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About BBVA

BBVA's GLOBAL PRESENCE

SEPTEMBER 2022

Countries >25
Branches 6,050
Employees 114,311
Customers 87.4M

FINANCIAL HIGHLIGHTS

SEPTEMBER 2022

Net attributable profit 9M22 4,842 M€
CET 1 FL 12.45%

Total assets 738,680 M€
Loans and advances to customers - gross 373,765 M€
Deposits from customers 389,705 M€

DIGITAL CAPABILITIES

SEPTEMBER 2022

CUSTOMERS

Digital customers 47.8 M
Mobile customers 45.9 M

DIGITAL SALES

UNITS 77%
PRV(1) 61%

SUSTAINABLE DEVELOPMENT AND DIRECT CONTRIBUTION TO SOCIETY

NEW Sustainable Business 2025 Goal

300 BN€
Between 2018 and 2025
Channeled until September 2022

(1) Product Relative Value as a proxy of lifetime economic representation of units sold.
About BBVA

To bring the age of opportunity to everyone

OUR PURPOSE

To bring the age of opportunity to everyone

STRATEGIC PRIORITIES

Improving our clients’ financial health
Reaching more clients
The best and most engaged team
Helping our clients transition towards a sustainable future
Driving operational excellence
Data and Technology

OUR VALUES

Customer Comes first
We think big
We are one team
A well-diversified footprint with leading franchises

**BREAKDOWN BY BUSINESS AREA**

**TOTAL ASSETS**
SEP-22

- South America: 9%
- Turkey: 9%
- Mexico: 20%
- Rest of Business: 6%
- Spain: 56%

**GROSS INCOME**
9M22

- South America: 17%
- Turkey: 13%
- Mexico: 42%
- Rest of Business: 3%
- Spain: 25%

**STRONG POSITION**
RANKING AND MARKET SHARE (%)

1. **Spain**
   - #3
   - 13.4%

2. **Mexico**
   - #1
   - 24.4%

3. **Turkey**
   - #2
   - 17.5%

4. **Colombia**
   - #4
   - 10.9%

5. **Peru**
   - #2
   - 20.5%

(1) Figures exclude the Corporate Center.

(2) Latest available loan market shares, Ranking among peer group. Turkey among private banks.
3Q22 key messages

<table>
<thead>
<tr>
<th></th>
<th>OUTSTANDING CORE REVENUES AND ACTIVITY GROWTH</th>
<th>CORE REVENUES (NII+FEES)</th>
<th>TOTAL LOAN GROWTH(^1)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>+38.4% vs. 3Q21</td>
<td>+15.0% vs. SEP 2021</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>LEADING AND IMPROVING EFFICIENCY WITH POSITIVE JAWS</th>
<th>EFFICIENCY RATIO</th>
<th>OPERATING INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td></td>
<td>42.9% 9M22</td>
<td>+44.9% vs. 3Q21</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>HIGHEST QUARTERLY OPERATING INCOME EVER</th>
<th>COST OF RISK (YTD)</th>
<th>CET1 FL</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td></td>
<td>0.86%</td>
<td>12.45%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>SOLID ASSET QUALITY TRENDS</th>
<th>NEW CUSTOMERS ACQUIRED</th>
<th>SUSTAINABLE BUSINESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td></td>
<td>8.6 MILLION IN 9M22</td>
<td>€124 BILLION SINCE 2018</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>STRONG CAPITAL POSITION ABOVE OUR TARGET</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>NEW RECORDS IN STRATEGIC METRICS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

NOTE: Variations in Constant €.
(1) Performing loans under management excluding repos. (2) CoR excludes the US business sold to PNC for comparison purposes.

We are on track to achieve our ambitious long-term goals.
Customer acquisition showing all-time highs driven by digital

NEW CUSTOMER ACQUISITION
(BBVA GROUP, MILLION; % ACQUISITION THROUGH DIGITAL CHANNELS)

(1) Gross customer acquisition through own channels for retail segment. Excludes the US business sold to PNC for comparison purposes.
We increase our Sustainable Business goal to €300Bn

SUSTAINABLE BUSINESS
(€ Bn)

Goal in 2018
€ 100 Bn

Goal in 2021
€ 200 Bn

New goal
€ 300 Bn

COMMITMENT IN PORTFOLIO ALIGNMENT

2030 decarbonization goals set in selected CO₂ intensive industries

REDUCTION IN 2030

- ☀ Power  -52% kg CO₂/MWh
- 🚗 Auto  -46% g CO₂/km
- 🔨 Steel  -23% kg CO₂/tn
- 🏒 Cement  -17% kg CO₂/tn
- ⛏ Coal  Phase out
- 🔴 Oil & Gas  -30% Mn tCO₂e

GOAL: NET ZERO 2050

Advancing in our commitment in portfolio alignment by setting a new target for the Oil&Gas sector
3Q22 Results
# 3Q22 Profit & Loss

<table>
<thead>
<tr>
<th>BBVA Group (€M)</th>
<th>3Q22</th>
<th>Change 3Q22/3Q21</th>
<th>% constant</th>
<th>Change 3Q22/2Q22</th>
<th>% constant</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Income</td>
<td>5,261</td>
<td>45.1</td>
<td>40.2</td>
<td>15.3</td>
<td>14.3</td>
</tr>
<tr>
<td>Net Fees and Commissions</td>
<td>1,380</td>
<td>17.4</td>
<td>14.7</td>
<td>-1.8</td>
<td>-2.0</td>
</tr>
<tr>
<td>Net Trading Income</td>
<td>573</td>
<td>54.5</td>
<td>48.0</td>
<td>14.2</td>
<td>11.2</td>
</tr>
<tr>
<td>Other Income &amp; Expenses</td>
<td>-358</td>
<td>n.s.</td>
<td>n.s.</td>
<td>-22.9</td>
<td>-17.2</td>
</tr>
<tr>
<td><strong>Gross Income</strong></td>
<td>6,857</td>
<td>33.6</td>
<td>28.6</td>
<td>13.9</td>
<td>12.5</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>-2,818</td>
<td>20.0</td>
<td>18.5</td>
<td>7.6</td>
<td>7.2</td>
</tr>
<tr>
<td><strong>Operating Income</strong></td>
<td>4,038</td>
<td>44.9</td>
<td>36.8</td>
<td>18.7</td>
<td>16.6</td>
</tr>
<tr>
<td>Impairment on Financial Assets</td>
<td>-940</td>
<td>46.0</td>
<td>51.0</td>
<td>32.6</td>
<td>33.6</td>
</tr>
<tr>
<td>Provisions and Other Gains and Losses</td>
<td>-110</td>
<td>197.4</td>
<td>253.5</td>
<td>71.0</td>
<td>65.2</td>
</tr>
<tr>
<td><strong>Income Before Tax</strong></td>
<td>2,988</td>
<td>41.9</td>
<td>30.0</td>
<td>13.8</td>
<td>10.9</td>
</tr>
<tr>
<td>Income Tax</td>
<td>-1,004</td>
<td>70.9</td>
<td>57.0</td>
<td>46.9</td>
<td>44.1</td>
</tr>
<tr>
<td>Non-controlling Interest</td>
<td>-143</td>
<td>5.1</td>
<td>-44.8</td>
<td>41.5</td>
<td>19.2</td>
</tr>
<tr>
<td><strong>Net Attributable Profit (ex non-recurring impacts)</strong></td>
<td>1,841</td>
<td>33.9</td>
<td>31.4</td>
<td>-0.5</td>
<td>-1.9</td>
</tr>
<tr>
<td>Discontinued operations and non-recurring results(^1)</td>
<td>-</td>
<td>n.s.</td>
<td>n.s.</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td><strong>Net Attributable Profit (reported)</strong></td>
<td>1,841</td>
<td>34.1</td>
<td>31.4</td>
<td>11.6</td>
<td>9.9</td>
</tr>
</tbody>
</table>

(1) Discontinued operations and non-recurring results include the negative impact of € 201 M due to the agreement reached with Merlin for the purchase of 662 branches in Spain in 2Q22.
### 9M22 Profit & Loss

<table>
<thead>
<tr>
<th>BBVA Group (€M)</th>
<th>9M22</th>
<th>% constant</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Income</td>
<td>13,811</td>
<td>32.6</td>
<td>29.0</td>
</tr>
<tr>
<td>Net Fees and Commissions</td>
<td>4,030</td>
<td>17.4</td>
<td>14.6</td>
</tr>
<tr>
<td>Net Trading Income</td>
<td>1,669</td>
<td>17.4</td>
<td>13.4</td>
</tr>
<tr>
<td>Other Income &amp; Expenses</td>
<td>-1,145</td>
<td>n.s.</td>
<td>n.s.</td>
</tr>
<tr>
<td><strong>Gross Income</strong></td>
<td><strong>18,366</strong></td>
<td><strong>21.2</strong></td>
<td><strong>17.8</strong></td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>-7,872</td>
<td>14.5</td>
<td>12.8</td>
</tr>
<tr>
<td><strong>Operating Income</strong></td>
<td><strong>10,494</strong></td>
<td><strong>26.7</strong></td>
<td><strong>21.8</strong></td>
</tr>
<tr>
<td>Impairment on Financial Assets</td>
<td>-2,380</td>
<td>6.4</td>
<td>8.1</td>
</tr>
<tr>
<td>Provisions and Other Gains and Losses</td>
<td>-204</td>
<td>-20.7</td>
<td>-10.9</td>
</tr>
<tr>
<td><strong>Income Before Tax</strong></td>
<td><strong>7,909</strong></td>
<td><strong>36.6</strong></td>
<td><strong>27.9</strong></td>
</tr>
<tr>
<td>Income Tax</td>
<td>-2,605</td>
<td>57.3</td>
<td>51.5</td>
</tr>
<tr>
<td>Non-controlling Interest</td>
<td>-260</td>
<td>-42.7</td>
<td>-64.6</td>
</tr>
<tr>
<td><strong>Net Attributable Profit (ex non-recurring impacts)</strong></td>
<td><strong>5,044</strong></td>
<td><strong>37.1</strong></td>
<td><strong>35.3</strong></td>
</tr>
<tr>
<td>Discontinued operations and non-recurring results(^1)</td>
<td>-201</td>
<td>-47.7</td>
<td>-51.6</td>
</tr>
<tr>
<td><strong>Net Attributable Profit (reported)</strong></td>
<td><strong>4,842</strong></td>
<td><strong>47.0</strong></td>
<td><strong>46.2</strong></td>
</tr>
</tbody>
</table>

\(^1\) Discontinued operations and non-recurring results include US business sold to PNC and net cost related to the restructuring process in 9M21, and the negative impact of € 201 M due to the agreement reached with Merlin for the purchase of 662 branches in Spain in 9M22.
### Business Areas

#### SPAIN

(€M 9M22. Change in % vs. 9M21)

<table>
<thead>
<tr>
<th></th>
<th>OPERATING INCOME</th>
<th>NET ATTRIBUTABLE PROFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9M22 vs. 9M21</td>
<td></td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>2,695</td>
<td>+2.3%</td>
</tr>
<tr>
<td>Net Fees and Commissions</td>
<td>1,635</td>
<td>+2.4%</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>-2,157</td>
<td>-4.3%</td>
</tr>
<tr>
<td>Operating Income</td>
<td>2,489</td>
<td>+10.2%</td>
</tr>
<tr>
<td>Impairment on Financial Assets</td>
<td>-332</td>
<td>-17.3%</td>
</tr>
<tr>
<td>Net Attributable Profit (excl. non-recurring impacts)</td>
<td>1,514</td>
<td>+27.1%</td>
</tr>
</tbody>
</table>

#### MEXICO

(Constant €M 9M22. Change in % vs. 9M21)

<table>
<thead>
<tr>
<th></th>
<th>OPERATING INCOME</th>
<th>NET ATTRIBUTABLE PROFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9M22 vs. 9M21</td>
<td></td>
</tr>
<tr>
<td>Net Interest Income</td>
<td>5,921</td>
<td>+23.9%</td>
</tr>
<tr>
<td>Net Fees and Commissions</td>
<td>1,174</td>
<td>+17.0%</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>-2,470</td>
<td>+12.5%</td>
</tr>
<tr>
<td>Operating Income</td>
<td>5,284</td>
<td>+31.7%</td>
</tr>
<tr>
<td>Impairment on Financial Assets</td>
<td>-1,277</td>
<td>+6.3%</td>
</tr>
<tr>
<td>Net Attributable Profit</td>
<td>2,964</td>
<td>+47.5%</td>
</tr>
</tbody>
</table>

- **Loan growth** focused on most profitable segments
- Relevant **improvement of efficiency and asset quality** ratios

- **Loan growth** across segments.
- **Excellent performance NII** supported by activity dynamism and higher customer spread.
- Significant improvement in the **efficiency ratio**
## Business Areas

### TURKEY
(Constant €M 9M22. Change in % vs. 9M21)

<table>
<thead>
<tr>
<th>OPERATING INCOME</th>
<th>NET ATTRIBUTABLE PROFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,567 €m</td>
<td>336 €m</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Item</th>
<th>9M22</th>
<th>vs. 9M21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net Interest Income</td>
<td>1,976</td>
<td>n.s.</td>
</tr>
<tr>
<td>Net Fees and Commissions</td>
<td>452</td>
<td>n.s.</td>
</tr>
<tr>
<td>Operating Expenses</td>
<td>-790</td>
<td>n.s.</td>
</tr>
<tr>
<td>Operating Income</td>
<td>1,567</td>
<td>n.s.</td>
</tr>
</tbody>
</table>

| Net Attributable Profit       | 336  | n.s.     |

- **Loan growth** driven by Turkish Lira portfolios
- **NAP** affected by the hyperinflation adjustment since January 1st 2022.

### SOUTH AMERICA
(Constant €M 9M22. Change in % vs. 9M21)

<table>
<thead>
<tr>
<th>OPERATING INCOME</th>
<th>NET ATTRIBUTABLE PROFIT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,674 €m</td>
<td>614 €m</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Net Attributable Profit</th>
<th>9M22</th>
<th>vs. 9M21</th>
</tr>
</thead>
<tbody>
<tr>
<td>Colombia</td>
<td>207</td>
<td>+29.9%</td>
</tr>
<tr>
<td>Peru</td>
<td>168</td>
<td>+96.5%</td>
</tr>
<tr>
<td>Argentina</td>
<td>156</td>
<td>n.s.</td>
</tr>
<tr>
<td>Others(^1)</td>
<td>83</td>
<td>+40.3%</td>
</tr>
</tbody>
</table>

- **Colombia and Peru**: strong NAP driven by sound gross margin growth and lower impairments.
- **Argentina**: improvement in the NAP contribution driven by core revenues.

Note: Venezuela in current €m.

(1) Other includes BBVA Forum, Venezuela, Uruguay and Bolivia.
### Business Areas

#### OTHER INFORMATION: CORPORATE & INVESTMENT BANKING
(Constant €M 9M22. Change in % vs. 9M21)

<table>
<thead>
<tr>
<th>BUSINESS ACTIVITY</th>
<th>CLIENT’S REVENUE</th>
<th>RESULTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LENDING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>79 €bn</td>
<td>2,820 €m</td>
<td>3,067 €m</td>
</tr>
<tr>
<td>+36.9%</td>
<td>+21%</td>
<td>+36.2%</td>
</tr>
<tr>
<td><strong>CUSTOMER FUNDS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>46 €bn</td>
<td>92%</td>
<td></td>
</tr>
<tr>
<td>+18.9%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### LENDING
- Wholesale banking recurrent business: 92% of revenues given by our relations with clients

#### RESULTS
- **GROSS INCOME**: 3,067 €m (+36.2%)
- **OPERATING INCOME**: 2,244 €m (+46.3%)
- **NET ATTRIBUTABLE PROFIT**: 1,353 €m (+45.5%)

- Slowdown in the Global economic activity affected by a turbulent political and macroeconomic context: inflation reaching unimaginable levels, Central Banks hiking up Interest Rates and the consequences of the war in Ukraine.
- With a high volatility in the markets, revenues continue with its extraordinary performance based on Transactional business and Global markets, especially in FX in the Emerging Markets.
- Consequently and including a better level of provisions than expected, outstanding NAP performance globally.

---

(1) Client’s revenue / Gross income.
Annex
BBVA had significant growth since 1995

MORE THAN 160 YEARS OF HISTORY

1995
- Banco Continental (Peru)
- Probrusa (México)
- Banco Ganadero (Colombia)
- Bancos Cremi and Oriente (Mexico)
- Banco Francés (Argentina)
- Banco Provincial (Venezuela)
- B.C. Argentino (Argentina)
- Poncebank (Puerto Rico)
- Banco Excel (Brazíl)
- Banco BHIF (Chile)
- Provida (Chile)
- Consolidar (Argentina)
- Bancomer (Mexico)
- Valley Bank (USA)
- Laredo (USA)
- Public takeover offer for Bancomer (Mexico)
- Granahorrar (Colombia)
- Hipotecaria Nacional (Mexico)
- Texas Regional Bancshares (USA)
- Forum Servicios Financieros (Chile)
- State National Bancshares (USA)
- CITIC (China)

1996
- Compass (USA)
- Extended CNBC agreement (China)
- Guaranty Bank (USA)
- New extension CNBC agreement (China)
- Turkie Garanti Bankasi (Turkey)
- Extension of Forum Servicios Financieros agreement (Chile)
- Credit Uruguay (Uruguay)
- Sale of BBVA Puerto Rico
- Unnim Banc (Spain)
- Sale of BBVA Panama
- Sale of pension business in Latam
- Sale of CNCB’s 5.1% (China)
- Sale of CIFH’s stake to CNCB (China)
- Sale of CNCB’s 4.9% (China)
- Catalunya Banc (Spain)
- Acquisition of an additional stake in Turkie Garanti Bankasi (Turkey)

1997
- Sale of CNCB’s 1.12% (China)
- Sale of GarantiBank Moscow AO (Moscow)

1998
- Sale of CNCB (China)
- Acquisition of an additional stake in Turkie Garanti Bankasi of 9.95% (Turkey)
- Agreement with Cerberus to transfer the Real Estate Business (Spain)

1999
- Sale of the stake in BBVA Chile

2000
- Bancassurance partnership with Allianz (Spain)
- Sale of BBVA Paraguay

2004
- Sale of BBVA USA
- Acquisition of an additional stake in Turkie Garanti Bankasi of 36.12% (Turkey)
BBVA’s shareholders structure (Sep.22)

# BBVA shares: 6,030 MM | # Shareholders: 813,683

<table>
<thead>
<tr>
<th>Number of shares</th>
<th>Shareholders</th>
<th>Shares</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Amount</td>
<td>%</td>
</tr>
<tr>
<td>Up to 500</td>
<td>333,186</td>
<td>40.9</td>
</tr>
<tr>
<td>501 to 5,000</td>
<td>375,474</td>
<td>46.1</td>
</tr>
<tr>
<td>5,001 to 10,000</td>
<td>56,346</td>
<td>6.9</td>
</tr>
<tr>
<td>10,001 to 50,000</td>
<td>43,826</td>
<td>5.4</td>
</tr>
<tr>
<td>50,001 to 100,000</td>
<td>3,126</td>
<td>0.4</td>
</tr>
<tr>
<td>100,001 to 500,000</td>
<td>1,429</td>
<td>0.2</td>
</tr>
<tr>
<td>More than 500,001</td>
<td>296</td>
<td>0.04</td>
</tr>
</tbody>
</table>

813,683 6,030,116,564

Note: The number of shares issued takes into account the redemption of 356,551,306 shares, corresponding to the second tranche of the share buyback program.
Organizational chart

**Chief Executive Officer**
Onur Genç

**Corporate & Investment Banking**
Luisa Gómez Bravo

**Client Solutions**
David Puente

**Sustainability**
Javier Rodríguez Soler

**Country Monitoring**
Jorge Sáenz-Azcúnaga

**Country Manager Spain**
Peio Belausteguigoitia

**Country Manager Mexico**
Eduardo Osuna

**Country Manager Turkey**
Recep Bastug

**Global Functions**

**Finance**
Rafael Salinas

**Global Risk Management**
Jaime Sáenz de Tejada

**Transformation**

**Engineering**
José Luis Elechiguerra

**Talent & Culture**
Carlos Casas

**Data**
Ricardo Martín Manjón

**Strategy & M&A**
Victoria del Castillo

**Communications**
Paul G. Tobin

**Senior Advisor to the Chair**
Juan Asúa

**Legal and Control**

**Legal**
María Jesús Arribas

**General Secretariat**
Domingo Armengol

**Regulation & Internal Control**
Ana Fernández Manrique

**Internal Audit**
Joaquín Gortari

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(1) Reporting channel to CEO for Argentina, Colombia, Peru, Venezuela and Uruguay, as well as monitoring of all countries, including Spain, Mexico and Turkey. (2) Reporting to the Board of Directors.