2015) by the United Nations Global Compact, the Global Reporting Initiative (GRI) and the World Business Council for Sustainable Development - WBCSD, which demonstrates our commitment to the Sustainable Development Agenda and its Goals presented by the United Nations Member States in 2015.

The Report BBVA 2019 represents our **Communication on Progress 2019 (Advanced COP)**, in which we reinforce our commitment toward the 10 Principles of the UN Global Compact, as we have been doing since 2004, which promote human rights, labor rights, the environment and the fight against all forms of corruption.

