

GOAL

08

# Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

IMPACTS

Nurturing vulnerable entrepreneurs, community support by promoting corporate responsibility

BBVA INITIATIVES

Entrepreneurship

Description	Current Status (2018)	Future Plans
<ul style="list-style-type: none"><li>BBVAMF: support for disadvantaged people in Latin America through entrepreneurship</li><li>BBVA Momentum: comprehensive program providing support to growing social enterprises</li><li>Blue BBVA Challenge: training in entrepreneurship techniques for young graduates to help them develop projects that can change the world</li><li>BBVA Open Talent: The world's biggest FinTech competition to identify and recognize startups with the greatest potential to transform financial services</li></ul>	<ul style="list-style-type: none"><li>In 2018, BBVA allocated almost € 9 M that benefited 2.2 M people BBVAMF: 2 M customers (77% vulnerable)</li><li>BBVA Momentum: 492 entrepreneurs benefited since 2011</li><li>BBVA Blue Challenge: 3,000 young beneficiaries since 2016</li><li>Open Talent: 6,000 startups from 8 countries have benefited from more than € 1.65 M in awards (since 2016)</li></ul>	<p><b>2019: Momentum in Mexico, the United States, Colombia and Turkey</b></p>

Financial inclusion

Description	Current Status (2018)	Future Plans
A financial inclusion business model to cover the low-income population in emerging countries within its global footprint. More information in SDG 1	8.4 M customers in this segment. More information on the main initiatives implemented in 2018 in SDG 1	<p><b>2018–2025: to provide access to credit according to sustainability criteria, particularly in emerging economies through sustainable financing. € 18 billion for financial inclusion and entrepreneurship: loans to the underserved; loans to vulnerable microentrepreneurs; loans to female entrepreneurs; new digital models and impact investments</b></p>

Diversity policy

Description	Current Status (2018)	Future Plans
<p>Plan Integra in collaboration with major Spanish organizations in the disability sector. It seeks to encourage accessibility and integration into the labor market, and to promote a greater understanding and awareness of the needs and potential of people with disabilities.</p> <ul style="list-style-type: none"><li>Promotion and hiring of people with disabilities, at both BBVA and its suppliers</li><li>Relationships with Special Employment Centers (SEC) for recruitment</li></ul>	<ul style="list-style-type: none"><li>727 differently abled people in the Group's workforce: 215 in Spain, 192 in the United States, 28 in Mexico, 279 in Turkey and 33 in South America</li><li>More than € 3.2 M turnover at SECs</li></ul>	<p><b>To improve accessibility in the branches of the various banks that make up the Group. The Madrid, Mexico and Argentina head offices are already accessible.</b></p>

Freedom of association

Description	Current Status (2018)
The rights and working conditions of Group employees are included in the rules, conventions and agreements concluded in each entity with the corresponding workers' representatives, in accordance with local legislation in each country.	<p>Staff under a collective agreement:</p> <ul style="list-style-type: none"><li>100% in Spain, Argentina, Colombia, Venezuela and Paraguay</li><li>35% in Mexico</li><li>6% in Peru</li><li>The United States. and Turkey do not require the same application</li></ul>