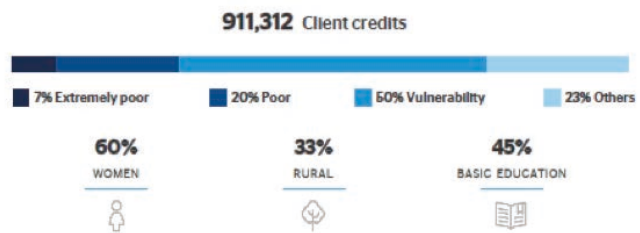


Microfinance Foundation: Financial Inclusion



RELATED SDGS GOALS



SDGS 169 TARGETS

- 1.4 Ensure equal rights to economic resources & to basic services
- 8.3 Promote development-oriented policies for micro-, small- & medium-sized enterprises
- 5.1 End all forms of discrimination against women & girls

PRIMARY COUNTRY

Latam Region: Colombia, Perú, Dominican Republic, Chile & Panama.

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

BBVA created BBVA Microfinance Foundation as a response to the fact that financial inclusion plays an important role in reducing poverty by driving individual initiative and entrepreneurial spirit among the most vulnerable sectors.

BBVA Microfinance Foundation is entirely independent from the BBVA Group; it has its own legal personality and is governed and managed separately, investing its endowment in creating and consolidating a group of microfinance institutions in Latin America, the profits from which revert to the Foundation's own operations, with no financial return for BBVA.

2 IMPACT ON SOCIETY

BBVA Microfinance Foundation, with its mission of promoting economic and social development, has an impact on eight of the SDGs. We create opportunities for people under vulnerable conditions, opening up and facilitating access to financial services in a responsible way. The main challenge is eradicating poverty in the region, where two out of every three people are poor or vulnerable, according to the World Bank. With this goal, BBVA Microfinance Foundation estimates that in 2030, it will have delivered over USD 25 billion in productive loans to reduce poverty. Working from this premise, we measure the progress of entrepreneurs over time and keep track of how their businesses grow. We are bringing innovation to microfinance and we put it at the service of entrepreneurs to encourage their development and reduce poverty.



URL

<http://www.fundacionmicrofinanzasbbva.org/en/sector-development/sustainable-development-goals/>





"Learning together"

&

"My retirement"



RELATED SDGS GOALS



SDGS 169 TARGETS

- 4.2 Ensure access to quality early childhood education
- 4.4 Increase the number of youth & adults with relevant skills for decent jobs
- 4.6 Ensure the youth to achieve literacy & numeracy

PRIMARY COUNTRY

Spain

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

"**L**earning Together" is a BBVA Education project because we believe that education is the great opportunity to improve the lives of people. We want to promote the conversation about education so that it occupies the place it deserves in our world and for that we create content together with transforming people that help us learn new things. Also, "**Mi jubilación**" (**My Retirement**) was created to increase awareness in society about pensions and saving for retirement, so that people can take informed decisions on financial planning for their future retirement.

2 IMPACT ON SOCIETY

"**L**earning together" and "My retirement" are two examples of BBVA's initiative to promote the importance of general education and financial knowledge and skills, as relevant issues that has a direct impact in people's life.

URL

<https://www.youtube.com/watch?v=mMSt-OE73LY&feature=youtu.be>



URL

<https://aprendemosjuntos.elpais.com/archivo/>



URL

<https://www.jubilaciondefuturo.es/recursos/interactivo/institutoBBVA/MiJubilacion.pdf>



URL

<https://www.bbvaedufin.com/en/the-center/>





IBERDROLA S.A

CEOE

CONFEDERACIÓN ESPAÑOLA DE
ORGANIZACIONES EMPRESARIALES

SPAIN

"Electricity for all" Program



RELATED SDGS GOALS



SDGS 169 TARGETS

7.1 Ensure universal access to energy services

PRIMARY COUNTRY

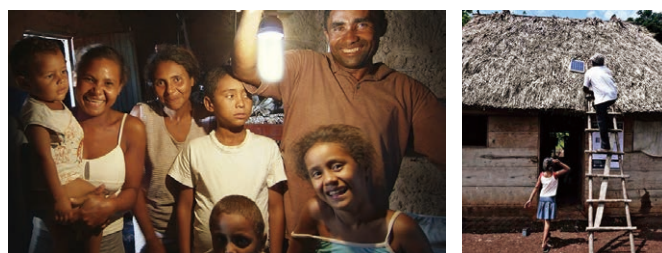
Brasil

OTHERS

Mexico, Brasil, Tanzania

2 IMPACT ON SOCIETY

Improves the quality of life of people, reduces inequalities between men and women and in, among others, the significant reduction of emissions by avoiding the burning of biomass or other compounds with high CO₂ content. With the Electricity for All program, Iberdrola launched a specific program focused on contributing to the SDG 7 -affordable and non-polluting energy-, in particular the goal 7.1-By 2030, guarantee access universal to affordable, reliable and modern energy services. It responds to the group's decision to make SDGs, the United Nation's agenda for the 2030 horizon, part of our strategy.



1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

"The "Electricity for all" program of Iberdrola aims to ensure access to electricity in developing countries, through modern forms of energy, with environmentally sustainable, economically acceptable and socially inclusive models.

It has three lines of action:

- Investment in capital.
- Activity linked to Iberdrola's business
- Projects with a high social component

The program was launched in January 2014, and a total of 5,4M have benefited from access to electricity in different countries in Latin America and Africa by the end of 2018. The initial objective (4M in 2020) was achieved in December 2017, and published a new objective: 16M of beneficiaries by 2030.

URL

<https://www.iberdrola.com/about-us/society/disadvantaged-groups/electricity-all-program>



URL

<https://www.iberdrola.com/press-room/news/detail/2030-iberdrola-will-bring-electricity-million-people-emerging-developing-countries-present-live-without>





BBVA OPEN TALENT

RELATED SDGS GOALS



SDGS 169 TARGETS

- 9.3 Increase the access of small-scale industrial enterprises to financial services
- 9.5 Enhance scientific research, upgrade the technological capabilities for innovation
- 8.3 Promote development-oriented policies for micro-, small- & medium-sized enterprises

PRIMARY COUNTRY

Spain

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

It's the world's biggest fintech competition and has welcomed startups from more than 90 countries over 10 editions. We are looking for the most innovative solutions to transform the financial sector. Open Talent identifies fintech startups at an early stage, with many of the entrants at pre-seed or seed stage. These are companies harnessing new technologies such as API, SaaS, automation, and cloud computing to build their products. This year saw more than 800 startups across 90 different countries apply. The eight Open Talent finalists were also fast-tracked onto the bank's 'proof of concept' (PoC) workstream and receive a €50,000 prize.

2 IMPACT ON SOCIETY

BBVA Open Talent provides opportunities for the most promising fintech startups to partner with a leading global bank, helping them to overcome specific challenges that may be preventing them from scaling by leveraging the bank's expertise and resources.

URL

<https://opentalent.bbva.com/>



URL

<https://www.bbva.com/en/bbva-among-europes-most-collaborative-corporations-with-startups/>





Digital Transformation: Use of new technologies



RELATED SDGS GOALS



SDGS 169 TARGETS

9.1 Develop quality, reliable, sustainable & resilient infrastructure
9.5 Enhance scientific research, upgrade the technological capabilities for innovation
9.4 Upgrade infrastructure & retrofit industries to make them sustainable

PRIMARY COUNTRY

Spain

OTHERS

Mexico, Turkey & US

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

Blockchain Technology: We have standardized all legal clauses and its relationship between term sheets and contracts, meaning that we can quickly auto generate all the documentation after closing the negotiating phase. With blockchain we can guarantee immutability and transparency.

Big Data Technology: BBVA VALORA: a home purchase using a digital product that provides guidance. BBVA Valora tool can be used by mobile phone through the BBVA app or through the bank's website. By simply plugging in the exact address of the property, the tool provides purchase and rental prices as well as what would be a good negotiated price.

2 IMPACT ON SOCIETY

We developed these applications to make it easier and quicker for our clients to meet their financing needs. We wanted the process to be completely transparent without any slow and extensive manual processes.

In the case of BBVA Valora, the tool adds, on average, 125,000 property search per month.

The latest news from BBVA Valora is the "Buy or rent" tool. This service calculates the different costs of buying a house and the monthly rent and the tool advises on which of the two options is more advantageous.

Regarding Blockchain technology, the bank formalized the world's first corporate loan using blockchain technology with Indra. The use of blockchain technology in syndicated loans will occur progressively. To do so, greater collaboration is needed between the different entities, and a clearer commitment by some of them in a field that has traditionally been scarcely digitized.

URL

<https://www.bbva.com/en/bbva-and-porsche-holding-close-an-acquisition-term-loan-using-blockchain-technology/>



URL

https://www.bbva.es/eng/general/apps/valora-view.jsp?diren=valora-view&cid=sem:br:ggl:spain---hipotecas-valora_view--:br_valoraview_open_bmm_consideration:::bbva_valora_view:m:::text::





SPAIN

2025 PLEDGE

Our purpose



To finance

€100 Billion mobilized for sustainable finance 2018-2025

- Transition to a low carbon economy
- Financial inclusion & entrepreneurship
- Infrastructures & agribusiness



To manage

70% renewable energy & **68%** reduction in emissions

- First global bank to report carbon-related assets
- New sector norms in mining, energy, infrastructure & agribusiness



To engage

- Active collaboration with all stakeholders and commitment with main global initiatives promoting sustainable finance
- TCFD recommendations implemented in 2020
- Education & financial education

RELATED SDGS GOALS



SDGS 169 TARGETS

- 13.3 Improve human & institutional capacity on climate change
- 13.a Operationalize the Green Climate Fund through its capitalization
- 13.2 Integrate climate change measures into national policies

PRIMARY COUNTRY

BBVA's Footprint: Spain, Latam, USA and Turkey

OTHERS

Europe

1 OUTLINE OF A PROJECT/ GOOD AND SERVICE

Banks play a key role in the fight against climate change and the achievement of the UN Sustainable Development Goals, thanks to their unique position to mobilize capital through investments, loans and advisory services.

- A €100 Billion mobilization between 2018 and 2025
- Environmental direct impacts targets 2025
- We will engage with all our stakeholders to collectively promote the contribution of financial industry to sustainable development

2 IMPACT ON SOCIETY

Pledge 2025 will help the bank align its activity to a 2°C Scenario and strike a balance between sustainable energy and fossil fuel investments and is based on three lines of action: financing, management and engagement. The bank is also part of the Science Based Targets Initiative, which is calling on companies to publicly commit to specific climate targets. To achieve this, BBVA is working on initiatives such as defining sector norms; implementing methodologies to assess the financial impact of climate change in the bank's lending portfolios; and abiding by the Katowice Commitment, an initiative with several financial institutions to measure the alignment of their lending portfolios to the Paris Agreement.



URL

<https://www.bbva.com/en/infographics-pledge-2025/>

