



Creando Oportunidades

# How digital technology is reinventing banking

Les Journées de L'AFTE

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19<sup>th</sup> of November 2019

# Convergence of sectors in the 4<sup>th</sup> Industrial Revolution

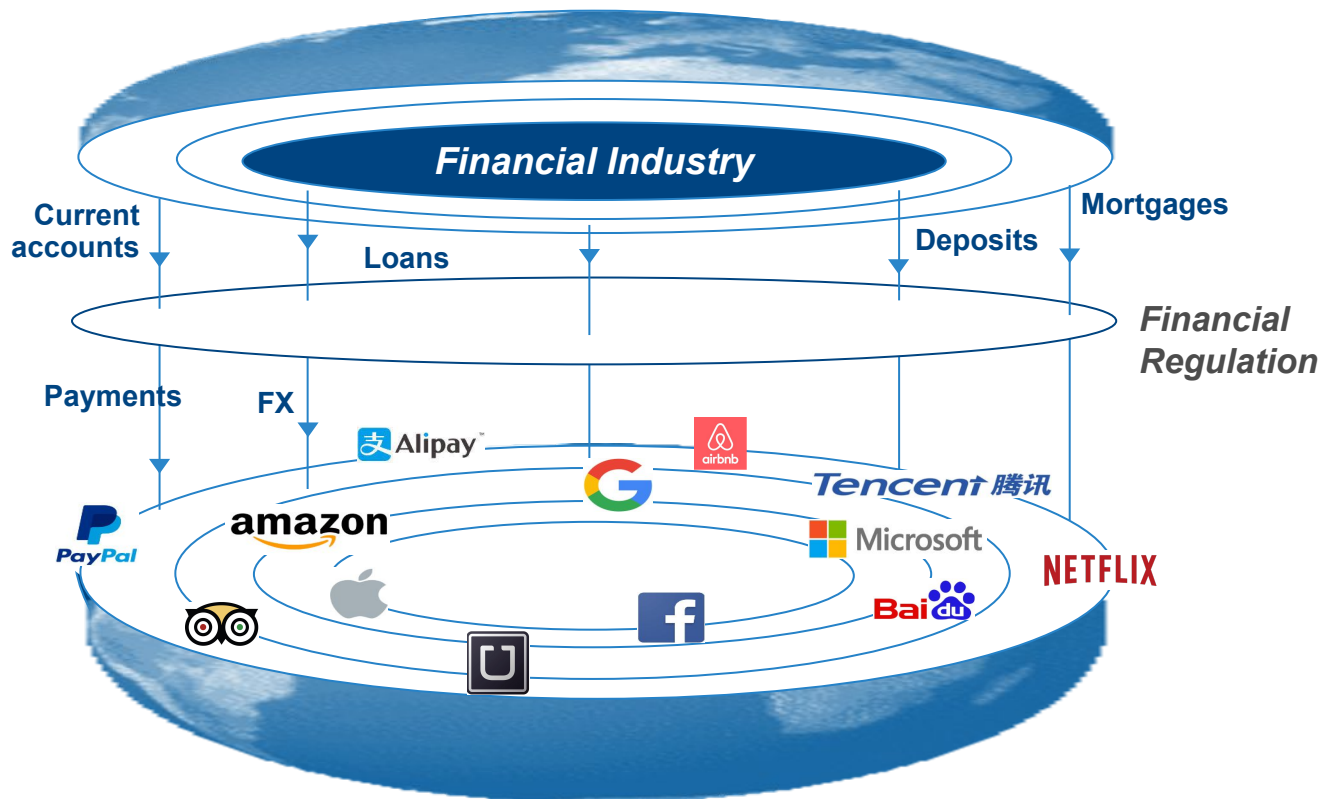
## 4<sup>th</sup> Industrial Revolution

### > New Technologies

- Mobile
- Artificial Intelligence
- Big Data
- Cloud
- Blockchain

### > Shifting Customers and Needs

### > New business Models



“ *To bring the age of opportunity to everyone* ”

- 1 **Help clients** achieve their life goals
- 1 Have a **significant impact** on the lives of people and businesses

## BBVA Strategic Priorities



New Standard in customer experience



Digital sales



New Business Models



Optimize capital Allocation



Unrivalled efficiency



A first class workforce



# New Standard in customer experience



## Helping our customers

To make the best financial decision offering relevant advice



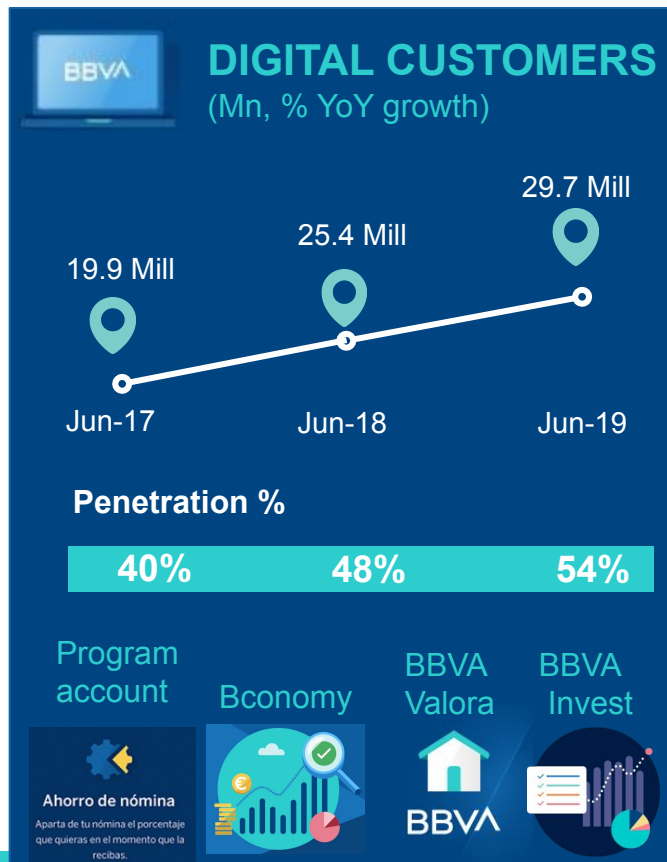
## Providing the best solutions

That generate trust for our customers, being clear, transparent and based on integrity

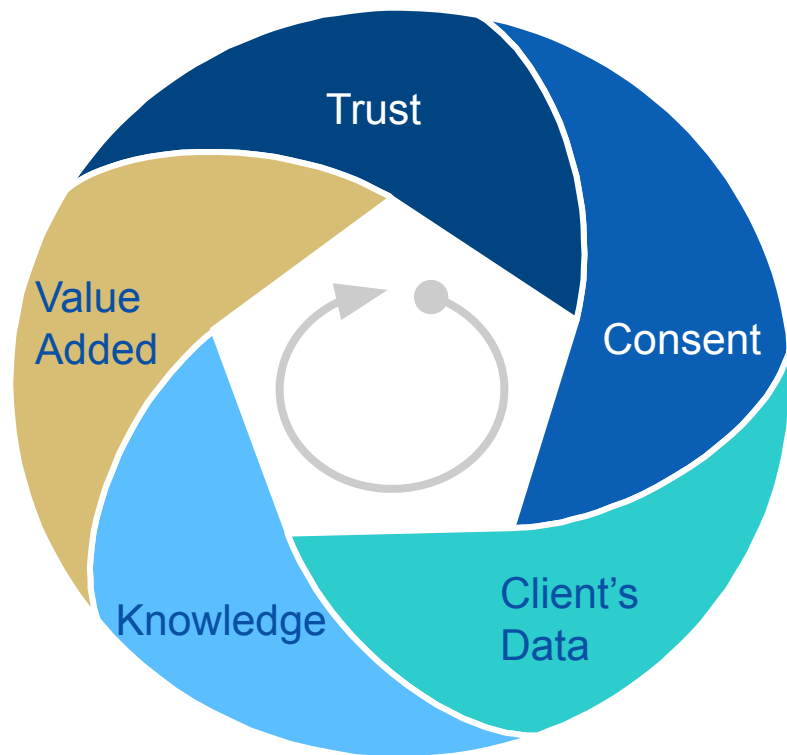


## Easy and convenient experience

Mobile is the preferred option for BBVA's digital customers (**65%** BBVA Group)



## Trust is the cornerstone of the digital economy



“Without trust there is no data, without data there is no creation of value and without creation of value there are no opportunities for people”

Virtuous circle



# New Business Models

## ACQUISITIONS/ INVESTMENTS



SIMPLE



HOLVI



solarisBank

Minority stake



Atom

39% stake



openpay



MADIVA

## VENTURE CREATION



azlo



Open Platform



COVAULT



Upturn

BBVA &amp; anthemis

Venture Creation

AI Factory

## VENTURE CAPITAL INVESTMENTS

propel  
VENTURE PARTNERSSINOVIATION  
VENTURES

DocuSign



coinbase



brave



OUTPATIENT



Covered



charlie



PERSONAL CAPITAL



Guideline



taulia



eascentral



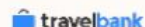
earmest



Steady



aura



travelbank



neon



SIMPLYCREDIT



Kasisto



Trussie



Groww



conekta



DRIVE MOTORS



civic



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PROSPER



hixme



grabango



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