

BBVA

Creating Opportunities

BBVA Whistleblowing Channel

Madrid, June 2022

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2021 Information

The Whistleblowing Channel forms an essential part of the BBVA Group's compliance system, as one of the processes established to ensure the effective application of the regulations and guidelines of the Code of Conduct. This Channel is also a means to help BBVA employees as well as other third parties outside the BBVA Group to report, confidentially and, if they wish, anonymously, any breaches of the Code of Conduct or applicable laws, including human rights complaints



Compliance will process all reports they receive carefully and promptly, ensuring that they are investigated and providing the resources to ensure that they are resolved, in accordance with the Whistleblowing Channel internal procedures



**Information will be analyzed objectively, impartially and confidentially.
The identity of the person reporting it will be kept confidential**

The information will be made known only to those departments whose cooperation is necessary for the process of investigation, to avoid compromising the result of the investigation or the good name of any persons affected by it. The BBVA Group has the appropriate mechanisms in place to prevent potential conflicts of interest during the process of investigating reports. The result of the investigations will be advised to the departments which need to take appropriate measures to mitigate or correct the transgression, in addition to the person being reported, and the person making the report, where appropriate.

Whistleblowers play a key role in preventing and detecting any inappropriate behaviour, so providing them with protection is a priority for the BBVA Group. Those who report facts or actions to the Whistleblowing Channel in good faith will not face any retaliation or other adverse consequences for making the report.

The Whistleblowing Channel is available 24 hours a day, 365 days a year. During the 2021 financial year, the BBVA Group has implemented a global Whistleblowing Channel tool provided by an external provider in most of those areas where it is present. This online platform is accessible to all employees through the corporate intranet where there is a portal dedicated exclusively to the Whistleblowing Channel that includes more detailed information on how to make a report. Third parties outside BBVA can access it through a public link available on the BBVA Group's corporate website (www.bkms-system.com/bbva). This new global tool raises the standards of security, confidentiality and anonymity of the whistleblowers and thus ensures their protection. In addition, during the year, various

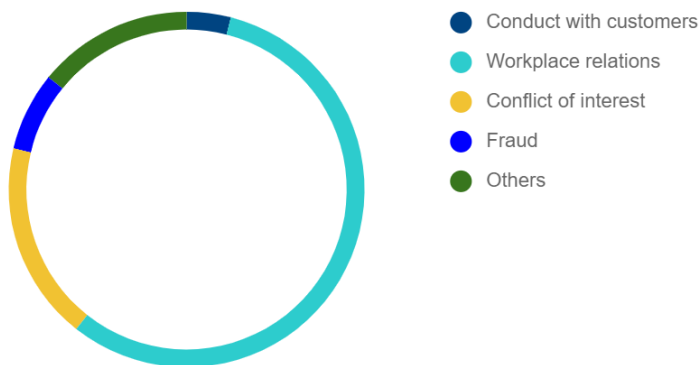


actions have been carried out to raise awareness of the use of the BBVA Whistleblowing Channel.

During 2021 1,748 complaints were received through the Group's channels, which these communications have referred were as follows:

- Conduct with customers: 70
- Labor relations: 990
- Conflict of interest: 316
- Fraud: 125
- Others: 247

Breakdown of complaints by type received in 2021



In 2021, 1,633 complaints have been handled, 769 have resulted in disciplinary actions of some kind, which have led to 209 disciplinary dismissals.

