

Annex of Environmental, Social and Governance (ESG) Indicators of Banco BBVA Peru 2022

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1. Economic and governance indicators

1.1 Sustainability Reporting Boundaries

The main scope of the Annual Integrated Report 2022 includes all the operations of Banco BBVA Perú S.A., and not its subsidiaries.

1.2 Materiality

1.2.1 Materiality Analysis Methodology

BBVA periodically prepares a materiality analysis to identify those environmental, social and governance issues that are most relevant to the group and its stakeholders. In 2022, this analysis has been carried out following the new GRI requirements (in the December 2021 version) and the proposal for the new European Corporate Sustainability Reporting Directive (CSRD), which has supposed the incorporation of the double materiality approach that analyzes both the impact that BBVA's activity has on the environment and on its stakeholders (materiality of impact), such as the one that the environment and its stakeholders have on the activity of BBVA (financial materiality). The materiality analysis was developed in the following three stages:

A. Identification of interdependencies with the environment

To identify and understand the set of links that the company has with the three pillars of sustainable development, which can be translated into impacts, an identification of the main material issues is carried out. As a result of the above analysis, a list of material issues is obtained, distributed according to the three pillars; with the associated impacts, risks and opportunities.

B. Identification and analysis of the main impacts

In order to prioritize the material issues based on the evaluation of the impact that BBVA has on the environment, the UNEP-Fi impact identification tool (for Consumer and Institutional Banking) is used as a base source, resulting in a measurement and prioritization of the potential positive and negative impacts on the environment. Based on the breakdown of potential impacts defined in the list of ESG material issues, the impacts are measured using the latest version of the **UNEP Fi Portfolio Impact Analysis Tool for Banks**.

An analysis of the impacts of BBVA's global portfolio on natural capital - by industry and business volume - has been carried out using the ENCORE tool, resulting in the aggregate impact to be taken into account:

- a. **Magnitude of impact:** ENCORE's qualitative assessment is transferred to a quantitative scale 0-3 to measure the magnitude on the following impact drivers (which come from ENCORE's own tool): water use, disturbance, freshwater ecosystem use, GHG emissions, marine ecosystem use, soil contaminants, solid waste, terrestrial ecosystem use, water contaminants.
- b. **Scale of impact:** each impact driver has been associated with the percentage of the portfolio with impact on it.

The result of the aggregate impact has been obtained by jointly considering these two variables, associated with the material issues identified.

BBVA's Human Rights Due Diligence has been included; in which the impact of human rights issues on the environment (magnitude) has been evaluated. Depending on the stakeholders affected, a scope has also been assigned to these impacts. The result of the aggregate impact has been obtained by jointly considering these two variables, associated with the material issues identified.

The BBVA TCFD Report is incorporated as a source of impact to include as a source the percentage of measured exposure of the sectors sensitive to the portfolio transition risk, the percentage is included as the impact of BBVA's portfolio on the environment associated with the material issue of "Climate change".

C. Risk and opportunity assessment (financial materiality)

Based on the impacts identified and measured in the previous phase, a repertoire of risks is generated and their corresponding risk measurement and linkage with the preliminary list of material issues is carried out, in order to feed the X axis of the double materiality, corresponding to the financial materiality.

After the identification of the associated risks and the quantification of the risks from the different sources used, the aggregation of the calculation of the risk measurement with respect to the different issues is carried out.

The calculation of severity by associated risk follows the following criteria for weighting the different sources analyzed:

1. In cases where there is quantification of the risk by the 3 sources, the following percentages will be used: Internal analysis (45%); value or growth determinants (45%), and external sources (10%).
2. In cases where there is no quantification of risk by one or two sources, the weight of the missing source(s) will be distributed proportionally among the other sources, taking as reference proportions those of criterion 1.

After performing the calculation for the different associated risks, the risk measurement per material issue is calculated. In this process, for those issues with more than one associated risk, the average of the risk measurement of each of them is obtained to obtain a single final figure per issue.

D. Materiality matrix

The results of the impact materiality and the results of the financial materiality have been added, to represent both materialities in the two coordinate and abscissa axes, obtaining the materiality matrix.

The link carried out from the beginning between potentially material issues with the impact materiality analysis (axis of ordinates - Y), and the analysis of financial materiality (axis of abscissas - X) allows to order these issues on two axes based on the BBVA's impact on the environment and the impact of the environment on BBVA.

This facilitates the task of identifying the most relevant material issues in order to prioritize the focus and proceed of the company when dealing with possible impacts or opportunities.

The data obtained is directly correlated with each of the issues thanks to the associations already discussed in the previous analysis sections. The results of both axes are rescaled, giving the maximum plus 5% the value from which they are rescaled to better visualize the distribution on the matrix.

1.2.2 Materiality Metrics for Enterprise Value Creation

	Material Issue 1	Material Issue 2	Material Issue 3
Material Issue	Climate change	Corporate Governance and Risk Management	Commitment to Employees
Target/Metric	Target: Reduction within 5% of GHG emissions (Scope 1, 2 and 3) in BBVA Peru.	Our goal is to join and remain within the good corporate governance and ESG indexes managed by the Lima Stock Exchange, as a benchmark of the best corporate governance practices in the Peruvian financial system. Being part of these indexes shapes our metrics regarding compliance with the pillars established in terms of composition, independence, and remuneration of the governing bodies; promotion of transparency; promotion of control, management and actions against anti-competitiveness; promotion of competencies in economic, social and environmental matters in the members of the Board/Direction, among others. Target: Achieve a score within 30% of their industry's top performing company.	We have the objective this year of having a score of 4.60 in the Gallup survey, which is a survey that is carried out throughout the BBVA group and measures the level of commitment. Target: 4.60 in the Gallup survey
Target Year	2023	Yearly (2024) The assessments of the corporate governance indices are carried out year by year, so the objective for the Bank is annual.	2026
Progress	In 2022, BBVA could not report emissions reductions due to the scope of the calculate GHG included additional sources such as commuting from employees. It is important to mention that BBVA Peru has compensated its 2022 emissions (Scope 1+2+3) with a REDD++ project under the VCS Standard.	Our objective is met by integrating/maintaining within the corporate governance indices of the Lima Stock Exchange, which are public. In the same way, in our annual report we inform about the BVL indices to which the Bank belongs.	During the last years we have been growing in the results of the Gallup survey. On the page 56 and 57 in Annual Report 2022, BBVA reported the results of Gallup survey by gender, age, and job position. In 2022, the result obtained was 4.44.

1.2.3. Materiality Metrics for external stakeholders

	Material Issue 1	Material Issue 2	Material Issue 3
Material Issue for External Stakeholders	<p>Financial health and customized advisory for customers Channels used for the measurement of customer satisfaction and complaints, proposed solutions and personalized recommendations to improve your financial health and achieve your vital goals.</p>	<p>Inclusive Growth Promote access to sources of financing for populations with low income and small companies/professionals with fewer resources and possibilities. Development of new products with the help of new technologies that open up new markets previously inaccessible by the risk factor, this completed with efforts to improve education financial support of clients to ensure the informed decision making. Commitments of the company with the society and populations and territory in which it is present, in employment and local development through activities philanthropy carried out by the company.</p>	<p>Simplicity, agility, self-service Provide a good experience for everyone customers, ensuring simplicity, agility, speed and self-service in their negotiations. Foster innovation and digitization of customer service and of the business, such as the development of new disruptive technologies and consolidation of the big tech.</p>
Output Metric	<p>Net Promoter Score (NPS) measures to what extent our clients would recommend BBVA to others and identifies the reasons behind it. Additionally, we complement the NPS information with the NFHS, which more specifically measures to what extent our customers perceive that BBVA helps them improve their financial health. Retail NPS with 49.7%, NPS SMEs with 29.9% and commercial NPS with 89.6%</p>	<p>BBVA has made economic contributions in different areas that meet the following Sustainable Development Goals (SDGs): reduce inequality and promote entrepreneurship (SDG 8 and 10), create opportunities for all through education (SDG 4) and support research and culture (SDG 9 and 11). Likewise, BBVA promotes cooperation and collaboration through commitments and alliances for sustainable and inclusive development (SDG 17). In 2022, BBVA has channeled an amount of S/. 3,592,742.62; contributing to the SDGs</p>	<p>Digital sales measures the proportion of product and service sales made by digital channels compared to total product and service sales, weighted by product value. 54.8% (annual cumulative) for the share of digital sales in the Bank's total retail banking sales.</p>

	Material Issue 1	Material Issue 2	Material Issue 3
Impact Valuation	Financial education to customers and society in general and specifically for disadvantaged and/or vulnerable groups (indirect).	Access to financing and financial services in areas with less access (for example, rural areas), and financing and financial services for vulnerable and disadvantaged groups through both the financing offer in general and through the offer of products aimed at these groups. In addition, there are other products aimed at SMEs and the self-employed with less access to financing and sustainable business models.	Contribution to the transformation towards a digital and connected economy. Volumen de clientes digitales Número de transacciones digitales Migración de transacciones en canales alternos
Impact Metric	At the end of 2022, BBVA included 65,000 new people banked (on the page 4 of the BBVA Annual Report). In addition to this, BBVA showed the metrics related to response to care for vulnerable people were developed educational health programs. The number of beneficiaries in 2022 were: *Your money, your friend: 1,778 *Finances as playing: 17,160 *Educational Finance Week: 178 The total number of beneficiaries were 19,116 (on the page 101 of BBVA Annual Report).	At the end of December 2022, BBVA had placed S/165 million in credits as part of its programs to promote the development of small companies and communities. BBVA works to develop a system of identification and quantification of aligned data with your social standard to be able to report this metric in future years (on the page 506 of BBVA Annual Report). As part of BBVA's commitment to the community, it has developed different programs (on the page 99 of BBVA Annual Report). The number of beneficiaries per program is as follows: *Reduce inequalities and promote entrepreneurship: 21,777 *Create opportunities for all through education: 1,048,045 *Support research and culture: 357,604 The total number of beneficiaries were 1,427,426.	At the end of 2022, Plin had added more than 9.8 million users and BBVA was involved in more than 40% of the transactions made. Furthermore, BBVA app has become the bank's main transactional channel, with 48% of the share between channels, surpassing Internet banking, ATMs, agents and bank branches. In addition, the percentage of operations/sales carried out through this channel represents approximately 26% of the bank's total. BBVA had 3.23 million digital customers, an increase of 135,000 compared to the same period in 2022. Mobile customers, that is, active users of the BBVA App, totaled the month March 3.08 million, an increase of 136,000 clients in relation to the previous period. In addition to this, BBVA has decentralized its services, with a greater presence of ATMs in the provinces (on the page 97 of BBVA Report Annual).

1.3 Business Ethics

In 2022, BBVA has reported 27 breaches of Codes Conducts/Ethics through the Whistleblowing Channel. The following table shows the breaches by reporting area:

Reporting area	Number of breaches in FY 2022
Corruption or bribery	0
Discrimination and Harassment	11
Customer privacy data	1
Conflicts of interest	1
Money laundering or insider trading	0
Others	14
Total	27

1.4. Policy Influence

In 2022, BBVA Peru has made contributions to some Trade Associations for payments of memberships and/or affiliation. The following table shows **the total contributions made to Trade Associations:**

Total contributions	
Trade Association	Monetary Value FY2022 (S/).
Associations of Banks of Perú (ASBANC)	3,756,112
Trade associations and other tax-exempt groups (for example, think tanks) (S/)	157,392
Total	3,913,504

In 2022, BBVA Peru has made contributions to some Trade Associations for payments of memberships and/or affiliation. The following table shows **the three larger contributions made to Trade Associations:**

The three larger contributions	
Trade Association	Monetary Value FY2022 (S/).
Associations of Banks of Perú (ASBANC)	3,756,112
American Chamber of Commerce of Peru (AMCHAM)	29,500
Perú Sostenible	42,480
Total	3,828,092

In the following table shows the main contributions of BBVA Peru in 2022.

Topic	Description of position/ engagement	Monetary Value FY2022 (S/).
Digital transformation	We are affiliated to ASBANC -Association of Banks of Peru- in order to promote the strengthening of the private financial system, corporate governance and the promotion of the digitization of products and services, as well as financial inclusion and education initiatives in the country .	3,756,112
Strengthening initiatives in favor of sustainable	BBVA is a member of the “Red de Empresas Perú Sostenible” with the aim of making visible the sustainable actions we carry out, relating to other interest groups and enhancing the scope of our	42,480

Topic	Description of position/ engagement	Monetary Value FY2022 (S/).
development in Peru	contribution in favor of the sustainable development of the country.	

1.5. Sustainable Finance

1.5.1. Sustainable Financing Products & Services

Corporate finance

The following table shows the main funds in corporate finance that BBVA Perú has managed in 2022.

Category	Monetary value FY2022
Green loans, social loans, sustainable loans	1690 million soles
Sustainability-linked corporate loans	809 million soles
Total value of corporate lending	28500 million soles
Total sustainable value	2499 million soles
Percentage of total sustainable value over total value	8.77%

Consumer finance

The following table shows the main funds in consumer finance that BBVA Peru has managed in 2022.

Category	Monetary value FY2022
Sustainable loans and mortgages	448 million soles
Total value of personal and mortgage lending	6958000 million soles
Percentage of total sustainable value over total value	0.006%

SME Lending

The following table shows that BBVA Peru has not managed SME funds in 2022.

Category	Monetary value FY2022
Sustainable SME loans	0 million soles
Total value of SME lending	7700 million soles
Percentage of total sustainable value over total value	0.00%

1.5.2. Sustainable Project Financing Policy

The following table shows the number of sustainable projects financed that BBVA Perú has assessed in 2022.

Category	Number of projects
Number of projects/deals reviewed	2

Category	Number of projects
Number of projects/deals reviewed as percentage of total projects/deals	2
Number of projects/deals having reached financial close	2
Number of projects/deals declined	0

The following table shows the two projects was assessed through due diligence process under the Equator Principles by BBVA Peru, during 2022.

Projects assessed under Equator Principles			
Name of project	Fund beneficiary	Description	Amount of fund
“Lima Toll Road”	Lima Expresa, Vincy Highway	In 2022, BBVA Peru developed the sustainable project Lima Toll Road. The project involves the design, construction, operation and maintenance of the Linea Amarilla toll road and the creation of a new tunnel that will speed up the traffic. The project connects the residential areas (East) with Callao (West), where the city’s port and industrial infrastructure as well as the international airport are located.	1,300 million soles
“The Expansion of the Jorge Chavez International Airport”	Lima Airport Partners	In 2022, BBVA Peru participated in the financing for US\$1,250 million taken by the concessionaire company of the Lima Airport Partners airport for the expansion of the Jorge Chavez International Airport project that was subjected to a due diligence process under the Equator Principles. Based on this process, the project was classified in category "A" due to the significant social and environmental impacts that it will entail.	4,663 million soles

2. Environmental indicators

2.1. Global Eco-efficiency Plan

In line with BBVA’S Global Eco-Efficiency Plan, the following table contains the set target and achievement for 2022 in terms of Scope 1+2 emissions.

Category	Unit	Achievement 2022	Target 2022
Total direct GHG emissions (Scope 1)	tons of CO ₂ equivalent	1649.27	6,989.54*
Total indirect GHG (Scope 2)	tons of CO ₂ equivalent	3596.33	
Total indirect GHG (Scope 3)	tons of CO ₂ equivalent	3039.28	-

*Note: The value 6,989.54 corresponds to the emissions target for 2022 for Scope 1+2 combined.

Additionally, and due to the work BBVA has been doing to expand the scope of GHG Scope 3 emissions, we do not have a global target for all scope 3 emissions. In terms of results, we can indicate that from the year 2022 onwards there has been a greater reactivation of the usual

work in the Bank and of the country's economy. For example, the Aurora 2022 Remodeling Project was completed in a set of locations in our Office Network, which includes some environmental initiatives such as Lighting Systems, lower consumption water faucets, but also the renovation of Air Conditioning Equipment with the use of Eco-friendly Refrigerant Gases for a group that previously operated with R22 Refrigerant Gas.

This last change and a greater monitoring of the Refrigerant Gas recharge can lead us to an increase in Scope 1 emissions. On the other hand, the development of Remodeling Projects at the Headquarters has led us to use Generator Sets, and with it to a higher consumption of Fuel, unusual, as well as the Reopening of the (remodeled) Employees Canteen with the use of Natural Gas, equally impacting both concepts in the Results of Scope 1, to which is added a greater use of vehicles of internal combustion.

In this sense, and from the year 2022, the evaluation of employee movements (commonly known as "Commuting") has been incorporated into the calculation of Scope 3 emissions, both at the Headquarters and in the Branch Network. This inclusion has been responsible for a substantial increase in emissions registered within Scope 3.

It is important to mention that BBVA has managed to **offset 9,276.25 tons of CO2 eq with a REDD+-type Elimination/capture Project Brazil "Brazil Nut Concessions in Madre de Dios (Peru)"** for scopes 1+2+3 by 2022, channeled through the Lavola trader under the Verified standard Carbon Standard (VCS).

2.2. Emission reduction targets

In the context in which BBVA has committed to reducing its GHG (greenhouse gas) emissions by 2023, an emission reduction target has been established for Scope 1 + 2 + 3 combined: Having fiscal year 2022 as base year, which has total emissions of 8,285 tons CO2eq, an absolute reduction target of 5% has been established for the fiscal target year of 2023.

3. Social Indicators

3.1 Labor indicators

3.1.1. Workforce Breakdown: Nationality

Breakdown based on nationality*	Nationality Participation in total workforce (as % of total workforce)	Participation in all management positions, including junior, middle and senior management (as % of total management workforce)
Peruvian	98.90%	98.08%
Mexican	0.22%	0.59%
Argentinian	0.10%	0.20%

*Note: This table only considers the top 3 nationalities under the workforce breakdown.

3.1.2. Labor Force Breakdown Objectives (Gender)

BBVA Peru set a target goal of 47% for the proportion of women in leadership positions at the end of fiscal year 2022. Leadership positions refer to senior management levels.

3.1.3. Employee turnover rate by age group

Age group	Turnover (%)
25 or younger	37.53%
26 to 30	38.04%
31 to 35	24.69%
36 to 40	13.80%
41 or older	15.92%

3.2 Occupational health and safety

3.2.1 Occupational health and safety Policy

BBVA Peru is committed to the importance of promoting a culture of prevention in terms of safety and health at work, whose mission is to progressively create a safe and healthy work environment for all its employees, customers, contractors, and visitors. That is why, it adopts an **SST policy** based on modern risk control techniques, taking security as a fundamental tool in the administration of the work carried out; in addition to being prepared in harmony with national standards and disseminated at all levels of the organization. Likewise, it is reviewed periodically and is available to collaborators. Based on this, the OSH Policy at BBVA Peru considers, among others, the following points:

- Compliance with current legislation and voluntarily contracted commitments in terms of Health and Safety at Work.
- The continuous improvement of the performance of the Occupational Health and Safety Management System, assuming responsibility for the protection and prevention of health and safety risks.
- Conducive to the participation of workers and their representatives in activities related to the Occupational Health and Safety System.
- The identification and evaluation of hazards and risks that affect the physical integrity, safety, and health of collaborators, establishing and implementing controls and preventive action programs.

Similarly, it is relevant to indicate that within the framework of the Annual OSH Plan and the aforementioned Policy, these have a scope that includes all Bank employees, as well as subcontracted third parties who carry out their work at its facilities, establishing the same level of protection in this matter. The Annual OSH Plan is revised and approved by the Occupational Health and Safety Committee.

In addition, it has general and specific objectives and goals in terms of OSH, such as:

1. Keeping the mandatory OSH records 100% updated
2. Complying with 100% of OSH Committee meetings
3. Comply with 85% of scheduled OSH training
4. Comply with 100% of the legal requirements applicable to our activity.

3.2.2 Occupational Health and Safety Management System (SGSST)

In addition to reported in the BBVA Annual Report 2022, it is relevant to indicate that for the implementation of the Occupational Health and Safety Management System, there is the 2022 Annual Occupational Health and Safety Plan, which includes the results of a subsequent initial

evaluation or other available data, and with the participation of the workers and their representatives. The Plan is made up of two components: (1) OSH Program, and (2) Training Program. It considers, among others, the following:

- Qualitative objectives framed in updating the System records, compliance with committee meetings, training of collaborators, communication of current OSH issues and keeping collaborators prepared for emergencies.
- Quantitative goals: (1) Keep 100% of the mandatory OSH records updated, (2) Comply with 100% of OSH Committee meetings, (3) Comply with 85% of scheduled OSH trainings, and (4) Comply with 100% of the legal requirements applicable to our activity.
- The activity of evaluating the progress of the objectives and goals established under the responsibility of the Joint Committee on Safety and Health at Work.
- The Occupational Health and Safety Program undergoes continuous evaluation to ensure that it remains effective and relevant.
- Internal inspections that have the objective of evaluating the security conditions and taking immediate action, can be planned or unexpected.
- The extension of the application of the BBVA Occupational Health and Safety Management System to contractor companies, service providers and customers who visit our workplaces. To do this, third-party companies are requested to meet the requirements of the national OSH regulations. This requirement can be evidenced in the service provision contract and occupational health and safety addendums.
- The establishment of a Contingency Plan specially to prepare personnel so that they can face a potential foreseeable emergency within their environment, in order to minimize any adverse impact on the safety or health of people. This includes evaluating the potential for emergencies, planning, identifying resources and having theoretical and practical training to achieve an adequate response.
- The objective of systematically programming, planning, and executing the evaluation of the management and safety system at work through audits to evaluate and conclude if it is in accordance with the provisions planned for management.
- Review of the Occupational Health and Safety Management System at least once a year, determining, if applicable, opportunities for improvement or the need to make changes.

3.3. Customer Relationship Management

3.3.1. Net Promote Score Objective 2022

BBVA Peru uses the Net Promoter Score (NPS) methodology to detect the degree of recommendation, and therefore, customer satisfaction with the Bank's different products, channels, and services. Having established a target goal of 45% for the retail NPS sector, we obtained a favorable and exceptional result of 49.7% for fiscal year 2022:

NPS Score (Retail)	NPS Objective (Retail)
49.7%	45%

For the second consecutive year, BBVA was recognized as the best bank in Peru by The Banker magazine, a British publication of the Financial Times group. The Bank was recognized mainly for its firm commitment to sustainability and innovation in products and services, as well as for the transformation of its bank branches, now more focused on the customer experience.

3.4. Employee development programs

3.4.1. Campus BBVA

Campus BBVA is the corporate university of the BBVA Group. It is a training model with which the bank offers all its employees the content, platforms and tools necessary to update their knowledge throughout their professional career. The main objective of the BBVA training program is to promote the permanent updating of the knowledge, skills and abilities of its professionals at any time and place where they are. In this way, we always put the needs of internal customers first.

The Campus BBVA course catalog—which includes face-to-face, online and mixed training—is structured around a series of categories: Cultural Skills, Leadership Skills, Transversal Skills, Digital, Engineering, Finance, Legal, Risks, Sales & Marketing and what we call "new capabilities, which include subjects such as Sustainability, Behavioral Economics, Financial Health, among others). In addition, the content is designed and taught in collaboration with the most important business schools in the world: Wharton School of the University of Pennsylvania, The Center for Creative Leadership, IESE Business School, Instituto de Empresa Business School, Babson College, among others. . With more than 50,000 courses, courses are offered in MOOCs (Massive Open Online Courses), Watch & Learn (Short Videos) and Language Center (Language Platform) formats.

Commercial objective: Encourage its employees to constantly update their knowledge, skills and abilities within the framework of the Group's strategic capabilities. Employees invest time in courses of interest, mostly associated with their role, developing skills under priority No. 5 of the Bank: "The best and most committed team", which seeks, among other factors, to improve the experience of its collaborators and reposition its employer brand, while focusing on the growth of its teams and the development of skills in line with its strategic priorities. This is achieved through training schools that promote technical skills aligned with BBVA's strategic priorities: a) business, b) reskilling and upskilling, and c) intrinsic skills.

%FTE (Participation): The BBVA Campus allows us to keep up to date in the face of constant change and in 2022, we achieved the incredible result that 93% of our collaborators were trained with at least one course within it.

3.4.2. Club de Coaching

In 2022 we created the Coaching Club with a fundamental objective: to provide a space where we can share knowledge, experiences and coaching skills to promote the success of our team. We firmly believe in the value and positive impact that coaching can have in our lives and in the workplace, allowing us to face personal and professional challenges. We want to foster an environment in which learning and growth are constant and the Coaching Club is an ideal and complete vehicle to achieve this.

In 2023 we wanted to be more ambitious and, from Peru, we promoted the Global edition of the Coaching Club, taking a significant step towards collaboration and diversity of perspectives. Bringing together professionals from different teams and geographic locations gives us a unique opportunity to enrich each other.

Commercial objective: The Coaching Club was created and launched within the framework of BBVA's general purpose "To make the opportunities of this new era available to all". This means that this program seeks to improve the ability of our employees to generate opportunities to make their projects a reality in any personal or social sphere. Through the skills that coachees and certified coaches acquire, employees can learn how to face new challenges, manage emotions, and provide constructive feedback in the professional field in front of our clients and/or their personal lives.

% FTE (Participation): Throughout these years, since its first launch, we have had 38 local coachees that have successfully ended their relationships and have directly benefited from this program. In addition, we have 29 Coaches Certified by the European School of Coaching. This represents 1% of FTE.

3.5. Type of Performance Appraisal

As well as the annual evaluation, the **semi-annual evaluation of individual performance** is carried out at the end of the first semester of the year. For BBVA, it serves multiple purposes, including the review the progress of objectives in the first semester, the alignment or update of the objectives of the year, the update strengths and improvement opportunities, and the generation of spaces for feedback between collaborator and manager. According to the results, employees with good performance are encouraged, either by providing early earnings or activating a support program for employees with low performance.

3.6. Human Capital Return on Investment

	FY 2019	FY 2020	FY 2021	FY 2022
Total Revenue (PEN)	3,476,597,000.00	2,304,446,000.00	4,246,014,000.00	5,716,675,000.00
Total Operating Expenses (PEN)	1,372,663,000.00	1,049,264,000.00	635,187,000.00	1,125,966,000.00
Total employee-related expenses (salaries + benefits) * (PEN)	591,618,924.00	634,334,298.00	641,762,497.00	698,823,348.00
Resulting HC ROI (a-(b-c))/c	4.55623	2.97874	6.62642	7.5692
Total employees	6,103	5,908	6,183	6,735

*Note: This includes the sum of 1) Wages and salaries (fixed perceptions), 2) Social benefits and 3) Investment in training.

3.7. Human Rights

3.7.1. Evaluation of human rights risks in BBVA Peru

We are committed to fully respecting Human Rights. For this reason, in 2021 we updated the due diligence process, which made it possible to identify 28 material topics grouped into 6 categories. Within the "Supply Chain" category, "Absence of Human Rights due diligence processes for the hiring and maintenance of suppliers and contractors" was identified as one of the material issues. In order to comply with improvement actions, during 2022 a pilot plan for the implementation of a sustainability / ESG module was carried out, through which it was possible to collect information on respect for Human Rights by our suppliers. The results of the

pilot have allowed us to identify some gaps within our supply chain and the need to implement this module in all our suppliers. We hope that during 2023 we will be able to collect relevant data that will allow us, in the future, to develop an improvement program for our suppliers, thus guaranteeing the health of our supply chain.

3.7.2. Human Rights and mitigation actions

There is a flow followed by the development of recommendations and/or conversations with suppliers that have obtained a high risk, starting this year 2023. In this sense, all suppliers are required to complete the sustainability / ESG module that includes specific questions on Human Rights, and when a supplier scores less than 5 in this module, the *Purchasing Team* sends a communication to *the Responsible Business Team* so that the latter issues an opinion/recommendation for working with this supplier. Although the module is not “blocking”, meaning it does not determine that it is not possible to work with said provider, the recommendations given by the *Responsible Business Team* are aimed at supporting the provider with improvement guidelines. These can also include a request for a meeting with the supplier to explain the bank's sustainability strategy and reinforce the importance of their alignment with it.