

BBVA

Creating Opportunities

# Investor Report

Presentation

1S23

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Creating Opportunities

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EXHIBIT

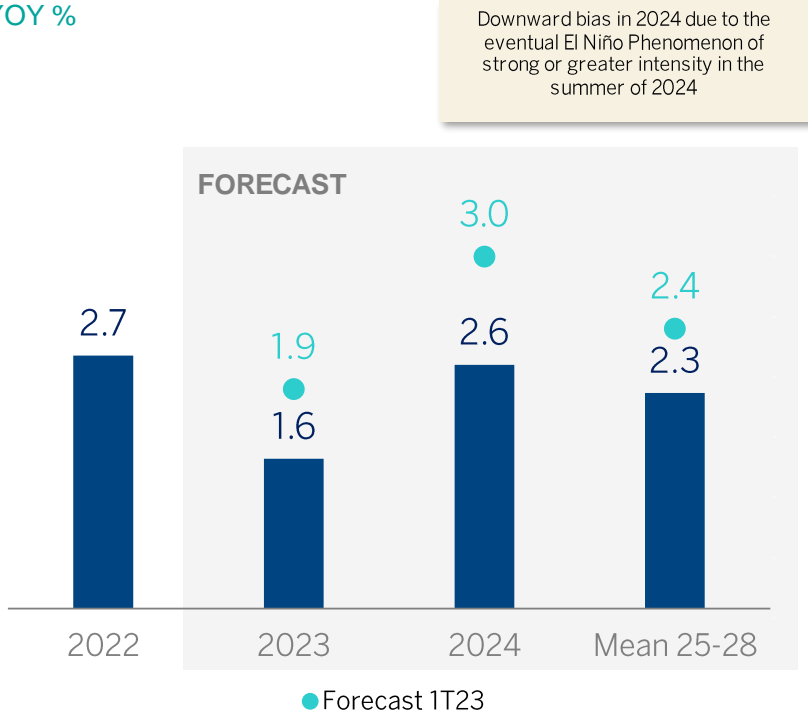
Debt Issuances

# 01

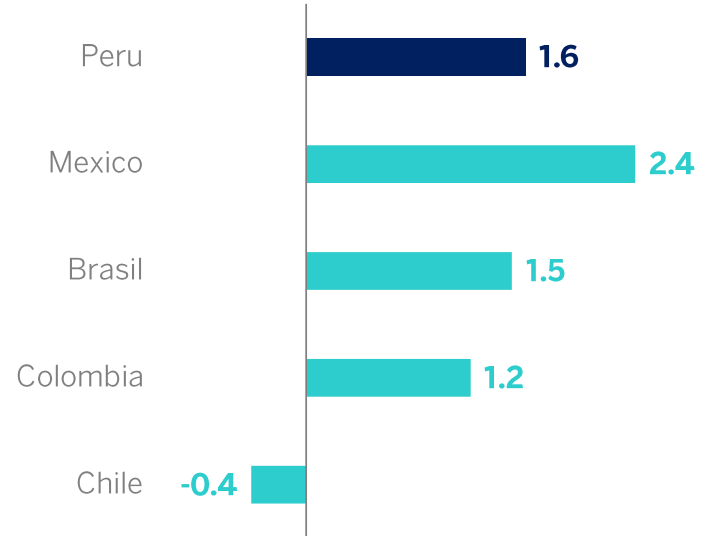
## Peruvian Economy & Financial System

In 2023, GDP is estimated to grow 1.6%, below the previous scenario, and driven by extractive activities and a better global context

**GDP**  
YOY %



**GDP LATAM: 2023**  
YOY %



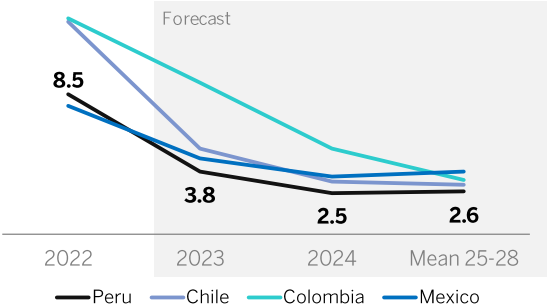
Peru's growth will be among the group of largest economies in the region with the best growth

Source: BCRP and BBVA Research.

Likewise, we maintain one of the lowest inflation rates and solid fundamentals, with low relative levels of Public Debt and high International Reserves.

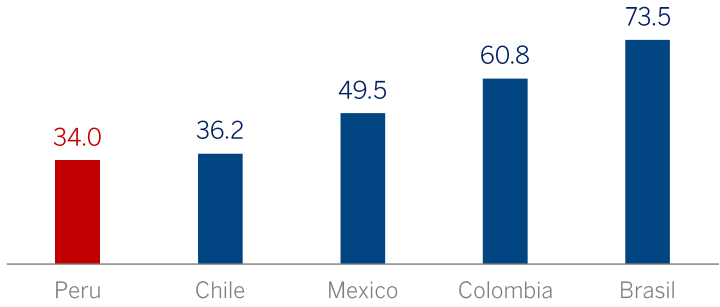
**INFLATION**

(%, end of period)



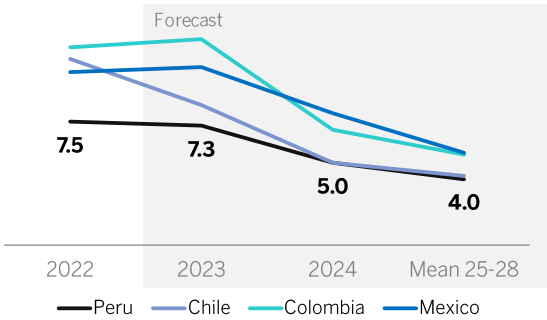
**GROSS PUBLIC DEBT 2022**

(% GDP)



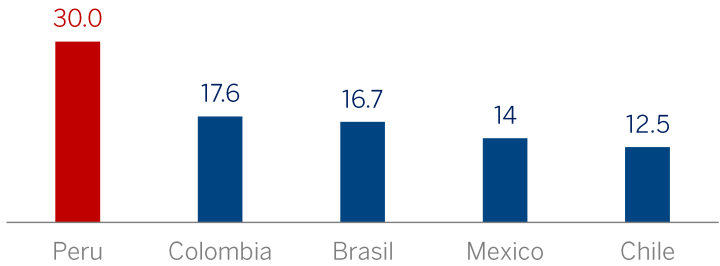
**POLICY RATE**

(%)



**NET INTERNATIONAL RESERVES 2022**

(% GDP)

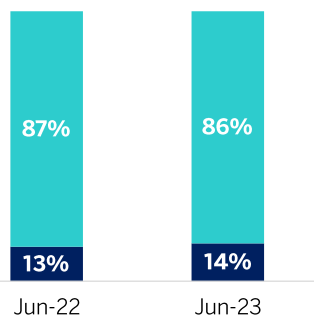


Source: BCRP and BBVA Research.

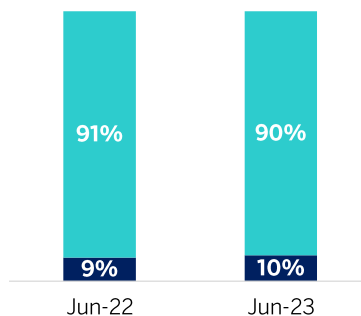
# Peruvian Financial System (JUNE 2023)

Peruvian Banking System		Institution (S/ millions)	Net Loans		YoY (%)	Deposits	YoY (%)	Net Income	YoY (%)
Banking System	Banks (17)		338,183	328,301	-3%	324,790	0%	5,289	5%
	Banco de la Nación		8,646	10,338	20%	41,470	11%	787	137%
Other Financial Institutions	Cajas Municipales (12)		28,082	31,809	13%	28,795	14%	99	-40%
	Financieras (9)		11,903	12,763	7%	8,265	11%	101	-55%
	Cajas Rurales (6)		2,100	2,005	-5%	1,732	7%	-45	-1591%
	Credit Business(6)		2,577	3,086	20%	-	-	-19	23%
	COFIDE		5,756	4,963	-14%	118	-71%	26	191%
	Agrobanco		236	264	12%	-	-	34	28%
<b>Total Financial System</b>			<b>397,483</b>	<b>393,529</b>	<b>-1%</b>	<b>405,171</b>	<b>2%</b>	<b>6,271</b>	<b>8%</b>

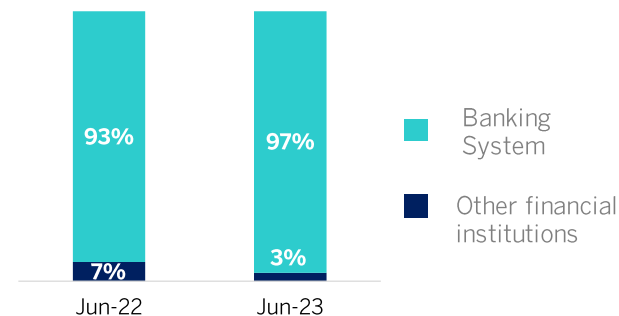
## LOANS



## DEPOSITS<sup>1</sup>



## NET INCOME

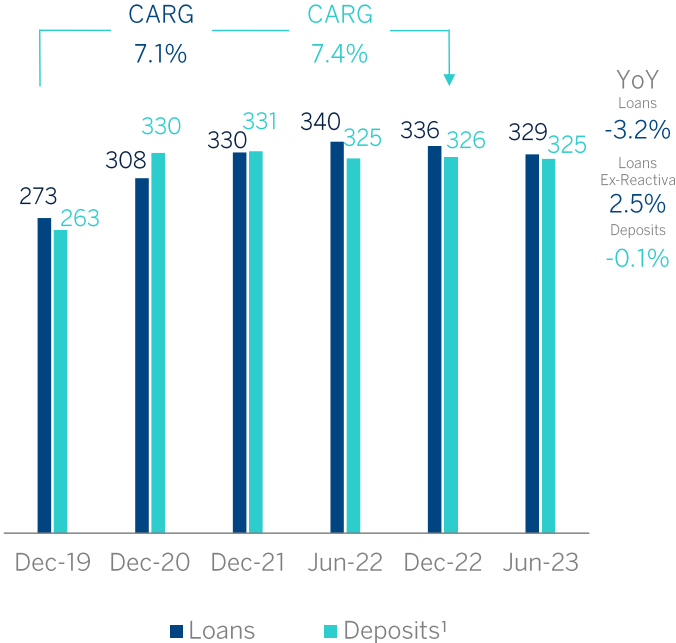


The 4th largest peers concentrate around 84% of the bank loans and 83% of deposits of the Banking System

<sup>1</sup>Other obligation are excluded from deposits  
Source: SBS.

# Peruvian Banking System: Loans increase, supported by the Retail segment and Small Enterprises, while Deposits remain stable

**PERFORMING LOANS AND DEPOSITS<sup>1</sup>**  
(S/ THOUSAND MILLIONS)

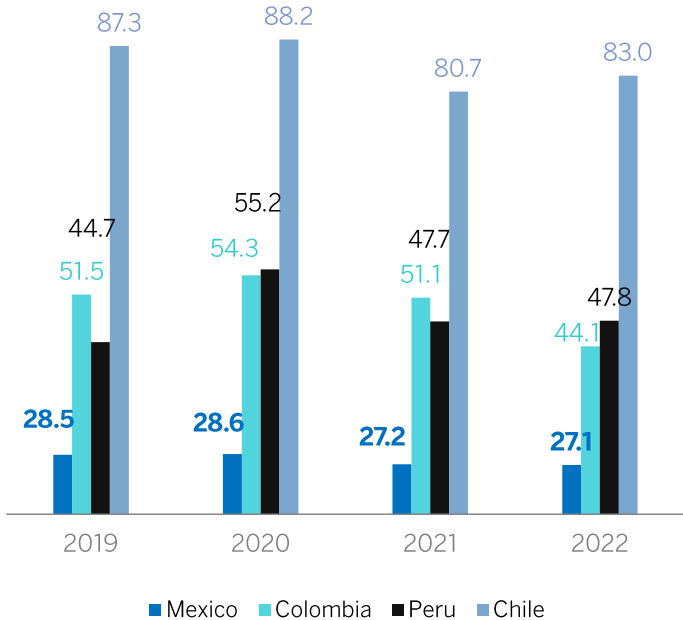


BBVA market share in Reactiva Financing:

Share (%)	Dec-20	Dec-21	Jun-22	Dec-22	Jun-23
	28%	30%	30%	31%	32%

<sup>1</sup>Other obligation are excluded from deposits  
 Source: Superintendencia de Banca, Seguros y AFP (SBS).

**BANKING PENETRATION**  
(PRIVATE DEBT AS A PERCENTAGE OF GDP)



2022: Information for Peru as of December 2021  
 Source: World Bank



**BBVA**

Creating Opportunities

**02**

About BBVA Peru

# BBVA Peru has the support of two large groups: BBVA and Breca Group



**BBVA GROUP**

**BRECA GROUP**

*Business group founded by the Brescia Cafferata family, it is one of the largest Peruvian business conglomerates.*

More than 50 companies



46.12%

46.12%

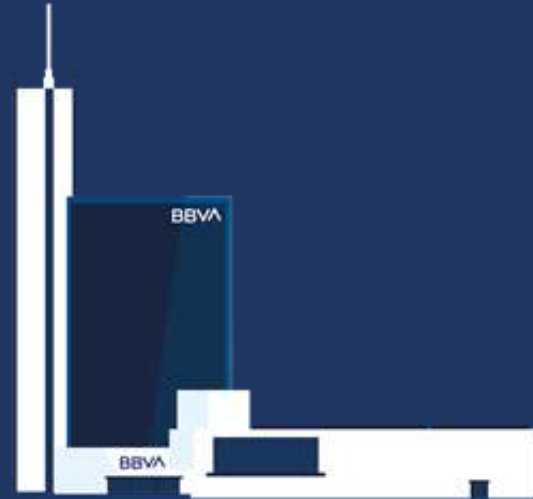
**BBVA Peru**

*Main Subsidiaries*

BBVA Asset Management SAF  
BBVA Sociedad Agente de Bolsa

AFPs  
Insurers  
Investment Funds  
Retail Shareholders

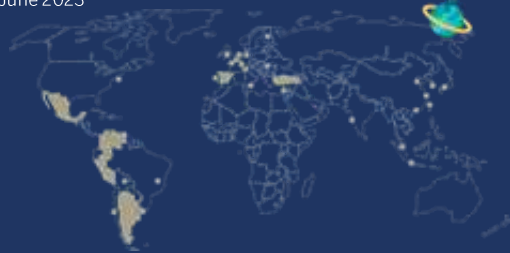
**7.76 %  
Float BVL**



# About BBVA Group

## BBVA's GLOBAL PRESENCE

June 2023



Countries  
>25

Branches  
6,008

Employees  
119,070

## DIGITAL CAPABILITIES

June 2023



Customers  
mobile  
50.1M

Digital sales  
units  
77.2%

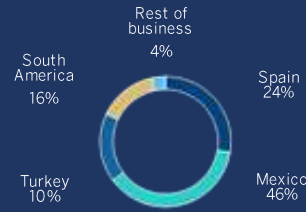
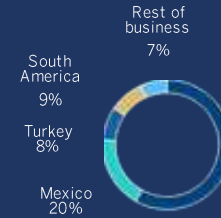
Our purpose  
“ To bring the age of opportunity to everyone ”

## DIVERSIFICATION UNDER A DECENTRALIZED MODEL



TOTAL ASSETS  
JUNE 2023

GROSS INCOME  
JUNE 2023



Total Assets  
762 bn €

Net Attributable Profit  
3.878 M €

## SUSTAINABLE DEVELOPMENT AND DIRECT CONTRIBUTION TO SOCIETY



New BBVA's 2025 Goal

300 bn €

between 2018 and 2025

169 bn €

Channel between 2018 and June 2023

## LEADING FRANCHISES

Ranking and market share (%)

SPAIN	#3	13.4%	PERU	#2	20.5%
MEXICO	#1	24.6%	COLOMBIA	#4	11.2%
TURKEY	#2	19.0%			

# Likewise, it is governed by solid liquidity and capital management principles established by the BBVA Group.

Self-sufficient subsidiaries from a liquidity point of view, with robust supervision and control by parent company

Retail profile of BBVA Group balance sheet with limited dependence on wholesale funding

Parent and subsidiaries proven ability to access the wholesale funding markets (medium & long term) on a regular basis

Ample high quality collateral available, compliant with regulatory liquidity requirements at a Group and Subsidiary level



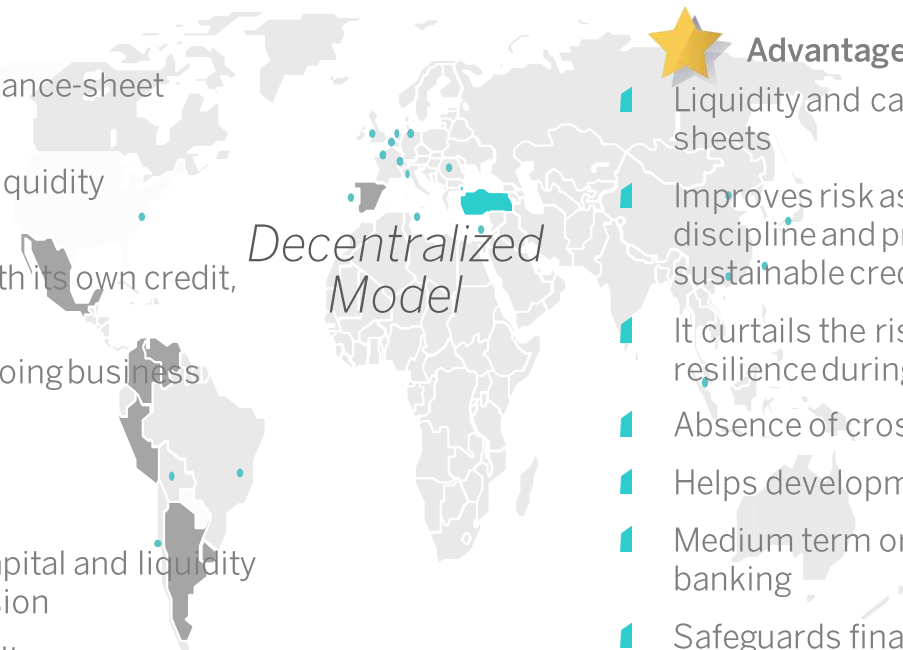
## Subsidiaries

- Self-sufficient balance-sheet management
- Own capital and liquidity management
- Market access with its own credit, name and rating
- Responsible for doing business locally



## Corporate Center

- Guidelines for capital and liquidity / ALCO supervision
- Common risk culture



## Advantages

- Liquidity and capital buffers in different balance sheets
- Improves risk assessment: imposes market discipline and proper incentives to reach sustainable credit growth
- It curtails the risk of contagion with proven resilience during downturns
- Absence of cross-funding or cross-subsidies
- Helps development of local capital markets
- Medium term orientation / consistent with retail banking
- Safeguards financial stability / proven resilience during the crisis

# About BBVA Group

BBVA Peru route aligned with the global strategy

## OUR PURPOSE

“To bring the age of opportunity  
to everyone

## PRIORIDADES ESTRATÉGICAS

-  Improve the **financial health of our clients**
-  Reach **more clients**
-  The **best team** and the **most committed**
-  Helping our clients transition to a **sustainable future**
-  Pursue **operational excellence**
-  **Data and Technology**

## OUR VALUES

**Customer**  
comes first

We think  
**big**

We are **one**  
**team**



In this sense, BBVA has been working on growing the sustainable business, fostering new business lines. Increasing the value offer, with inclusive growth and climate action.

RETAIL

**s/415** MM (Jun 23)



The only Green mortgage in Peru, having received awards in recognition for it: **Winner "Edge Champions 2023"**



First and only financial product on the market to finance sustainable vehicles



Credit cards made with recycled material - 86% PVC

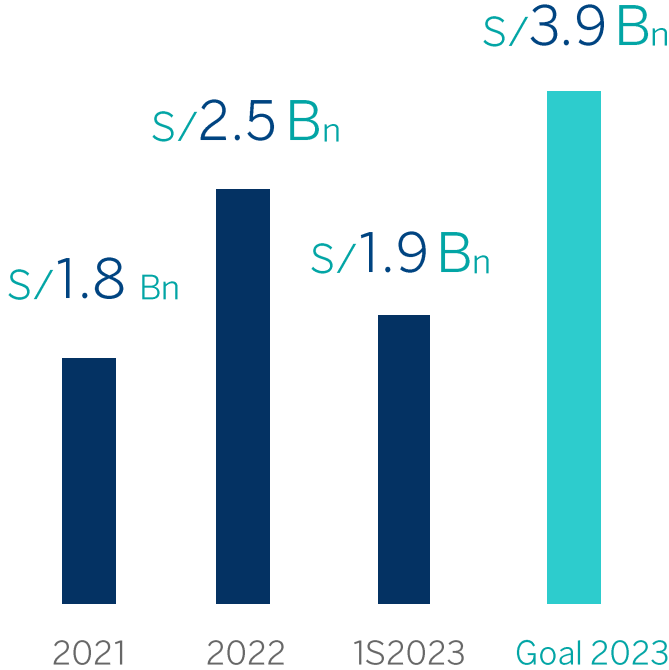
**BEC** **s/ 995** MM (Jun 23)



Commercial Loans  
Leasing  
Factoring  
KPI link Loans

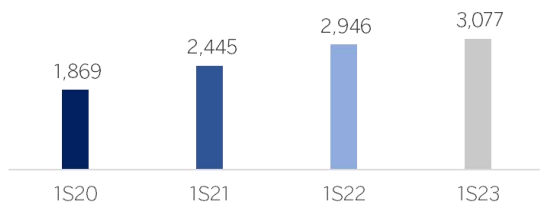
**CIB** **s/ 526** MM (Jun 23)

SUSTAINABLE BUSINESS ANNUAL GROWTH

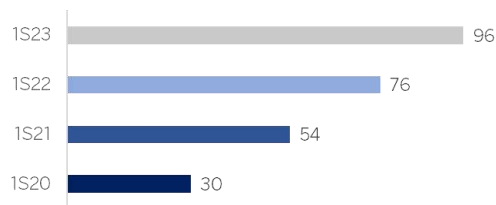


# Regarding the Digital world, we aim to be the leading bank in the region

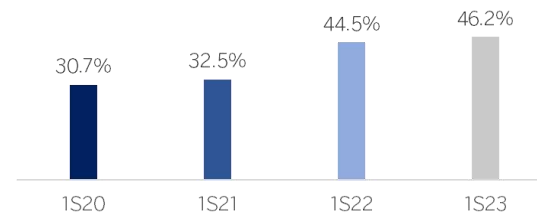
## TARGET ACTIVE MOBILE CLIENTS, IN THOUSANDS OF PEOPLE



## APP MONETARY TRANSACTIONS, IN MM UNITS



## DIGITAL SALES<sup>1</sup> (RETAIL + SME's)



## FASTEST GROWING CATEGORIES

% Digital Units	1S22	1S23
Credit Cards	54%	54%
FX	75%	82%
Consumer	72%	63%

## HIGHLIGHTS

- As of 1H2023, **+96 MM monetary transactions were made**, representing a growth of 25% YoY.
- **Mobile Banking** continues to be the bank's **main transactional channel** with a share of 51%.
- **Features:** Interoperability of digital wallets (Plin and others) was deployed. In addition, new functionalities to share operations records were made, seeking to make our digital platform more intuitive.

## HIGHLIGHTS

- Digital penetration in **Credit Cards by 54%**, leveraged in actions to maintain the approval rate and effectiveness.
- In **FX**, digital penetration **reaches 82%**, due to personalized email communication to different customer segments.
- In **PLD**, the fall is due to lower investment in media.

<sup>1</sup>PRV: Product Relative Value. Proxy used for the economic representation of unit sales

Digital sales: does not consider assisted sales, from the beginning to the hiring, by an advisor or telemarketing channel

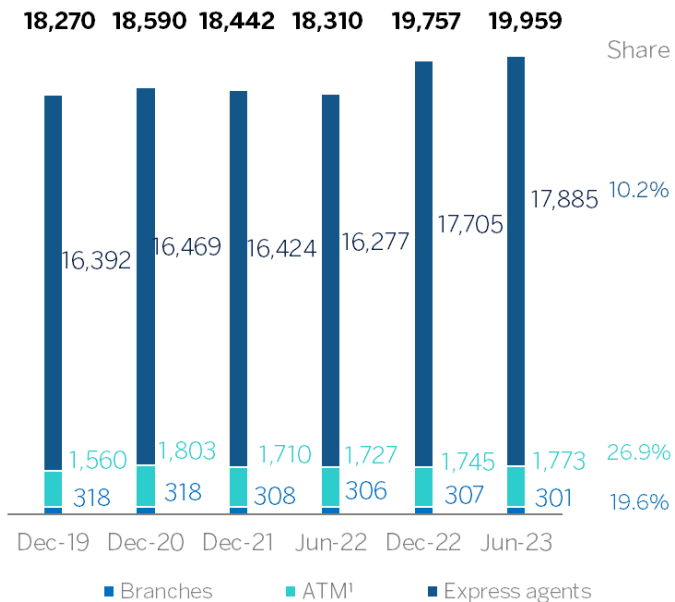
Source: BBVA Peru

# Meanwhile, our Banking Platform continues to evolve and strengthen to improve our customers experience

## DISTRIBUTION NETWORK<sup>1</sup> (JUNE 2023)

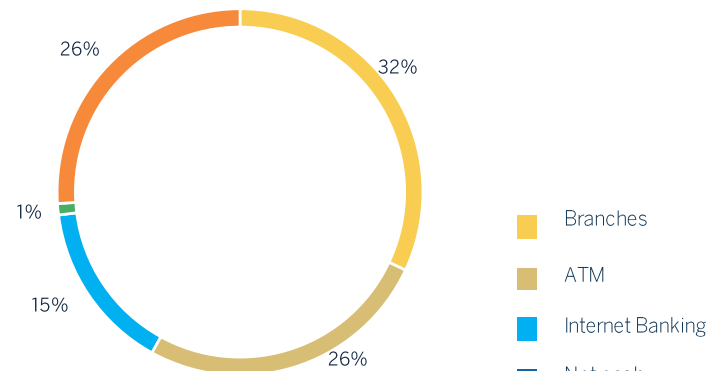
One of the largest in the country

- with 19,959 points of service
- More than 8.8 million of costumers (+6.61% YoY)

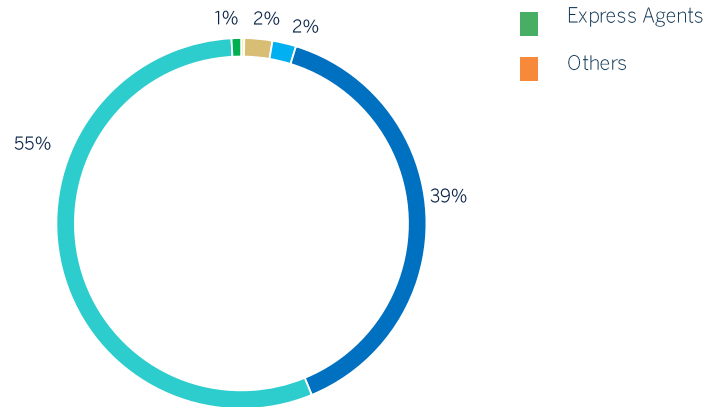


## EVOLUTION IN TRANSACTION PER CHANNEL<sup>2</sup>

2016



2022



<sup>1</sup> Source: Express Agent and ATMs from ASBANC

<sup>2</sup> The others section includes Telephone Banking, POS, Express cash and automatic debt  
Source: ASBANC, SBS and BBVA



# 03

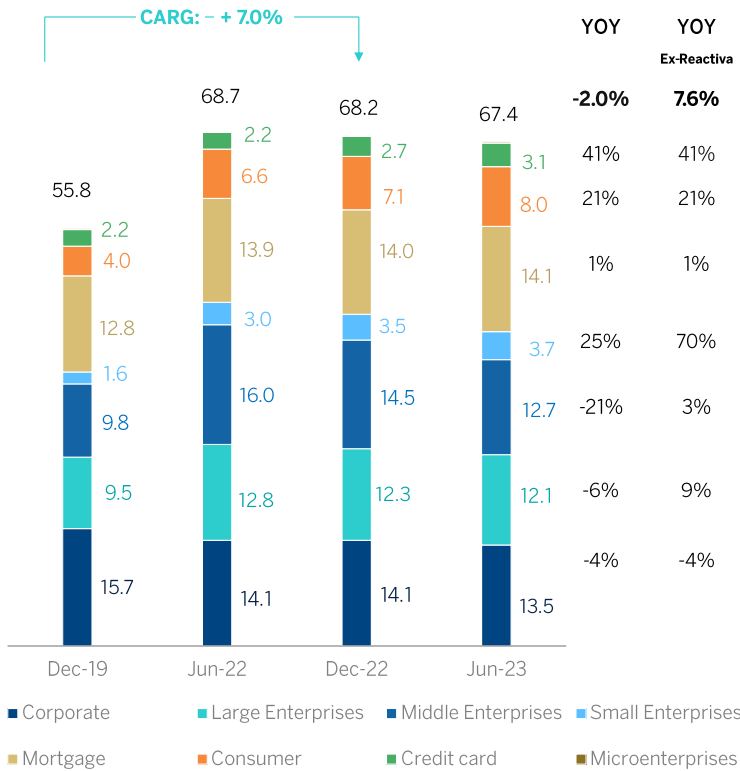
## Financial Highlights

# KEY MESSAGES 2023

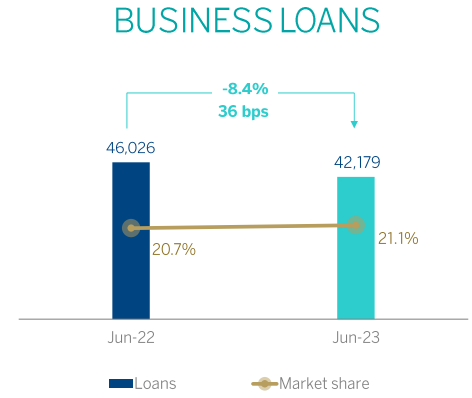
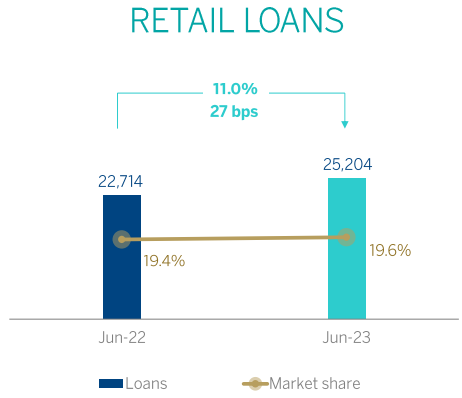
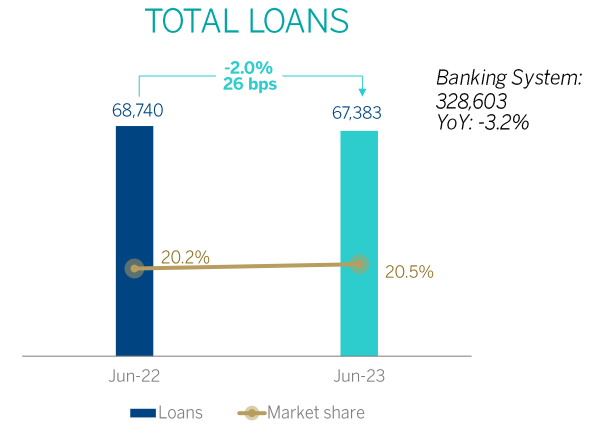
1	<b>HIGH PROFITABILITY</b> AND NET INCOME GROWTH	NET INCOME (S/ MM,%) <b>1,005</b> + 6.1% YOY	ROE (% , pp) <b>17.8%</b> -2.5 pp YOY	ROA (% , bps) <b>2.0%</b> +2 bps YOY
2	<b>ADEQUATE</b> EFFICIENCY	COST TO INCOME RATIO (%) <b>37.85%</b> to 1S23 vs -144 bps YOY 40.36% Banking Syst. Average		
3	<b>SOLID</b> ASSET QUALITY	COST OF RISK (%) <b>1.92%</b> vs. 0.49% in Jun-21 vs. 2.65% in Dec-20	NPL (%) <b>4.61%</b> vs 4.07% Banking Syst. Average	COVERAGE RATIO (%) <b>142.34%</b> vs 147.86% Banking Syst. Average
4	<b>STRONG</b> CAPITAL AND LIQUIDITY RATIOS	GLOBAL CAPITAL (%) <b>15.66%</b>	CET1 (%) <b>12.15%</b>	LOAN TO DEPOSITS (%) <b>100%</b>
5	<b>STANDING OUT</b> IN THE DIGITAL STRATEGY	MOBILE COSTUMERS <b>+4.5%</b> YOY	DIGITAL COSTUMERS <b>4.3%</b> YOY	APP BBVA  Digital platform benchmark in the Market.

2023 has been a year of growth

# Loans (S/ Millions, %)



Contraction due to Reactiva amortizations and lower Corporate loans. **The dynamism of Consumption, Cards and BBVAsMEs stands out.**

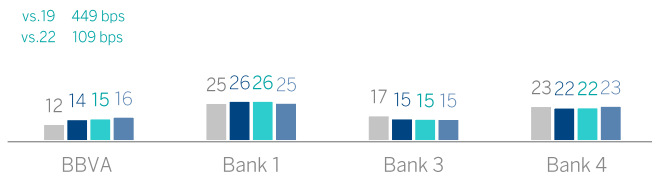


Banking System: 128,311  
YoY: +9.5%

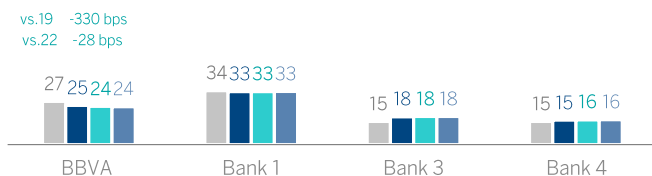
Banking System: 200,292  
YoY: -9.9%

# Market Share – Loans (%)

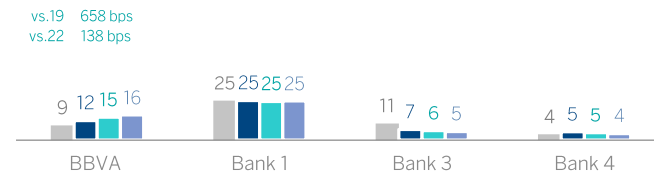
## CONSUMER + CREDIT CARDS



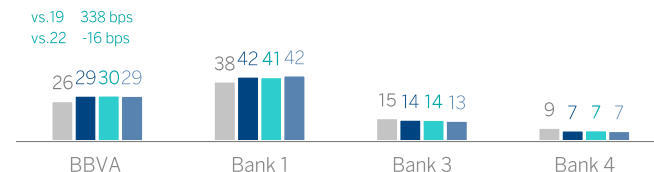
## MORTGAGES



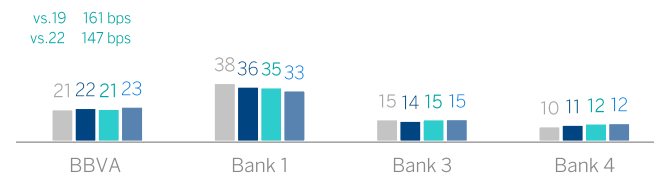
## SMALL ENTERPRISES AND MICROFINANCE



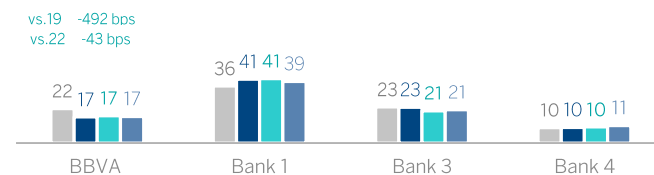
## MEDIUM ENTERPRISES



## LARGE ENTERPRISES



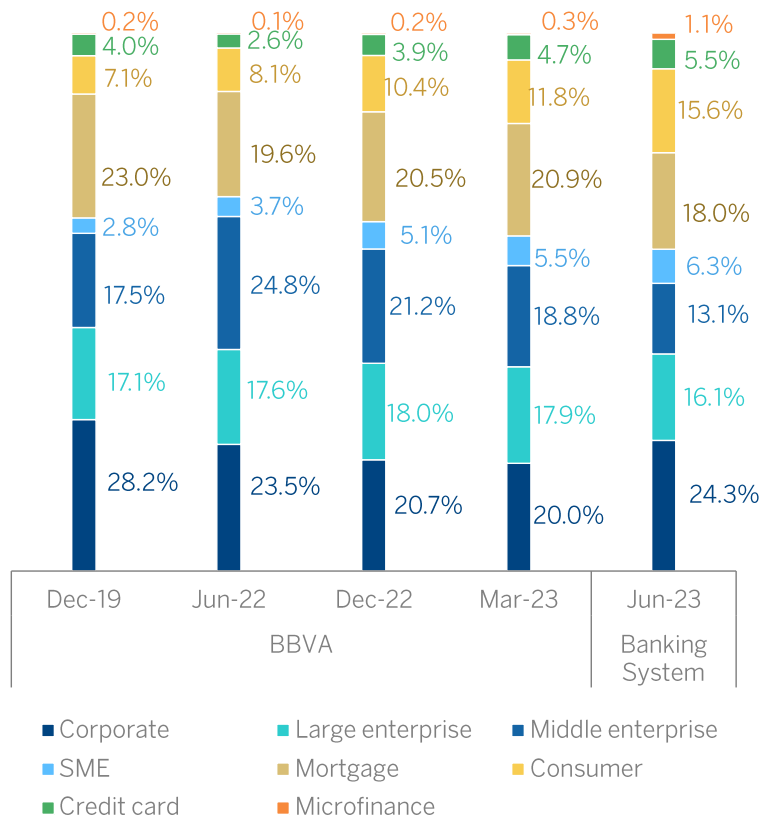
## CORPORATES



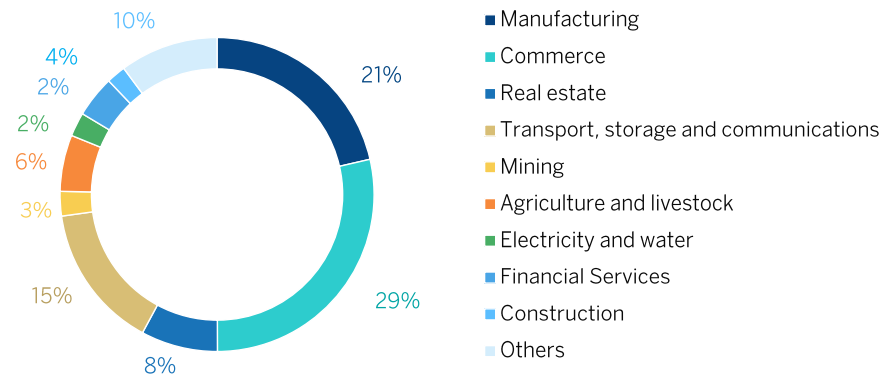
We are on our way to becoming a Retail Bank, with year-on-year growth in **PLD + Cards market share**. In addition, we gained participation in **Small and Large Enterprises**.

# A diversified loan portfolio

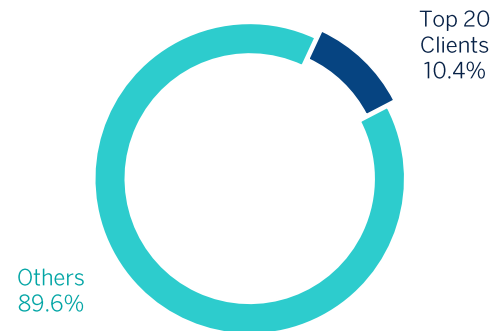
## LOANS BREAKDOWN



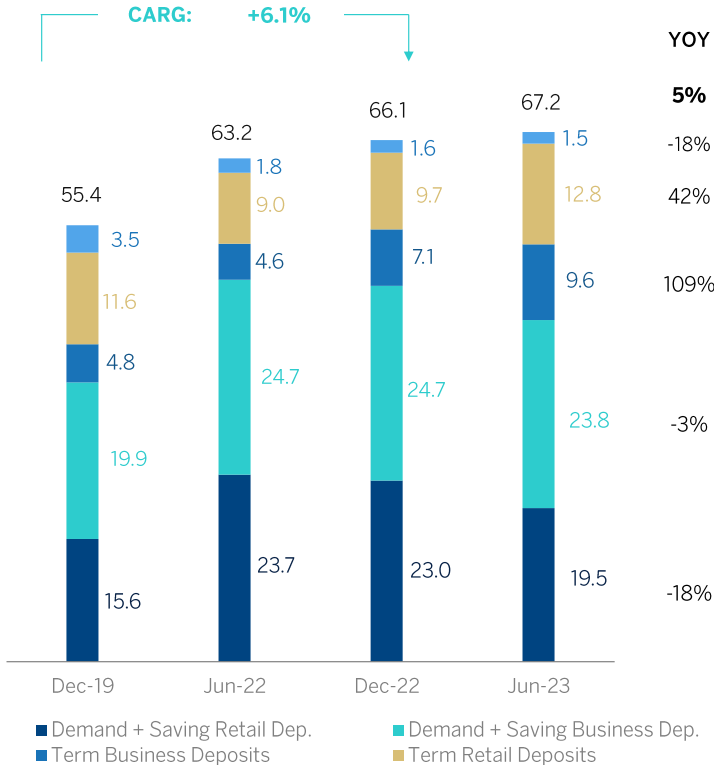
## LOANS BY ECONOMIC SECTOR (JUNE 2023)



## CONCENTRATION RISK (JUNE 2023)



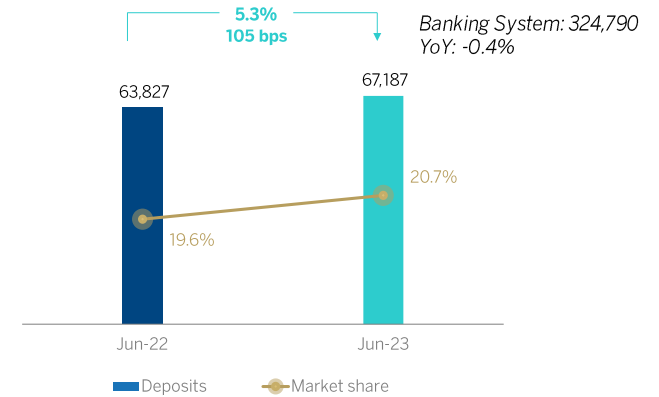
# Deposits<sup>1</sup> (S/ Millions, %)



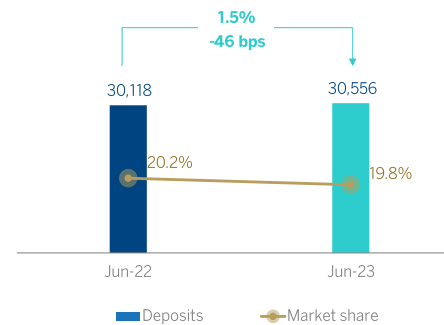
Deposits with higher Term balances both in **Individuals and Companies**, given the **increase in remuneration rates** and different campaigns to capture and retain balances.

<sup>1</sup>Other obligation are excluded from deposits  
Source: SBS.

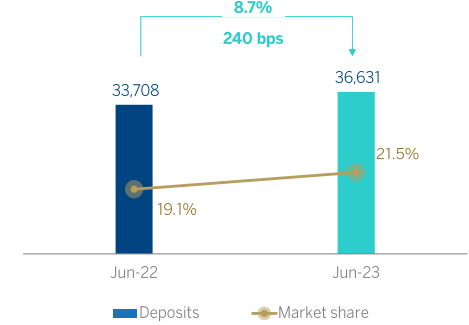
## TOTAL DEPOSITS



## RETAIL DEPOSITS



## BUSINESS DEPOSITS



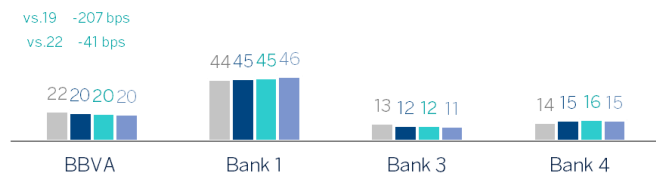
Banking System : 154,582  
YoY: +3.8%

Banking System : 170,208  
YoY: -3.4%

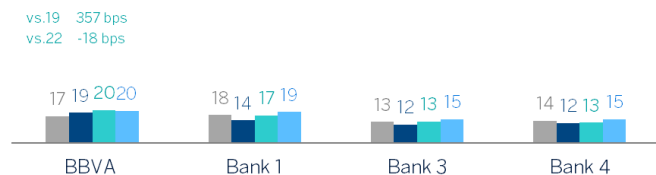
# Market Share – Deposits<sup>1</sup> (%)

## RETAIL DEPOSITS

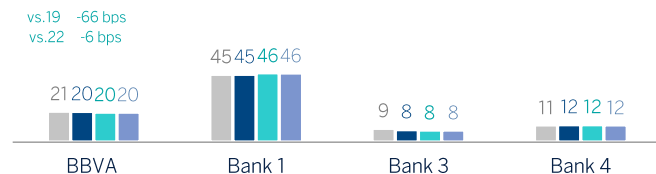
### DEMAND + SAVING



### TERM

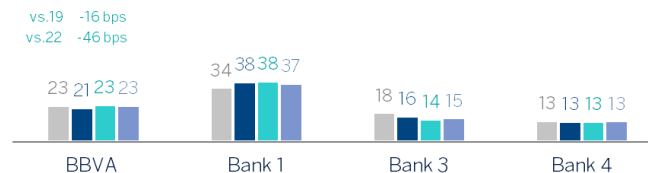


### CTS

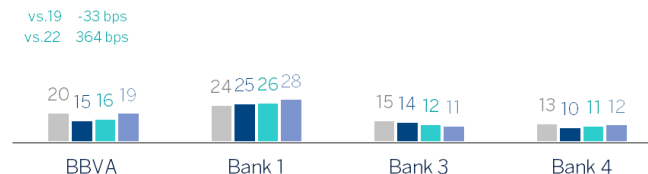


## BUSINESS DEPOSITS

### DEMAND + SAVING



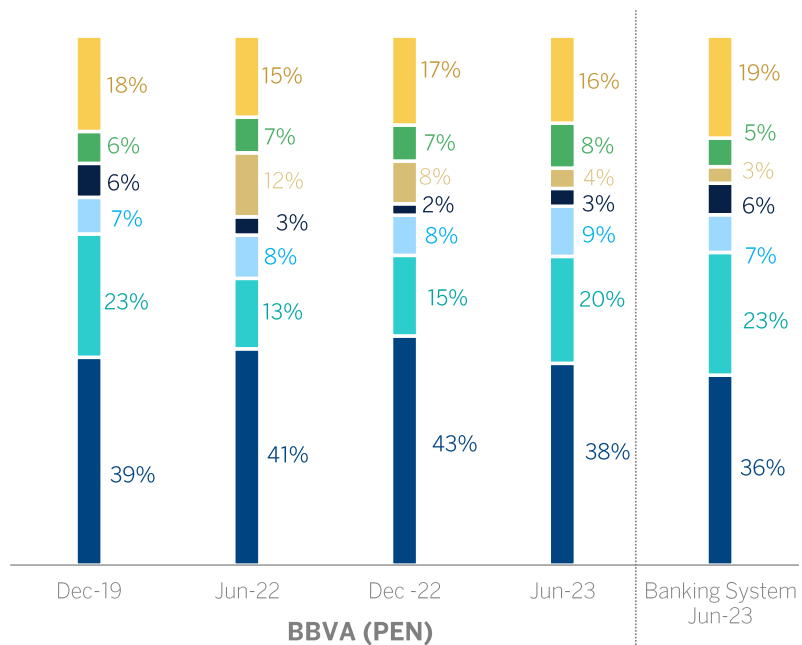
### TERM



<sup>1</sup>Other obligation are excluded from deposits  
Source: ASBANC

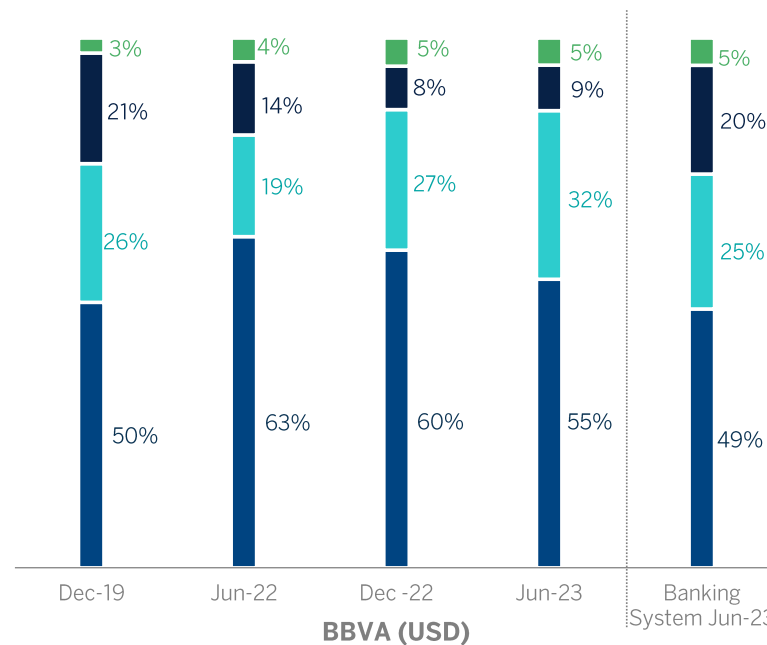
# Liabilities and capital breakdown

## LOCAL CURRENCY



- Demand + Saving
- Term + CTS
- Repos
- Wholesale funding
- Reactiva
- Others
- Equity

## FOREING CURRENCY



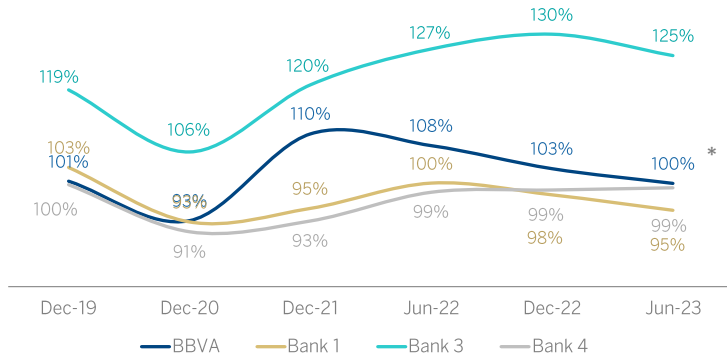
- Demand + Saving
- Term + CTS
- Repos
- Wholesale funding
- Others

\* Estimated amount according to the Financial System  
Source: SBS and BCRP

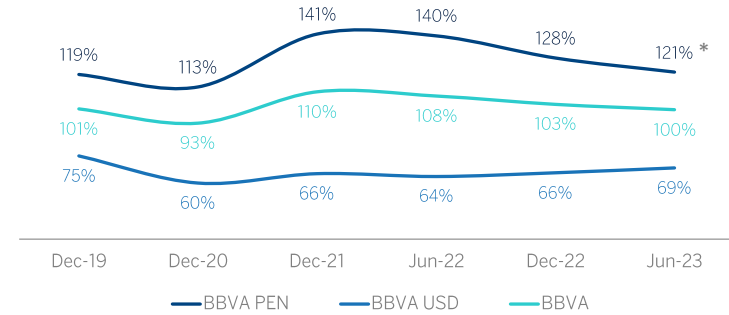


# High degree of self-financing and balance sheet in local currency

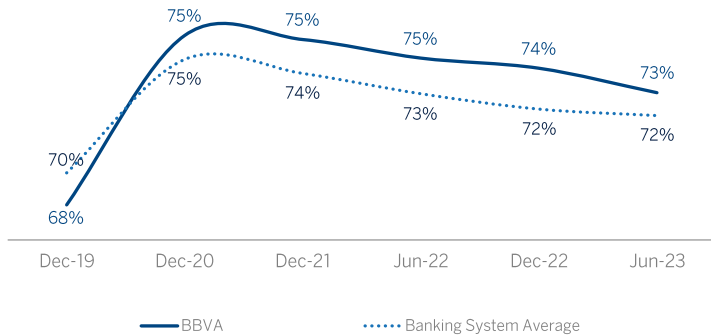
## LOANS TO DEPOSIT<sup>1</sup> VS PEERS



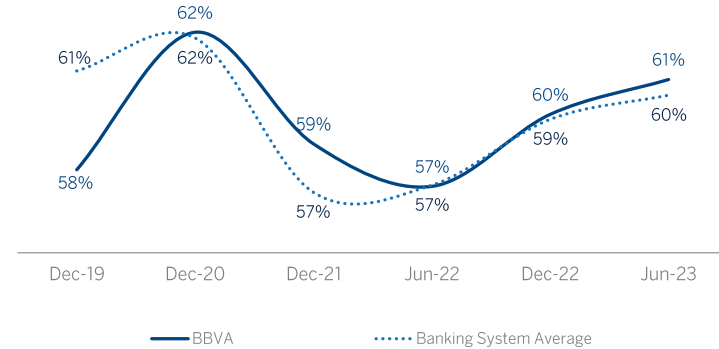
## LOANS TO DEPOSIT<sup>1</sup> BY CURRENCY



## DOMESTIC CURRENCY PERFORMING LOANS



## DOMESTIC CURRENCY DEPOSITS<sup>1</sup> (% TOTAL DEPOSITS)



<sup>1</sup> Other obligations are excluded from deposits

\* Loan to Deposits Ex-Reactiva : Total Ratio =96%; PEN Ratio =114%  
Source: SBS

# BBVA Profit & Loss (\$/ Millions)

	Jun-22	Jun-23	Var. %
Financial Income	2,445	3,585	46.6
Financial Expenses	(413)	(1,020)	146.9
<b>Gross Financial Margin</b>	<b>2,032</b>	<b>2,565</b>	<b>26.2</b>
Provision for Direct Loans	(348)	(750)	115.4
<b>Net Financial Margin</b>	<b>1,684</b>	<b>1,815</b>	<b>7.8</b>
Net Income from Financial Services	470	516	9.7
Gain/Loss from Financial Operations (ROF)	297	425	43.0
<b>Operating Margin</b>	<b>2,452</b>	<b>2,757</b>	<b>12.4</b>
Administrative Expenses <sup>1</sup>	(980)	(1,184)	20.8
Depreciation and Amortization	(99)	(126)	27.5
<b>Net Operating Margin</b>	<b>1,373</b>	<b>1,446</b>	<b>5.4</b>
Asset Valuation and Other Provisions <sup>2</sup>	(75)	(57)	-24.4
Other Income and Expenses	4	(22)	-621.8
<b>Profit/Loss Before Income Tax</b>	<b>1,301</b>	<b>1,368</b>	<b>5.1</b>
Income Tax	(354)	(363)	2.6
<b>Net Profit</b>	<b>947</b>	<b>1,005</b>	<b>6.1</b>

<sup>1</sup> Includes administrative expenses, depreciation and amortization

<sup>2</sup> Includes asset valuation, other provisions and other income and expenses

Source: ASBANC

# BBVA Profit & Loss (S/ Millions)

## PROFIT AND LOSS BREAKDOWN



The Financial Margin grew 26.2% on a YoY basis, due to notable performance of the Financial Income, which responds to the growth of Consumer Loans, Credit Cards and SMEs; as well as the highest profitability of the available and securities portfolio.

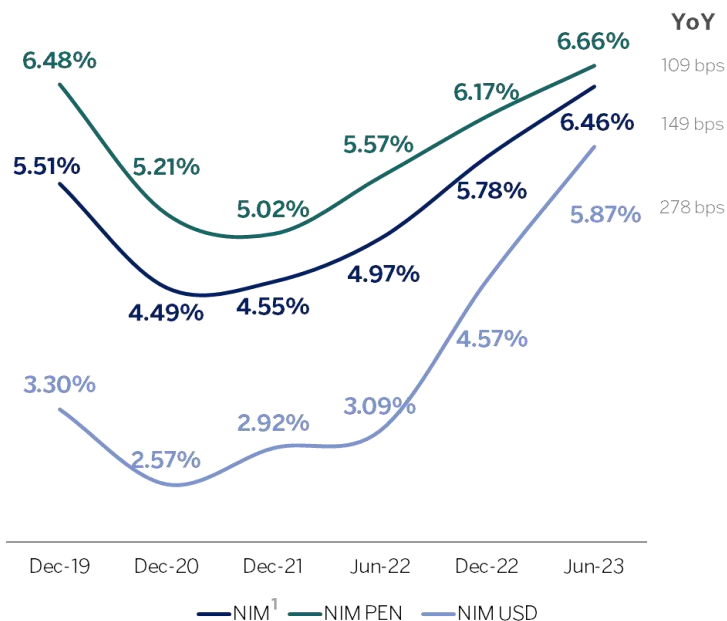
<sup>1</sup> Includes administrative expenses, depreciation and amortization

<sup>2</sup> Includes asset valuation, other provisions and other income and expenses

Source: ASBANC

# Profitability

## NET INTEREST MARGIN EVOLUTION (%)



## COSTUMER SPREAD (%)



The Financial Margin grew 26.2% on a YoY basis, due to **notable performance of the Financial Income**, which responds to the growth of **Consumer Loans, Credit Cards and SMEs**; as well as the highest profitability of the available and securities portfolio.

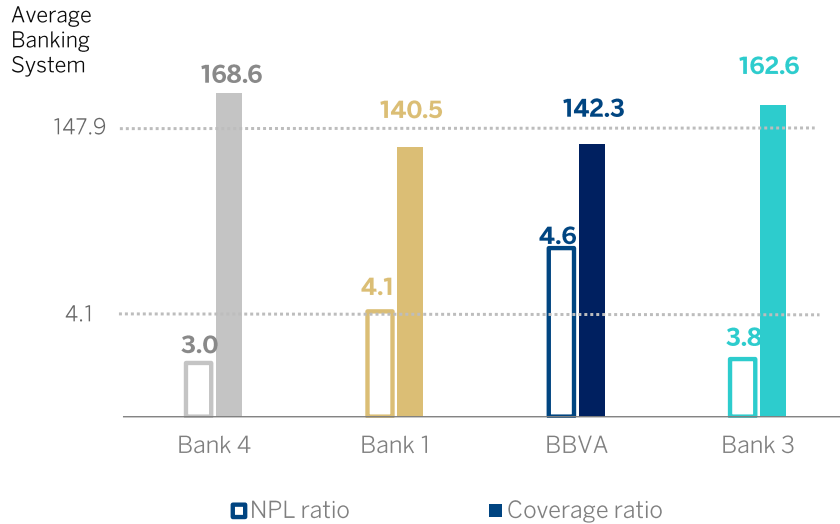
The aggregated NIM considers the reclassification of 2021

NIM: Gross financial margin for the last 12 months divided by average interest earning assets (interbank funds, investments and net loans)

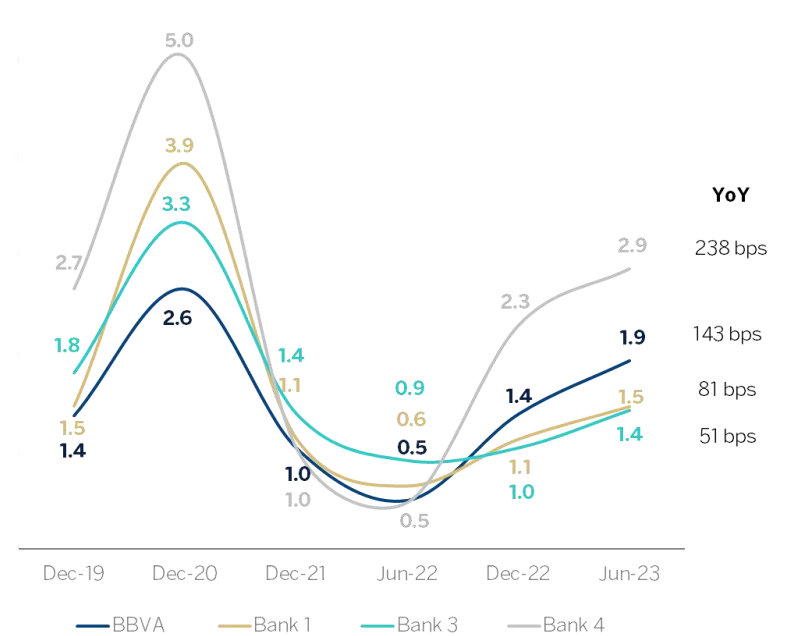
Source: SBS and ASBANC

# Risk Management of BBVA Peru vs Peer Group

## NPL RATIO AND COVERAGE RATIO (%) (JUNE 2023)



## COST OF RISK<sup>1</sup>



<sup>1</sup>Cost of risk Includes provisions / total credits of the last 12 months  
Source: SBS

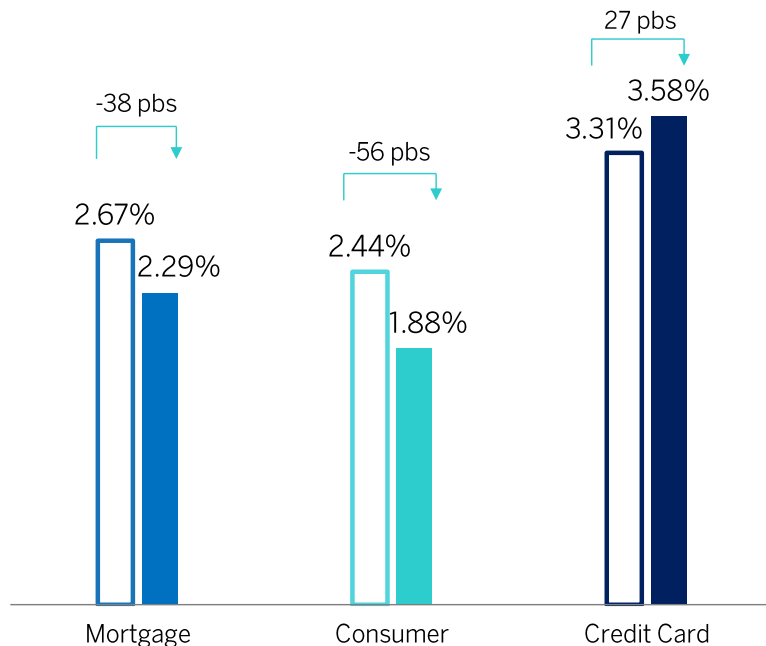
# Asset quality of BBVA Peru

## NPL RATIO BY PRODUCT

(JUNE 2023)

### System Average

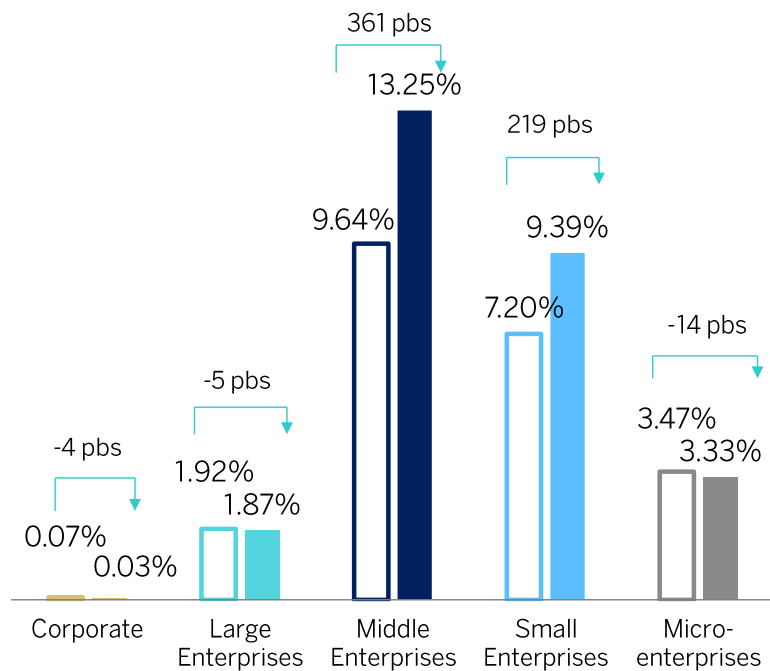
2.86% 2.66%      2.08% 2.35%      3.97% 4.85%



## NPL BY SEGMENT

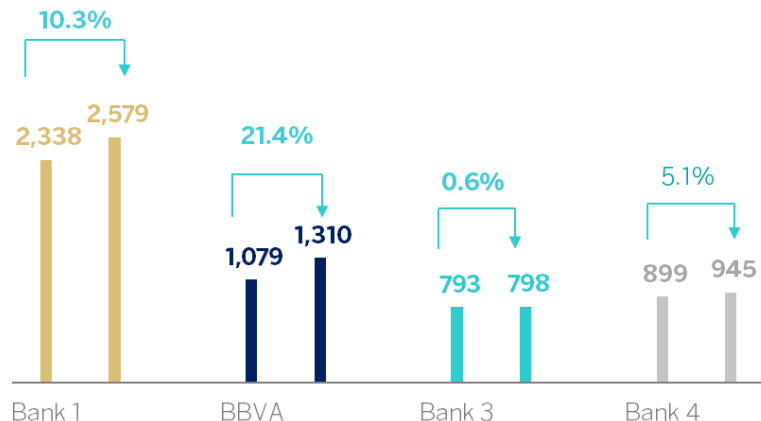
(JUNE 2023)

0.35% 2.01% 12.72% 9.01% 5.75%  
0.85% 2.08% 10.04% 8.28% 5.29%

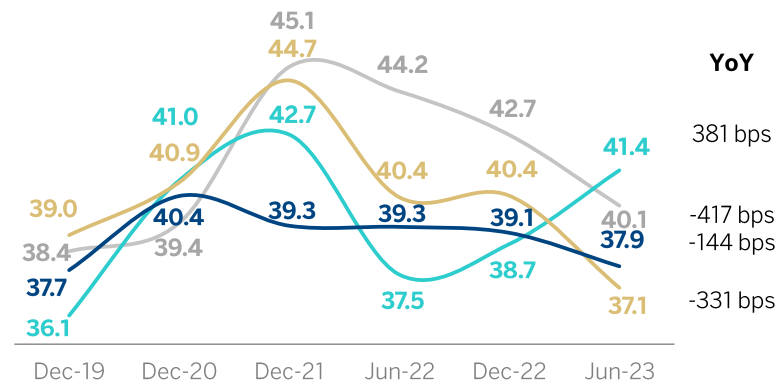


# Expenses Management (JUNE 2023)

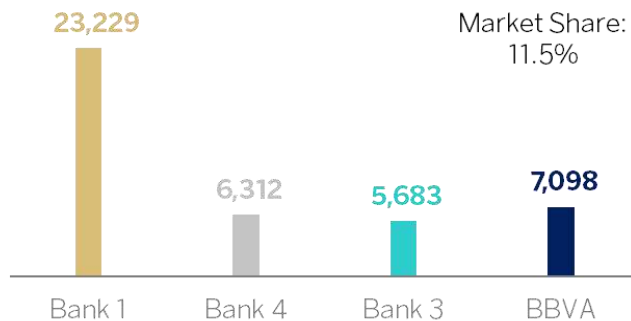
## ADMINISTRATIVE EXPENSES<sup>1</sup> (S/ MILLIONS, YOY)



## COST TO INCOME RATIO (%)



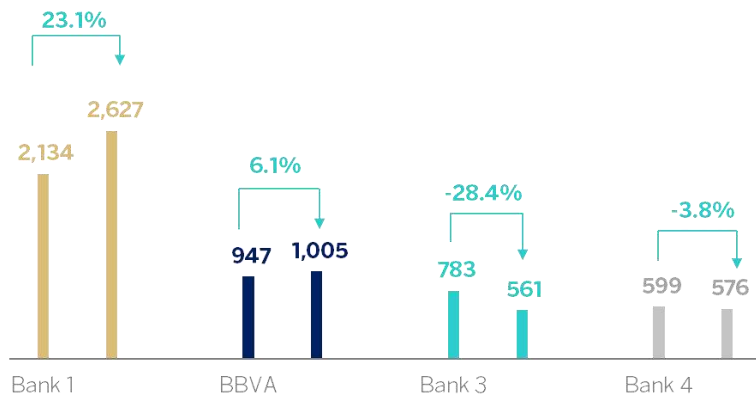
## NUMBER OF EMPLOYEES



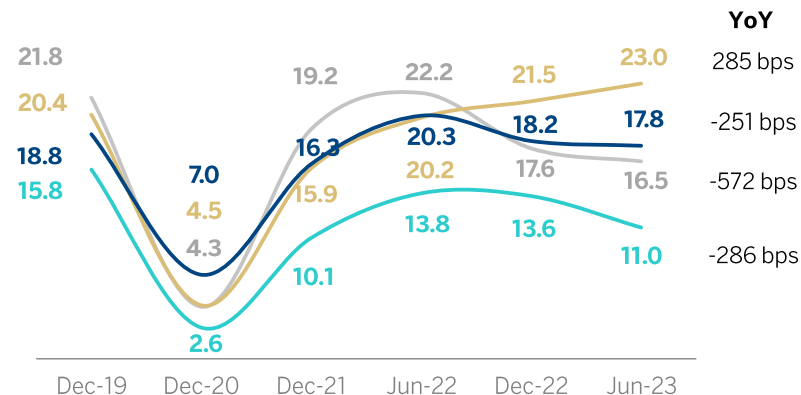
<sup>1</sup> Includes amortization and depreciation  
Source: SBS.

# Profitability Management (JUNE 2023)

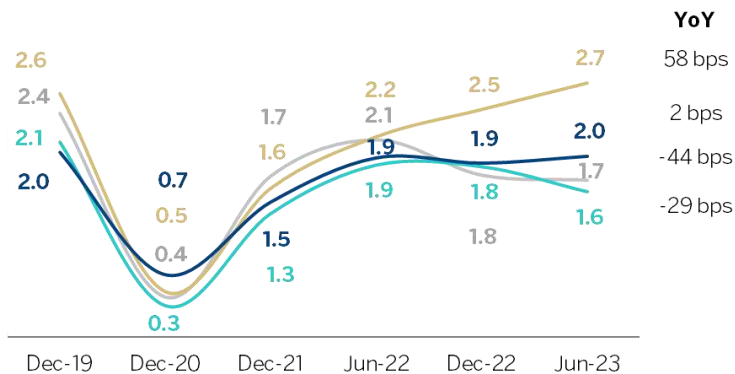
## NET PROFIT (\$/MILIONS, YOY)



## RETURN ON EQUITY – ROE (%)



## RETURN ON ASSETS – ROA (%)





# Capital Management

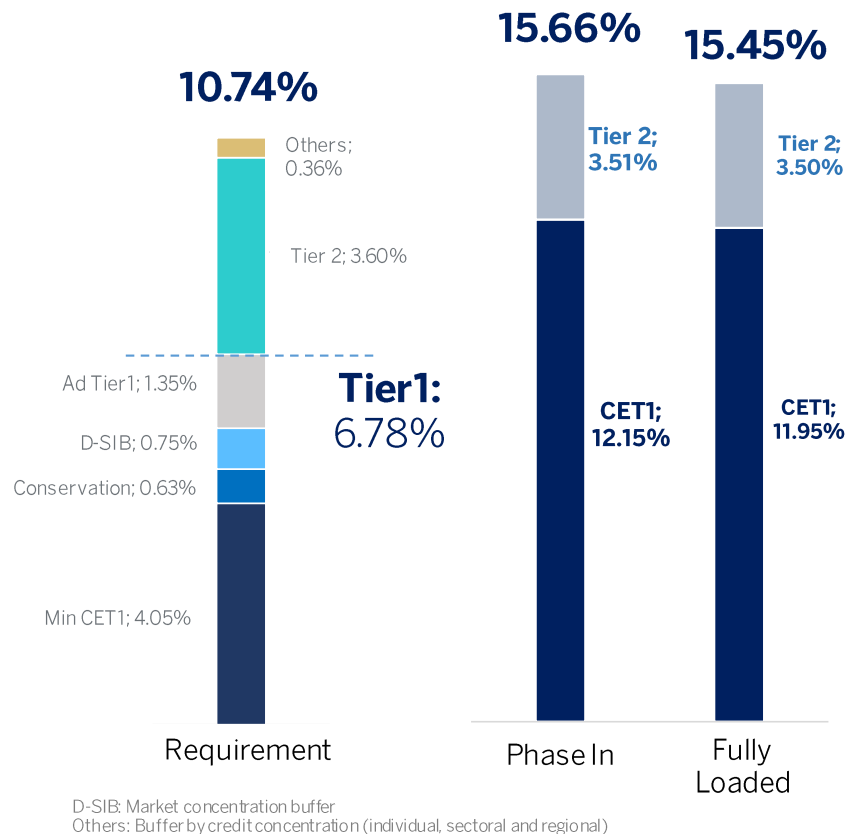
Capital ratio as of Jun-23 above regulatory requirements by more than 215 bps

CET1 (*phase – in*)

# 12.15%

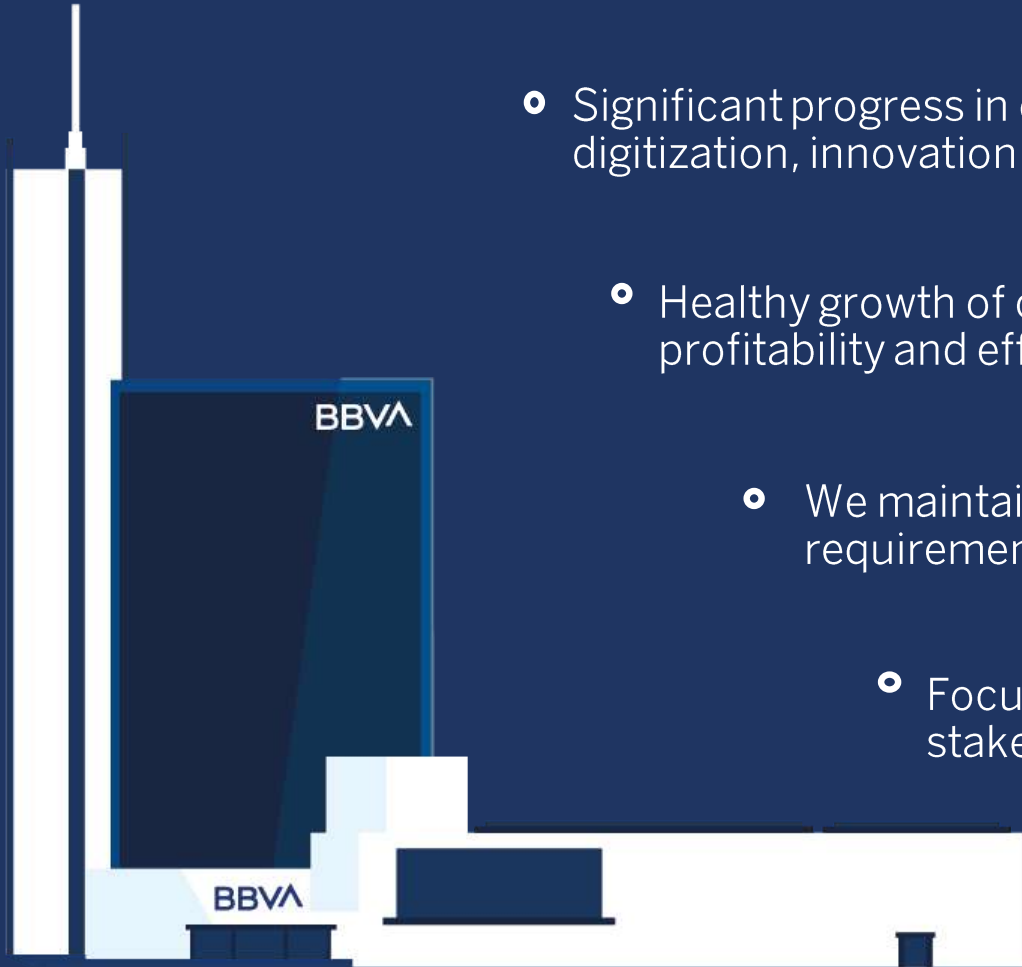
- Requirement according SBS 07850 – 2023 10%
- Regulatory requirement: 6.78%

## REGULATORY REQUIREMENT AND AVAILABLE CAPITAL TIER1 (*PHASE-IN VS FULLY-LOADED*) JUNE 23:



# Conclusions 2023

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- Significant progress in our strategy, focused on digitization, innovation and sustainability
- Healthy growth of our business, focused on profitability and efficiency
- We maintain solvency levels above the local requirements
- Focused on value creation for the different stakeholders of the BBVA

# 04

## Ratings

# International & local rating

As of August 2023

## INTERNACIONAL RATING

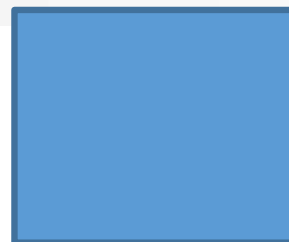
S&P

<b>BBB</b>	Foreign currency long term issuances
<b>A-2</b>	Foreign currency short term issuances
<b>BBB</b>	Local currency long term issuances
<b>A-2</b>	Local currency short term issuances
<b>Negative</b>	Outlook

Moody's International

<b>Baa1</b>	Long Term Deposits
<b>Prime2</b>	Short Term Deposits
<b>Negative</b>	Outlook

## LOCAL RATING



	Apoyo & Asociados	Moody's
Negotiable Certificate of Deposits (CD)	CP - 1+ (pe)	ML - 1+ pe
Short term deposits	CP - 1+ (pe)	ML - 1+ pe
Term deposits > 1 year	AAA (pe)	AAA.pe
Corporate bonds	AAA (pe)	AAA.pe
Subordinated bonds	AA+ (pe)	AA+.pe
Leasing bonds	AAA (pe)	AAA.pe
Common shares	1a (pe)	1aClase.pe
Issuer rating	A+	A+

# 05

## Social Responsibility and Awards

# BBVA is committed to financing sustainable initiatives



## SUSTAINABLE FINANCING

### BBVA GROUP

**NEW BBVA GOAL FOR 2025**

€ **300** bn  
2018-2025

**2018-1S22**

€ **124** bn  
channeled

### BBVA Perú



**1st Bank of Peru & Latam to disburse a green loan**



mobilized in sustainable financing

Retail More of S/ 300 mm to Sep-22

BEC More of S/ 900 mm to Sep-22

CIB More of S/ 843 mm to Sep-22



BBVA Peru seeks to contribute to the fight against climate change in the most CO2 intensive sectors

### Sustainable products we offer:

#### Retail



**Renewable energy vehicles** 72 months and no initial fee



**Mortgage loan** for the construction of eco-friendly homes and economic benefits



**Credit cards** made with recycled material - 86% PVC

#### Enterprises

**Business loans, leasing and factoring** promoting the circular economy, resource efficiencies and social credit lines for working capital and support for SMEs



#### Investment Funds

**Sustainable investment FMIV** option to invest in the Long Term in international companies with environmental, social, and corporate governance qualification



## SOCIAL

### Community Commitment

€ **550** bn investment 2021-2025

Dec-21

€ **106** bn investment

€ **44** bn beneficiaries

### Peru Foundation



“Leer es estar adelante”



Programas de Educación Financiera

Various social programs sociales “Tu dinero, tu amigo y Finanzas”, Becas en la PUCP and support to Feria Internacional del Libro de Lima and to Hay Festival Arequipa.

### Diversity and Inclusion



**53 %** Women in the organization

**34 %** Female Directors

BBVA Peru has inclusion programs for the LGTBIQ+ community and a program for people with different abilities is being developed.



# Our actions have been highlighted nationally and internationally

3

## PREMIOS Y RECONOCIMIENTOS

Bank of the Year 2023 Peru, according to the magazine "The Bankers"



Best bank in the country in the contest Euromoney Awards for Excellence 2023



Best bank for the SME sector of the year 2023, according to Global Finance.



Best financial institution in providing trade finance services for the third consecutive year, according to Global Finance.



Best foreign exchange provider bank of the year 2023, recognition Awarded by Global Finance



Best Peruvian Bank in the World's Best Treasury & Cash Management Banks Awards and Providers Awards 2022



The only Peruvian bank to be included for the second consecutive year in the **DJSI MILA Pacific Alliance Index** **Dow Jones Sustainability Indices**

Included in the S&P/BVL Peru General ESG index, the first sustainable index stock market of Peru



"Innovation in Sustainability" Award for the Mortgage credit Green.



Most admired companies in Peru for the seventh consecutive year, according to PwC and Magazine Gestión



Chosen as one of the "Companies that transform Peru", for its work in promoting financial education, together with the fintech Alfi.



Recognized as one of the main Peruvian companies in attracting and retaining talent, by Merco Talent 2022.



Undisputed and uninterrupted leader during all months of the "Market Makers" Program.



It received its third star in the MINAM Carbon Footprint tool.



Los Bóscars 2022 Award in the Forest Conservation category, together to Foundation BBVA.



Recognition with the Blue Shield of UNESCO installed in the Casa Jerónimo Luis de Cabrera, Heritage culture of the Nation



**BBVA**

Creating Opportunities

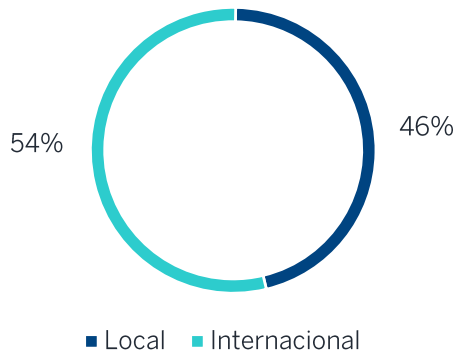
# EXIBIT



# Debt Issuance

		Bono	Fecha Emisión	Fecha Call	Fecha Vencimiento	Divisa	Emitido (miles)	Cupón	ISIN
BBVA	Internacional	Subordinado	Set-14	Set-24	Set-29	USD	300,000	5.25%	US05537GAD79-USP16236AG98
	Nacional	Corporativos	Dic-11		Dic-26	PEN	150,000	7.47%	PEP11600M186
		Corporativos	Jul-18		Jul-23	PEN	100,000	5.53%	PEP11600M277
		Corporativos	Ago-18		Ago-23	PEN	73,465	5.63%	PEP11600M285
		Corporativos	Dic-19		Dic-24	PEN	96,550	4.44%	PEP11600M335
		Subordinados	May-07	May-22	May-27	USD	20,000	6.00%	PEP11600D029
		Subordinados	Jun-07		Jun-32	PEN	55,000	3.47%	PEP11600D037
		Subordinados	Nov-07		Nov-32	PEN	50,000	3.56%	PEP11600D052
		Subordinados	Feb-08		Feb-28	USD	20,000	6.47%	PEP11600D060
		Subordinados	Jul-08		Jul-23	PEN	45,000	3.06%	PEP11600D078
		Subordinados	Set-08		Set-23	PEN	50,000	3.09%	PEP11600D086
		Subordinados	Dic-08		Dic-33	PEN	30,000	4.19%	PEP11600D094
		Subordinados	Oct-13	Oct-23	Oct-28	USD	45,000	6.53%	PEP11600D102

DEBT BY CURRENCY



As of June 2023

Source: BBVA Peru.

# Promoting new sustainable businesses: We have financed large sustainable operations in BEC and CIB

## Materiales Básicos



**BBVA y Aceros Arequipa firman una alianza sostenible para impulsar la economía circular**

BBVA otorga la primera línea verde de financiamiento de importación del sector siderúrgico por US\$40 millones a Aceros Arequipa.



FINANZAS SOSTENIBLES 02 feb 2023

**BBVA y SIDERPERU refuerzan su compromiso para impulsar la economía circular en el sector siderúrgico**

BBVA ha renovado la certificación sostenible de la línea de cartas de crédito de importación para SIDERPERU por US\$15 millones. Esta facilidad crediticia representa un mayor compromiso entre ambas instituciones al destinar un monto superior, en US\$5 millones más que el año anterior, para impulsar la economía circular en el sector siderúrgico. SIDERPERU es parte del grupo brasileño Gerdau.

## Agro



**Danper Trujillo**  
S/ 126 MM  
Agroexportadora Certificada.  
Mar-23

## Fishing



FINANZAS SOSTENIBLES 06 mar 2023

**BBVA otorga nueva línea de factoring sostenible a Pesquera Diamante**

BBVA ha firmado una nueva alianza sostenible con Pesquera Diamante por US\$10 millones. A través del acuerdo el banco otorgará a la pesquera una nueva línea de factoring sostenible para impulsar prácticas social y ambientalmente responsables en su cartera de proveedores.

BBVA

Creating Opportunities

# Investor Report

Presentation

1S23