

BBVA

Corporate &
Investment Banking

Supply Chain Finance

SCF Forum Europe

Amsterdam, 28th November 2019

BBVA

Corporate &
Investment Banking

Index

01 BBVA Group

02 Supply Chain Finance at BBVA

To bring the age of opportunity to everyone

BBVA'S GLOBAL PRESENCE

SEPTEMBER 2019



FINANCIAL HIGHLIGHTS

SEPTEMBER 2019

Total assets	Loans and advances to customers - gross	Deposits from customers
709,017 €m	391,273 €m	379,333 €m



Net attributable profit 3Q19

1,225 €m

NPL ratio

3.9%

Coverage ratio

75%

CET 1 FL

11.56%

TBV per share + Shareholders remuneration

6.51 €

ROE

10.1%

ROTE

12.2%

CUSTOMERS & DIGITAL SALES

SEPTEMBER 2019

CUSTOMERS

77.3 m

Digital customers

31.0 m

Mobile customers

27.6 m

DIGITAL SALES

PRV*
44.8%

Units
58.9%

SUSTAINABLE DEVELOPMENT AND DIRECT CONTRIBUTION TO SOCIETY

BBVA's Pledge 2025



€100 billion

MOBILIZED between 2018 and 2025

Allocated to social programs

104.5 €m

BBVA Open Talent

Fundación BBVA MicroFinanzas

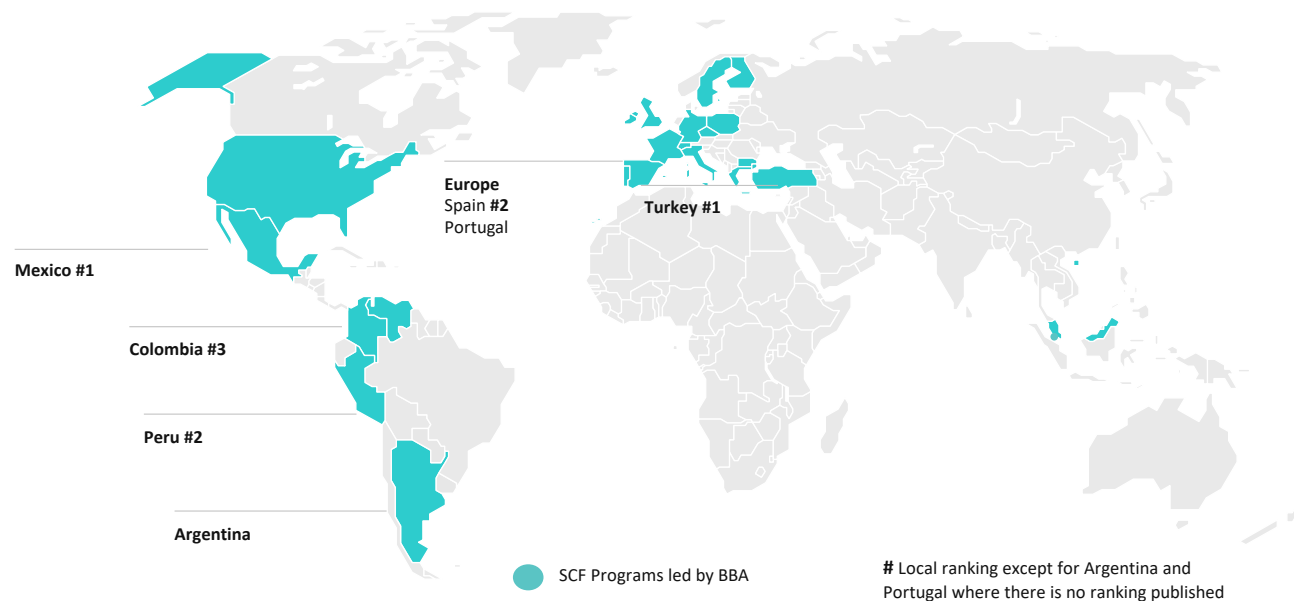
BBVA

Fundación BBVA

Open Mind

(*)PRV: Product Relative Value as a proxy of a better economic representation of units sold

BBVA has been leading Supply Chain Finance solutions worldwide



BBVA started its Supplier Finance Solutions more than **20 years ago** in **Spain** being the country where Reverse Factoring is most developed worldwide. This expertise was naturally spread to **Europe** first and then to **Latin America** where BBVA has a leadership position.

Either way, our SCF services are also extended to **other countries** where we can fund our customer's suppliers in a wide range of currencies from our SCF platform based in Spain.

€ 21,4 Bn
total discounted volumes in
2018

10,200+
running
programs

204,000+
on-boarded
suppliers

20+
years of
experience

75
countries with
active suppliers

26
countries with
active buyers

Best SCF Provider in Western Europe-2018



Best Transaction Services Bank-2018

