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EXECUTIVE OFFICE OF THE SECRETARY-GENERAL  
CABINET DU SECRETAIRE GENERAL

REFERENCE:

10 February 2011

Dear Mr. González,

On behalf of the Secretary-General, I write to thank you for your card received in January 2011, enclosing a copy of the BBVA publication entitled “Innovation Perspectives for the 21st Century”.

The book provides an insightful look at innovation as a powerful tool for stimulating economic growth and improving human standards of living. The wide range of important issues it addresses is impressive.

The Secretary-General welcomes the publication and I am certain it will be a valuable addition to his collection.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Kim Won-soo'.

KIM Won-soo

Deputy Chef de Cabinet and  
Special Adviser to the Secretary-General

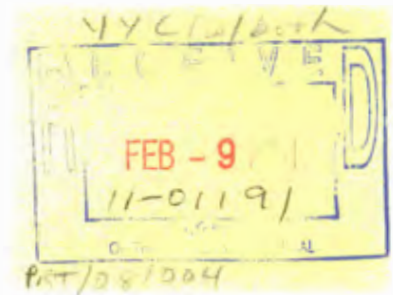
Mr. Francisco González  
Chairman and Chief Executive Officer  
BBVA  
Madrid



11-01191

2011/02/10

**BBVA**



Feliz Navidad y  
Próspero Año Nuevo

Season's Greetings  
and a Happy New Year

Francisco González



**BBVA**