

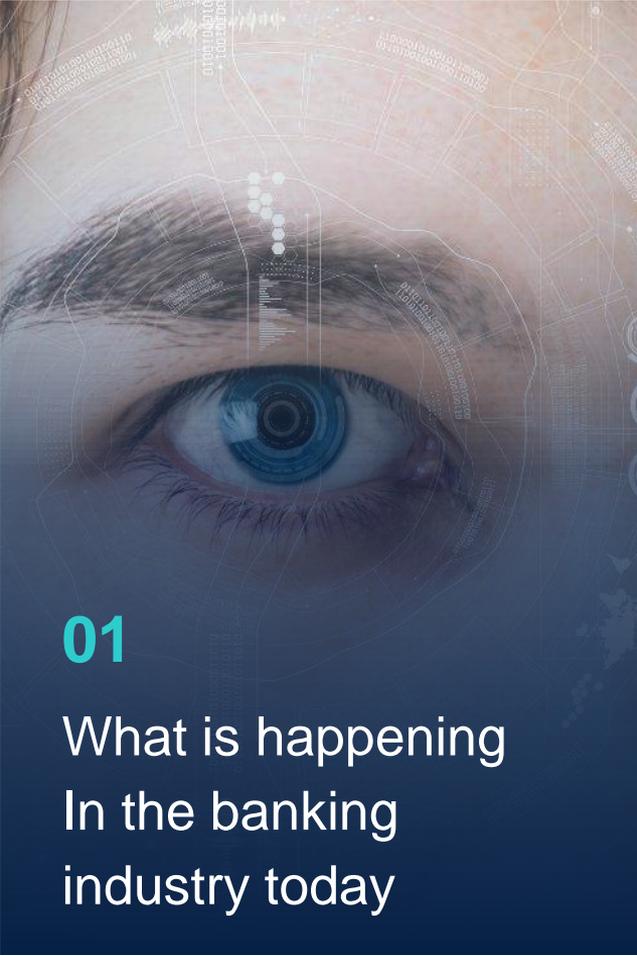
The BBVA logo is displayed in white on a blue background. To its right, the tagline "Creating Opportunities" is written in a smaller, lighter blue font.

BBVA Creating Opportunities

Disrupting the financial services sector

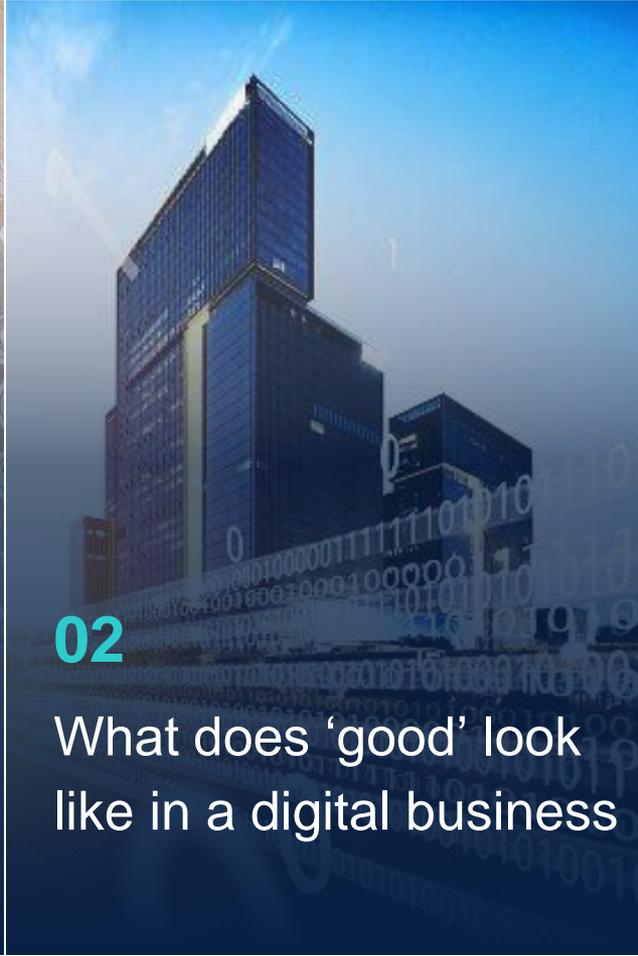
November, 6th 2018

Three areas for today



01

What is happening
In the banking
industry today



02

What does 'good' look
like in a digital business



03

BBVA transformation
journey from banking
and beyond



Digital is ubiquitous and driving tremendous change



Blurring of
industry lines



Billions of
interactions



Big Data &
Algorithms

In B2C and B2B worlds

Moving into the blur - threats and opportunities

Blurring lines in B2C

- CHAT 
- SOCIAL 
- MEDIA 
- E-COMMERCE 
- PAYMENTS 
- LENDING 
- BANKING 
 - Wealth
 - Insurance
 - Investments
 - Deposits

facebook

Alibaba Group

amazon

Tencent 腾讯

BBVA

Blurring lines B2B

SAP Ariba  MARKETPLACE

JD 京东 .COM  LENDING

taulia  SUPPLY CHAIN MANAGEMENT

MasterCard  EXPENSE MANAGEMENT

sage pay  PAYMENTS

BBVA  ACCOUNT RECONCILIATION

Banking vs (Big) Tech: The battle for engagement

Tech



High frequency

High volume

Low value

Downstream



Banks



Low frequency

Low volume

High value

Upstream



Banking vs Big Tech: The battle for engagement



10



300



3,000

New ways to engage, new ways to grow. . .



O₂O

Online to Offline



C₂O

Closed to Open



I₂O

Interactions to Opportunities

Data is now the world's most valuable commodity

Good digital business



DIY
100%

CUSTOMERS
LIENTS
OLLEAGUES

1 → 20
10x

Good digital business

Smart
Interactions

What's the
WOW Factor

Millions → Billions

Dumb → Smart

Investment and Creation methodology is delivering impressive results

METHODOLOGY

SDA

3/6/9

Triangle

EMCs

RESULTS



Minimum Viable Products (MVPs) into the hands of our Customers (EMCs) and Clients#

- More deliveries
- Improving time to market
- Speeding up execution

And a Global Patent Office to protect our IP

What's the future: 20.000 banks to dozens...

Our future is a...

Digital Company

In a...

Interconnected
Digital Economy



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