

### 2.1.5. Impact on people through the business

Banks have a **simple role in society**: to attract the savings of families, companies and other agents with the aim of preserving them and making them grow; and to lend them, with rigor and prudence, to third parties. These loans can drive the development of personal, business and public-sector projects that make the improvement of our present and future possible. As a bank, BBVA helps people and companies make the best financial decisions by providing guidance and clear, transparent and responsible information.

In addition to its role as a bank, BBVA strives to achieve its **Purpose** of bringing the age of opportunity to everyone and its **aspiration** to strengthen relations with its customers. We do all this because we believe that we are more than just a bank: we are creators of opportunities. In this way, our Purpose and our aspiration have a positive impact on people's lives and on the societies in which we operate. **BBVA, Creating Opportunities.**

#### Wealth creation

The income generated from our financial activity goes back into society in the form of salaries and wages for employees, payments to suppliers, taxes and distribution of dividends to shareholders, generating wealth for our stakeholders.

- 935,284 shareholders received €1,043m of remuneration in cash.
- 134,792 employees earned €5,267m in salaries and wages.
- 39 hours of training per year per employee, with an investment of €45.5m.
- 4,240 suppliers were paid €7,751m<sup>1</sup>.
- €9,440m in taxes accrued and collected from BBVA's business activity
- €24,692m of economic value generated, which accounts for 0.5% of the GDP of the economies in which BBVA operates.

#### Contribution to growth and welfare

We have a positive impact on the lives of our customers through our products and services, which create the opportunities they need to carry out their projects and manage their savings.

- 70 million customers in 35 countries; 18 million digital customers.
- We finance homes for a total amount of €122,758m.
- We manage pension plans for a total value of €33,418m.
- 2,555,542 SMEs, micro-enterprises and self-employed workers supported or financed by BBVA.
- 9,799,905 customers included in the financial inclusion segment.
- 1.8 million micro-entrepreneurs supported or financed with €1,009m from the BBVA Microfinance Foundation.

#### Direct contribution to society

In addition to the impact we generate through the business, we develop social programs via our own initiatives in financial literacy, education in values and entrepreneurship; or through our foundations, which run programs that generate a positive impact on society and benefit a variety of groups.

- More than €93m allocated to social programs, 2.7% of the Group's net attributable profit.
- 150,165 participants have benefited from our programs providing education in values, with an investment of €23.7m.
- €10m invested in financial education programs, in which 2.5m people have participated.
- €6.9m allocated to social entrepreneurship, which have benefited more than 1.8 million entrepreneurs.
- €25m allocated to knowledge, education and culture programs by the BBVA Foundation.

#### Contribution to sustainable development

We try to minimize the negative impact of our activity, as well as taking advantage of opportunities arising from new sustainable financial models.

- €4.444m allocated for financing renewable energy operations.
- 5.02% reduction in water consumption per person.
- 5.79% reduction in CO2 emission per person.

<sup>1</sup> It excludes Turkey

- 40% of the workforce works in environmentally certified buildings.
- €5,350m of green and social bond issues placed.

The [Society section](#) provides a more detailed explanation of all of these impacts.

[Annex 1 - Economic value generated, distributed and retained](#)