

Bank Name	Banco Bilbao Vizcaya Argentaria, S.A.
LEI Code	K8MS7FD7N5Z2WQ51AZ71
Country Code	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	41,231	42,931	43,234	43,903	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	39,640	41,333	42,083	43,297	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	48,248	49,597	48,955	49,599	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	46,657	48,000	47,804	48,993	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	57,305	58,145	57,249	57,287	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	55,712	56,544	56,097	56,768	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	343,923	353,273	354,342	305,599	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	344,215	352,622	354,433	305,543	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.99%	12.15%	12.20%	14.37%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.52%	11.72%	11.87%	14.17%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.03%	14.04%	13.82%	16.23%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.55%	13.61%	13.49%	16.03%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	16.66%	16.46%	16.16%	18.75%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.19%	16.04%	15.83%	18.58%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	722,221	741,095	741,373	665,751	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.68%	6.69%	6.60%	7.45%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Banco Bilbao Vizcaya Argentaria, S.A.

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,248	49,597	48,955	49,599	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	46,550	48,012	47,818	49,007	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	722,221	741,095	741,373	665,751	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	720,630	739,497	740,222	665,146	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.7%	6.6%	7.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.5%	6.5%	7.4%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Banco Bilbao Vizcaya Argentaria, S.A.

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	57,305	58,145	57,249	57,287	C 01.00 (r010,c010)	Articles 4(118) and 72 of OBR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,231	42,931	43,234	43,903	C 01.00 (r020,c010)	Article 50 of CBR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	26,886	26,893	26,914	26,516	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	29,955	30.834	30.697	31.371	C 01.00 (r130.c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-14,619	-14,341	-14,642	-15,261	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.3	Other Reserves	-14,619	317	1,073	731	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) and 20 (1) point () to con-
	A.1.4		0	0	1,0/3	0		
	A.1.5	Funds for general banking risk Minority interest given recognition in CET1 capital	3,687	3,668	3,666	3,078	C 01.00 (r210,c010) C 01.00 (r230,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR Article 84 of CRR
	A.1.0							
	A.1.7	Adjustments to CET1 due to prudential filters	-569	-509	-263	-72	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of ORR Articles 4(113), 36(1) point (b) and 37 of C8R. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-1,284	-3,455	-3,524	-1,585	C 01.00 (r300,c010) + C 01.00 (r340,c010) C 01.00 (r370,c010)	of COR Articles 36(1) point (c) and 38 of ORR
	A.1.10	associated DTLs	-1,310	-1,478	-1,545	-1,100		
		(-) IRB shortfall of credit risk adjustments to expected losses					C 01.00 (r380,c010) C 01.00 (r390,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	-16	-67		Articles 4(109), 36(1) point (e) and 41 of CBR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of ORR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-39	-29	-31	-23	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	$\label{eq:second} \begin{array}{l} \mbox{Articles 4(36), 36(1) point (k) (i) and 39 to 51 of OR; Articles 36(1) point (k) (i), 343(1) point (b), 244(1) point (b) and 238 of OR; Articles 36(1) point k) (iii) and 378(5) of OR; Articles 36(1) point k) (iv) and 155(4) of OR. \end{array}$
	A.1.14.1	Of which: from securitisation positions (-)	-39	-29	-31	-23	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (b); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles $36(1)$ point (c) and 38 ; Articles $48(1)$ point (a) and $48(2)$ of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point ((); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	-187	-495	-176	-149	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-5	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-61	-61	-61	-61	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	1,580	1,586	1,142	597	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-11	-12	-9	-9	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,591	1,598	1,151	606	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,017	6,667	5,721	5,696	C 01.00 (rS30,c010)	Article 61 of ORR
	A.2.1	Additional Tier 1 Capital Instruments	6,899	6,667	5,727	5,701	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r746,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Ter 1 transitional adjustments	118	0	-5	-5	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,248	49,597	48,955	49,599	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,056	8,547	8,294	7,688	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital Instruments	8,027	7,497	7,297	6,744	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and disductions	601	604	663	722	$\begin{array}{l} C \; 01.00 \; (r910,c010) + C \; 01.00 \; (r920,c010) + \\ C \; 01.00 \; (r930,c010) + C \; 01.00 \; (r940,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r970,c010) + \\ C \; 01.00 \; (r950,c010) + C \; 01.00 \; (r978,c010) \\ C \; 01.00 \; (r974,c010) + C \; 01.00 \; (r978,c010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	429	446	335	223	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	343,923	353,273	354,342	305,599	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	-292	650	-91	56	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.99%	12.15%	12.20%	14.37%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.03%	14.04%	13.82%	16.23%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	16.66%	16.46%	16.16%	18.75%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	39,651	41,345	42,092	43,306	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.52%	11.73%	11.88%	14.17%	[0.1]/[8-8.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,591	1,598	1,151	606	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F.	Adjustments to T2 due to IFRS 9 transitional arrangements	1	4	1	-87	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-292	650	-91	56	C 05.01 (r440,c040)	
(1)The fully leaded CET1 ratio is an er	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	culatory point of view at the rec	orting date are not taken into a	count in this calculation			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	275,759	280,127	288,854	247,760	C 02.00 (1940, c010) -[C 07.00 (1990, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (1940, c280, s002) - C 08.01 (1940, c280, s002), + C 08.01 (1940, c280,
Of which the standardised approach	179,907	183,479	182,878	132,910	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,458	4,263	4,252	4,124	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	77,749	77,852	87,212	95,878	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	13,645	14,532	14,512	14,848	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	8,168	7,799	7,959	9,419	$ \begin{array}{c} C07.00(r96), c220,s001) + C07.00(r110,c220,s001) + C07.00(r130,c220,s001) + C08.01(r490,c260,s001) + C08.01(r400,c260,s001) + C08.01(r400,c000,s00) + C08.01(r400,c000,s00)$
Credit valuation adjustment - CVA	1,389	1,485	1,346	1,867	C 02.00 (R640, c010)
Settlement risk	0	1	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	368	347	279	139	C 02.00 (8470, c010)
Position, foreign exchange and commodities risks (Market risk)	16,377	14,773	14,733	13,440	C 02.00 (R520, c010)
Of which the standardised approach	6,232	6,397	5,937	5,375	C 02.00 (R530, c010)
Of which IMA	10,145	8,376	8,796	8,065	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	641	1,214	1,074	670	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	34,379	35,656	35,488	30,763	C 02.00 (R590, c010)
Of which basic indicator approach	637	883	849	755	C 02.00 (R600, c010)
Of which standardised approach	12,783	34,773	34,639	30,009	C 02.00 (R610, c010)
Of which advanced measurement approach	20,959	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	7,484	13,084	5,684	2,211	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	343,923	353,273	354,342	305,599	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.





Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	18,411	21.414	5,184	10,464
Of which debt securities income	2,417	3,036	776	1,557
Of which loans and advances income	15,464	17,756	4,243	8,528
Interest expenses	5,897	7,153	1,813	3,664
(Of which deposits expenses)	4,216	4,992	1,179	2,412
(Of which debt securities issued expenses)	1,211	1.467	314	592
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	78	134	6	124
Net Fee and commission income	3,659	4,413	1,203	2,452
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	178	91	82	85
Gains or (-) losses on financial assets and liabilities held for trading, net	250	801	124	471
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	429	218	259	349
Gains or (-) losses from hedge accounting, net	30	7	-25	-81
Exchange differences [gain or (-) loss], net	511	360	99	216
Net other operating income /(expenses)	-331	-406	-161	-300
TOTAL OPERATING INCOME, NET	17,318	19,881	4,958	10,115
(Administrative expenses)	6,864	7,689	1,968	3,927
(Cash contributions to resolution funds and deposit guarantee schemes)	501	797	104	399
(Depreciation)	1,113	1,264	304	605
Modification gains or (-) losses, net	-301	-291	0	-2
(Provisions or (-) reversal of provisions)	587	732	137	913
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	98	164	2	-35
(Other provisions)	489	569	135	948
Of which pending legal issues and tax litigation ¹	0	-58	0	0
Of which restructuring ¹	0	8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,768	4,893	928	1,588
(Financial assets at fair value through other comprehensive income)	47	18	-2	-4
(Financial assets at amortised cost)	4,721	4,875	930	1,593
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	2,340	345	1	197
(of which Goodwill)	2,092	13	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	676	1,276	231	415
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	11	3	-22	-77
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,530	5,149	1,727	2,822
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	582	3,730	1,252	2,074
Profit or (-) loss after tax from discontinued operations	0	-1,729	177	280
PROFIT OR (-) LOSS FOR THE YEAR	582	2,001	1,429	2,354
Of which attributable to owners of the parent	-57	1,253	1,195	1,888

⁽²⁾ For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR)	ļ	ls of 30/09/20	20			As of 31,	12/2020			As of 31/	03/2021			As of 30/	06/2021		
		Fa	ir value hieraro	hy		Fa	ir value hierar	hy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	72,415				65,773				55,213				61,832				IAS 1.54 (i)
Financial assets held for trading	108,375	25,284	80,705	2,387	108,938	31,542	75,585	1,811	101,666	29,730	68,529	3,407	106,223	30,737	70,464	5,022	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,578	317	282	979	1,606	352	286	968	1,698	357	267	1,074	1,676	447	144	1,085	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	57,122	46,507	10,119	495	54,403	48,728	5,461	214	57,686	50,371	7,083	232	58,250	51,139	6,810	301	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	422,971				362,332				358,423				362,604				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	2,230	131	2,090	9	1,854	120	1,725	8	1,597	46	1,542	8	1,423	69	1,345	9	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	55				51				33				23				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	42,524				120,894				122,697				35,099				
TOTAL ASSETS	707,268				715,850				699,013				627,129				IAS 1.9(a), IG 6

(1) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min i	EUR)			s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	06/2021			
		Gross carr	ying amount		Accu	mulated impai	rment	Gro	ss carrying amo	ount	Accu	mulated impai	rment	Gro	oss carrying am	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impairec assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since e initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	55,637	4	313	-85	0	-33	53,026	409	0	-45	-43	0	56,258	292	0	-37	-31	0	56,671	345	0	-25	-37	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	38,910	75	40	-56	-1	-17	31,014	6	20	-30	-1	-16	30,909	145	21	-23	-17	-16	29,871	157	19	-13	-19	-14	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	346,593	35,442	15,443	-2,726	-2,678	-8,051	298,232	30,572	14,684	-2,042	-2,289	-7,820	292,675	32,005	14,943	-2,107	-2,330	-7,781	297,709	31,539	15,018	-2,013	-2,244	-7,407	Annex V.Part 1.32, 44(a)

(1) This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	95,272	86,835	81,574	83,167	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	4,246	4,531	3,979	3,745	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	544,568	487,096	472,397	476,410	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,121	2,155	2,344	2,198	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,638	5,596	5,469	5,945	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,566	1,465	1,412	1,744	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,064	2,836	3,553	4,059	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,526	75,503	77,710	63	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	659,003	666,015	648,439	577,331	IAS 1.9(b);IG 6
TOTAL EQUITY	48,266	49,834	50,574	49,798	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	707,268	715,850	699,013	627,129	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		45,673	44,047	35,073	31,697	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	189	229	126	242	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	10,050	12,083	10,506	10,243	Annex V.Part 1.31
	Central banks	49,550	51,454	59,256	63,915	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	41	163	133	380	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	22,646	16,146	17,270	18,316	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	18,236	14,829	15,823	16,812	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	52,731	44,066	40,394	39,276	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	9,287	7,189	10,222	8,208	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	32,008	33,512	31,255	30,928	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	12,731	14,780	10,991	12,105	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	123,303	97,514	89,397	92,340	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	99,064	73,414	68,907	72,399	ECB/2013/33 Annex 2.Part 2.9.1
	Households	223,992	200,394	200,974	204,196	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	178,147	163,545	165,499	170,780	Annex V.Part 1.42(f), 44(c)
Debt securities issued		72,159	67,112	62,129	59,550	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	17,480	16,484	15,705	14,680	Annex V.Part 1.37
Other financial liabilities		13,907	14,060	13,914	14,819	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		646,208	580,616	560,295	565,520	

2021 EU-wide Transparency Exercise Market Risk

Banco Bilbao Vizcaya Argentaria, S.A.

	SA						M									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP			VaR <i>(Memora</i>	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	/09/2020									As of 31/1	2/2020					
aded Debt Instruments Of which: General risk Of which: Specific risk juities Of which: General risk Of which: Specific risk preign exchange risk smmodtles risk	2.815 1.789 1.027 15 8 8 3.151 1	3.157 1,672 1,485 15 8 8 2,966 10	224 175 49 166 166 0 98 0	68 54 14 44 44 0 30 0	504 378 127 130 130 0 116 0	133 103 30 41 41 0 31 0							236 177 59 162 162 0 103 0	81 58 23 42 42 0 35 0	395 275 120 133 133 0 97 0	153 104 49 33 33 0 43 0						
otal	5,983 As of 31/03/2021	6,148 As of 30/06/2021	188	59	351	100 As of 31	248	272	0	0	0	10,145	182	63	291	127 As of 30/0	197 6/2021	166	0	0	0	8,376
aded Debt Instruments Of which: General risk Of which: Specific risk guites Of which: Specific risk Of which: Specific risk vergen exchange risk ymmodities risk htal	3,158 1,825 1,333 15 8 7 2,464 2,657	2,254 1,301 953 16 9 7 2,720 21 5,012	248 180 67 177 177 0 87 0 87 0	92 61 31 54 54 0 30 0 73	438 295 143 92 92 0 85 0 347	135 86 49 41 41 0 27 0	154	156	0	0	0	8,796	259 176 83 118 118 0 88 0 206	102 69 33 37 37 0 37 0 37 0 83	406 231 175 114 114 0 88 0 308	175 100 75 39 39 0 34 0	131	119		0	0	8.065

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Banco Bilbao Vizcaya Argentaria, S.A.

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min 50,8 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
		170.798	200,785	28,150		177,273	207.083	29,392	
	Central governments or central banks Regional governments or local authorities	19,671	7.173	28,150		177,273	207,083	29,392	
	Public sector entities	1,969	2.074	1,299		1.926	1,835		
	Public sector encloses Multilateral Development Banks	259	299	8		271	303	700	
	International Organisations	0	0	0		0	0	ò	
	Institutions	35,643	16,127	6,803		35,589	17,047	7,827	
	Corporates	106,718	80,070	77,712		106,523	79,985	77,822	
	of which: SME	15,117	11,397	10,344		14,557	10,998	10,003	
	Retail	81,654	48,414	33,491		82,631	49,019	34,362	
Consolidated data	of which: SME	27,419	14,692	8,625		27,985	14,985	8,837	
Consolidated data	Secured by mortgages on immovable property	35,828	35,421	13,080		35,013	34,614	12,769	
	of which: SME	11,408	11,269	3,960		12,543	12,421	4,508	
	Exposures in default	8,522	3,955	4,697	4,395	8,392	3,959	4,480	4,30
	Items associated with particularly high risk	4,287	3,249	4,873		4,122	3,172	4,758	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and connorates with a ST credit assessment	2	2	1		1	1	1	
	Collective investments undertakings (CIU) Foulty	34	31	31		8	3	3	
	Equity Other exposures	19.016	19.214	11.247		20.030	20.389	12.071	
	Other exposures Standardised Total ²	484.401	416.813	183.519	9.090	491.521	424.616	186.576	8,691
<u>.</u>		(1) Original exposure, unlike Ex							0,053

stare, unlike bibliotaire value, is reported before taking into account any effect due to credit conver-1 Trital disc not include the Servitarication mobilism unlike in the results reine to the 2019 eventice

					Standardise				
			As of 30/	09/2020			As of 31,	12/2020	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	85,740	107,244	13,310		86,226	109,874	13,352	
	Regional governments or local authorities	450	117	23		552	3	0	
	Public sector entities	9	9	0		14	0	0	
	Multilateral Development Banks	0	78	0		0	70	0	
	International Oroanisations Institutions	0 13.914	902	215		0 11.919	0	0 320	
		13,914	902 2,638	2,079		4,153	1,417 3,405	3,209	
	Corporates of which: SME	3,699	2,638	2,079		4,153 1,596	3,406	3,209	
	or which: SME Retail	1,465	7,188	4.112		1,596	6,704	4,196	
	of which: SME	9,079	5,360	3,166		9,050	5,219	3,082	
SPAIN	Secured by mortgages on immovable property	3,173	3,120	3,100		2,947	2,895	960	
	of which: SMF	614	601	160		593	582	204	
	Exposures in default	1,510	698	801	810	1,532	746	829	836
	Items associated with particularly high risk	219	125	187		195	119	179	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		4	1	1	
	Eoulty	0	0	0		0	0	0	
	Other exposures	7,389	6,804	4,980		7,418	6,918	5,506	
	Standardised Total ²				1,340				1,343

¹⁰ Obtained essenses, writellike Bonarce value, ils recorrect affects the source and effect at the source of most methods and sources in the source of th ŕ

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	30,553	27,298	3,443		36,280	31,541	3,429		
	Regional governments or local authorities	2,990	457	331		3,583	889	562		
	Public sector entities	1,085	795	740		417	135	70		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	6,309	3,450	2,669		8,893	4,298	3,478		
	Corporates	5,809	3,586	3,578		5,962	3,669	3,637		
	of which: SME	1,710	1,426	1,421		1,571	1,308	1,306		
	Retail	12,162	8,889	6,345		12,742	9,170	6,553		
MEXICO	of which: SME	4,275	1,854	1,069		4,398	1,869	1,078		
112/400	Secured by mortgages on immovable property	10,024	9,930	3,673		10,791	10,709	3,947		
	of which: SME	9,027	8,964 292	3,137 303		9,821 1.143	9,768 494	3,420 501		
	Exoosures in default		292	303				501	62	
	Items associated with particularly high risk	495	482	/23		521	509	/64		
	Covered bonds	0	0	0		0	U	0		
	Claims on institutions and corporates with a ST credit assessment		0	0			0	0		
	Collective investments undertakings (CIU)	0					0	0		
	Eaultv Other exposures	4,203	4.291	2.248		5.001	5.056	2.528		
	Other exposures Standardised Total ²	9,205	4,291	2,240	1.346		3,030	4,340	1.36	
	Standardised Lotal				1,346				1,30	

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		Standardised Approach									
			As of 30/	09/2020			As of 31,	/12/2020			
	(min File %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	11,823	12,992	6,964		12,875	13,876	8,028			
	Regional governments or local authorities	153	152	152		155	155	155			
	Public sector entities	37	29	29		43	38	37			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	1.894	1.233	679		2,869	1.916	1.332			
	Corporates	23,164	19,722	18,709		23,907	20,178	19,121			
	of which: SMF	3,497	2.916	2,223		3,608	3.002	2,473			
	Retail	19.243	11,408	7,777		20,321	12,292	8,348			
TURKEY	of which: SME	7,386	4,377	2,504		7,804	4,860	2,775			
TURKEY	Secured by mortgages on immovable property	2,965	2,905	1,173		2,443	2,330	812			
	of which: SME	684	655	221		1,073	1,037	388			
	Exposures in default	2,391	936	1,046	1,428	2,267	1,053	1,184	1,194		
	Items associated with particularly high risk	2,622	2,034	3,051		2,485	1,971	2,957			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Eaulty	2,129	2,144	933		2.115	2.128	969			
	Other exposures Standardised Total ²	2,129	2,144	933	2.710		2,120	202	2,512		

2,710 4.11 2,218
¹⁰ Orbital essays value, in records there taken the taken taken the taken taken

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central sevenements or central selects Rectand approximate food automatics Pacification of Pacification Pacification of Pacification Pacification of Pacification Internetional Organizations Interfactions Constraints Sec Facility of Pacification of an OSC Constraints Sec Exact	995 44 0 0 1501 220 6 6 9 9 1 1 0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0	219 44 0 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0	18 9 0 0 474 4 49 0 3 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,194 0 0 0 3,471 255 12 55 1 1 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	274 14 14 1846 225 5 5 5 5 6 10 10 18 10 10 10 10 10 10 10 10 10 10 10 10 10	252 3 0 438 266 3 3 0 18 0 0 18 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				73				12
		⁽¹⁾ Orioinal exposure. unlike Ex ⁽²⁾ Total value adjustments and exposures, but includes generation.	provisions per country of cou						



Banco Bilbao Vizcaya Argentaria, S.A.

					Standardise	d Approach				
			As of 30/	09/2020			As of 31,	12/2020		
	(min 15,15, %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central oovernments or central banks	20,310	33,355	239		18,820	31,554	309		
	Regional governments or local authorities	15,405	5,857	1,171		14,761	5,529	1,106		
	Public sector entities	18	525	105		582	903	181		
	Multilateral Development Banks International Organisations	0	0	U	0					
	International Organisations	4,518	4,447	948		3.957	3.845	852		
	Corporates	49.465	35.604	35,263		47,750	34.270	33,877		
	of which: SME	4.210	3,233	3.207		3.569	2,738	2,721		
	Retail	15,505	8,397	6,225		14,732	8,005	5,928		
UNITED STATES	of which: SME	1,330	404	231		1,359	430	247		
UNITED STATES	Secured by mortgages on immovable property	10,185	10,124	3,667		9,529	9,496	3,444		
	of which: SME	0	0	0		0	0	0		
	Exoosures in default	1,278	962 167	1,315 251	233	1,261 223	901 166	1,135	296	
	Items associated with particularly high risk Covered bonds	111	16/	251		223	166	249		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	1	1	1		0	0	0		
	Equity		-			-	-	-		
	Other exposures	2,437 2,543 1,554 2,348 2,461 1,855								
	Standardised Total ²				1,194				1,076	
		⁽¹⁾ Orioinal exposure, unlike Ex- ⁽²⁾ Total value adjustments and exposures, but includes generation of the second	provisions per country of cou	re taking into account any effect nterparty excludes those for se						
		Standardised Approach								

		Standardised Approach								
			As of 30)	09/2020			As of 31,	/12/2020		
	(min EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	7,756 4,709 1,480 8,140 5,000 1,5								
	Regional governments or local authorities	33	33	17		29	29	15		
	Public sector entities	402	318	167		404	324	169		
	Multilateral Development Banks	85	47	2		74	36	1		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	10,589	7,049	6,771		10,203	6,735	6,430		
	of which: SME	2,354	1,256	1,071		2,309	1,264	1,055		
	Retail	6,999	3,249	2,314		6,802	3,117	2,217		
PERU	of which: SME	3,673	1,322	869		3,667	1,261	825		
I LINO	Secured by mortgages on immovable property	3,650	3,576	1,498		3,300	3,253	1,388		
	of which: SME	906	877	376		804	786	389		
	Exoosures in default	897	327 262	344 392	546	899 501	304 243	351	569	
	Items associated with particularly high risk	521	262	392		501	293	364		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	2	2	1		1	1	1		
	Collective investments undertakinos (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	332		
	Other exposures	898	995	356		863	1,002	332		
	Standardised Total ²				953				922	

		Standardised Approach							
			As of 30/	09/2020			As of 31,	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	6,819	6,883	14		6,844	6,840	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	267	123	85		258	123	82	
	Corporates	8	8	8		95	48	48	
	of which: SME	2	2	2		76	41	41	
	Retail	4	3	2		9	8	6	
ITALY	of which: SME	0	0	0		0	0	0	
117421	Secured by mortgages on immovable property	9	9	3		9	9	3	
	of which: SME	0	0	0		0	U	0	
	Exposures in default	2			4	1	0	0	
	Items associated with particularly high risk Covered bonds	0		0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corborates with a ST credit assessment Collective investments undertakings (CIU)		0			0	0	0	
	Equity								
	Eduity Other exposures		39			1	18	1	
	Other exposures Standardised Total ²				10		~		

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			As of 30)	09/2020			As of 31	/12/2020			
	(min 50,8 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
UNITED KINGDOM	Central exerements or central backs Record accommon to Acca anthombias backback accommon backs backback accommon backs Institutions Insti	2 0 0 1.805 1.805 1.805 1.805 1.805 1.805 1.3 3 7 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 0 5 0 5 23 115 2 2 7 2 2 1 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 412 235 85 23 27 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 3 0 0 1 0 1 0 3 2 2 7 1 3 7 1 1 1 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	200 0 1 0 1,581 30 30 30 30 30 30 30 30 30 30 30 30 30		9		
			-	-	10				10		

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31,	12/2020	
	(min E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,213 485	1,440	687		1,421	1,918	932	
	Regional governments or local authorities Public sector entities	485	482	401 231		531	527 398	446	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,153	3,110	2,987		3,905	3,140	3,028	
	of which: SME	87 5,650	68 4,514	55 3,300		97 6,311	75 4,989	60 3,653	
	Retail of which: SME	5,630	481	275		6,511	4,565 501	3,033	
COLOMBIA	Secured by mortgages on immovable property	2,642	2,598	916		2,885	2,827	995	
	of which: SME	55	51	20		58	55	21	
	Exposures in default	614	212		388	694	253	254	413
	Items associated with particularly high risk	207	179	268		195	163	245	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Conective investments undertakinds (CLO)	0		0		ů.		0	
	Other exposures	661	673	140		731	760	194	

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					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min File %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Central seconomentos or central havias Becinardi querementos fonda attentidas Pacificantes Paceleona Pacificantes Paceleona Destructional Paceleona Destructional Paceleona Destructional Paceleona	256 67 0 413 218 14 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	280 0 0 334 198 14 9 1 1 1 0	0 0 0 23 198 14 7 7 3 3		102 55 0 303 230 3 3 19 19 10	117 0 0 225 205 3 17 1 1 1 1 1 1 1 1 1	0 0 0 49 205 3 3 13 0 0	
	of which: SPE Excessions in default Teem associated with particularly high risk. Counce book on institutions and concorates with a ST credit assessment Collicities investmentates undertainlines (CDD) Collicities investmentates undertainlines (CDD) Other measures Standardined Tail ²		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

¹⁰ Obtain allocates, utilità ficazione value, la recordet all'este talico into accounte au effect due lo costi conservicione fictore arconde rata estatutativa etitoria.
¹⁰ Obtaina allocatesia and provisione e accultore d'acutemante esculues ficazione escultare escuenza. Additional valuativante fictoria and other com funda relacificativa escultare la ficazione estato e de acutore de acutore



Banco Bilbao Vizcaya Argentaria, S.A.

		Standardized Approach									
			As of 31,	03/2021			As of 30,	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
	Central governments or central banks	174,043 20.558	202,009 7,054	30,153 1,997		149,573 5.391	170,003	29,648			
	Regional governments or local authorities Public sector entities	20,338	2,090	1,957		1.198	1,561	554			
	Public sector entities Multilateral Development Banks	255	2,050	760		1,190	500	504			
	International Organisations			0		1		0			
	Institutions	31.613	12,583	5,913		33,951	14.652	7.014			
	Formorates	107.139	79,770	77.385		59.125	44,109	41,116			
	of which: SMF	14,836	11,314	10,153		10.138	6.860	5.984			
	Retail	83,275	49,376	34,645		67,464	40,454	28,223			
Concelidated date	of which: SME	28,418	15,021	8,878		25,218	13,310	7,865			
Consolidated data	Secured by mortgages on immovable property	35,061	34,662	12,848		24,784	24,181	8,871			
	of which: SME	12,428	12,308	4,418		5,064	4,819	1,786			
	Exposures in default	10,385	5,429	6,195	4,567	9,041	4,540	5,094	4,183		
	Items associated with particularly high risk	4,089	3,098	4,647		3,632	2,687	4,031			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and comparates with a ST credit assessment	1	1	1		1	1	1			
	Collective investments undertakinos (CIU)	17	13	13		4	4	4			
	Equity	0 19.614	0	0		0 17.714	0 17.371	0			
	Other exposures					371.949					
	Standardised Total ²	487,193 416,281 186,059 8,733 371,949 320,241 136,575 7,217 (1) Original exposure, while Exposure value, is reported bafver taking into account any effect due to credit conversion factors or credit risk mitikation techniques (e.g., substitution effects). 10									

(1) --grain exposure, utilité topoure value, li reported ballore taking into account any effect due to credit convenion factors or credit risk miligation techniques (e.g. a (2) Standardised Total does not include the Securitization position unilie in the results prior to the 2019 exercise.

		Standardised Approach								
			As of 31,	03/2021			As of 30,	06/2021		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	72,324	95,453	13,370		73,277	102,662	13,559		
	Regional governments or local authorities	266	0	0		865	238	52		
	Public sector entities	7	7	4		0	0	0		
	Multilateral Development Banks	0	63	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	12,336	586	108		11,787	1,241	633		
	Corporates	4,192	3,562	3,573		6,966	3,194	2,495		
	of which: SME	1,369	982	811		1,015	724	627		
	Retail	14,297	6,626	4,164		14,506	5,715	3,630		
SPAIN	of which: SME	9,048	5,084	3,007		7,664	3,908	2,275		
017414	Secured by mortgages on immovable property	2,896	2,840	903		2,437	2,395	826		
	of which: SME	570	556	148 933	826	1,660	1,630 753	561 855	8	
	Exposures in default				826		/53		82	
	Items associated with particularly high risk	190	113	170		151	85	129		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0					0		
	Collective investments undertakings (CIU)	0	0	0		2	2	2		
	Fourty									
	Other exposures	7.143	6.619	4.882		7,209	6.842	6.605		
	Standardised Total ²	7,140	0,013	4,002	1,289	1,000	0,014	0,000	1,12	

1,000 - 0,000 (1) Organi exposes, while Exposer whos, is reported leffest taking the account any effect due to credit conversion factors or credit rule, minipates (s.g., substitute, effect), (2) Data who advances when a providers processing or contractive processes, substituted inductions (s.g., substitute, effect), consenses, but includes serviced credit risk advancests, encourses, but includes serviced credit risk advancests,

					Standardisi	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	38,729	34,389	3,665		26,203	21,021	3,992	
	Regional governments or local authorities	3,455	172	145		3,618	159	147	
	Public sector entities	220	69	36		317	42	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,735	3,193	2,624		9,004	3,947		
	Corporates	5,506	3,844	3,709		5,200	3,323	3,226	
	of which: SME	1,906	1,635	1,528		3,631	2,003	1,926	
	Retail	12,941 4.888	9,228 2.130	6,564		12,961	9,719	6,886 1.341	
MEXICO	of which: SME		2,130	1,241 4.037		5,079	2,327		
	Secured by mortgages on immovable property	11,124 9,844	9,798	4,037		11,224	11,150 975	3,959	
	of which: SME Exposures in default	1,547	9,798	3,429		1,003	9/3		552
	Exposures in default Items associated with particularly high risk	1,34/	462	912 693		477	391	587	534
	Items associated with particularity nion risk Covered bonds	4/6	102	003		*//	391	30/	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0			
	Collective investments undertakings (CIU)	0	0	0					
	Equity		-	-			-		
	Other exposures	4.830	4.884	2.543		4.753	4.753	2.448	
	Standardised Total ²	1000	100.0		1.398				1.281
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					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min Fig. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	14,166	13,996	8,100		13,545	13,837	7,888	
	Regional governments or local authorities	158	157	157		150	149	149	
	Public sector entities	31	28	28		46	41	41	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	2.175	1.450	
	Institutions Corporates	1,9%	1,891 18,991	1,292		3,193 23,504	2,176 19,621	1,450	
		22,676	18,991 3.085	2,557		23,509 3,172	19,621 2,707	18,4/3	
	of which: SME Rotall	20,622	12,679	2,55/ 8.618		19,427	11,928	8,158	
	of which: SME	7.853	5.015	2,871		6,937	4,525	2,605	
TURKEY	Secured by mortgages on immovable property	2.832	2,748	1,171		2,696	2,624	1,127	
	of which: SME	1,160	1,137	454		1,240	1,190	541	
	Exposures in default	3,077	1,649	1,780	1,378	3,436	1,954	2,318	1,425
	Items associated with particularly high risk	2.411	1.905	2.858		2,249	1.781	2.671	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1,822	1,833	908		1,698	1,698	836	
	Chandrad Tabal ²				2.542				2.367

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					Standardis	ed Approach			
			As of 31/	03/2021			As of 30	06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	2,885	453	44		830	907	25	
	Regional governments or local authorities	26	26	5		185	185	37	
	Public sector entities Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	ő	0		0	ő	0	
	Institutions	3,788	1,814	436		2,560	1,871	508	
	Corporates	113	84	112		412	389	320	
	of which: SME	8	8	8		1	1	1	
	Retail of which: SME	383	186	140		180	179	134	
FRANCE	or which: SME Secured by mortgages on immovable property	10	10	0		0	0	2	
	of which: SME	10	10	- -		, ,		â	
	Exposures in default	38	25	26	1	28	15	15	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0		0	
	Other exposures	152	181	30		444	444	0	
	Standardised Total ²				15				9
			d provisions per country of cou			tors or credit risk mitigation tech onal valuation adjustments (AVA			



Banco Bilbao Vizcaya Argentaria, S.A.

					Standardise	d Approach			
			As of 31,	03/2021			As of 30,	06/2021	
	(min File Sa)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks Recional oovernments or local authorities Public sector entities Multiliteral Development Banks International Organisations	21,431 15,999 48 0	35,130 6,052 1,217 0	281 1,212 243 0		8,117 0 1 0	8,150 1 1 0	8 0 0 0	
	Institutions Corporates of which: SME Retail	3,483 49,264 3,945 15,169 1,303	2,672 34,487 2,999 8,163 374	538 34,053 2,975 6,055 213		3,724 285 1 109	2,651 260 0 107	582 299 0 80	
UNITED STATES	of which: SME Secured by morteages on immovable property of which: SME Exposures in default Hems associated with particularly high risk	1,303 9,463 0 1,594 244	3/4 9,434 0 1,084 187	213 3,412 0 1,382 281	351	1 27 0 1 0	0 27 0 0 0	24 0 1	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Eouity	0 0 2 0	0 0 2 0	0 0 2 0		0 0 0	0 0 0 0	0 0 0 0	
	Other exposures Standardised Total ²	2,483	2,595	1,905	1,091	319	175	48	4
						tors or credit risk mitigation tech nal valuation adjustments (AVA			

(1) Organia exposure, unlike reposure value, is reported billing limb account any effect oue to creat conversion factors or creat nar, mispaten techniques (e.g., sostatilutos (2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AIAA) and other own funds remonants. But includes operaid needs nik adjustments.

					Standardise	d Approach							
		Unique Explosite Capitale Explosite Ref. Applicate Endown Original Explosite Explosite Value Nat Reposite Value Percentional 9,554 6,070 2,253 6,043 1,897 1,897 9,054 6,070 2,253 6,043 1,897 1,897 9 0 0 1,277 27 1,81 1,277 27 1,81 9 0											
	(min EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central governments or central banks	9 204	6.470	2 252		8.470	4 997	1 997					
	Regional governments or local authorities		20				1,007						
	Public sector entities		322				275						
	Multilateral Development Banks	50	30										
	International Organisations		10	â		â							
	Institutions		ō										
	Corporates	10.467	6.956	6.647		10.016	7.113	6.806					
	of which: SMF												
	Retail	6.845	3,177	2,272		7,389	3,568	2,555					
	of which: SMF	3,599	1,252	828		3,807	1,398	927					
PERU	Secured by mortgages on immovable property	3,190	3,120	1,313		3,105	2,779	1.037					
	of which: SME	738	704	352		507	398	147					
	Exposures in default	1,141	437	518	617	1,146	450	493	605				
	Items associated with particularly high risk	528	254	381		512	250	376					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	873	1,000	330		987	987	305					
	Chandrad and Tabal				020				097				

CO toget expanse, while Expanse value, is reported from balling toget counter of the distribution of

					Standardise	ed Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	/min-F18 %i.)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	8.506	8.502	14		10.904	11,165	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	270	122	87		304	139	79	
	Corporates	81	51	50		91	3	2	
	of which: SME Retail	15	46	46		0	0	0	
	of which: SME	3	3	3		2	4	2	
ITALY	Secured by mortgages on immovable property		9	2		1	1		
	of which: SME		0	- -		â			
	Exposures in default	0	0	0	0	ō		0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	1	35	1		1	1	1	

10 Oginal exposus, volte Exposure volue, is reported before bainey links protect any effect due to credit createristic and credit crist and credit credit crist and credit crist and credit

					Standardist	a Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2	18	0		0	22	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	- 0		0		0	0	0	
	Institutions	459	271	1		993	966	370	
	Corporates	1,591	1,457	1,087		1,823	1,362	912	
	of which: SME	34	31	30		9	7	6	
	Retail	63	60	45		13	10	8	
LINITED KINGDOM	of which: SME Secured by mortgages on immovable property	3	2	2		1	1	0	
	Secured by mortgages on immovable property	101	101	60		35	35	15	
	of which: SME Exposures in default	22	12	22	10	16	14	21	2
	Items associated with particularly high risk	0	0	0	10	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
1	Other exposures	62	63	12		0	0	0	

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 10 Shafe expanse, much sequence with the shafe is the state of the sta

					Standardis	ed Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(m) E.R. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,118	1,525	791		1,069	1,422	765	
	Regional governments or local authorities	506	503	425		483	479	421	
	Public sector entities	420	385	269		469	420	328	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,472	3,137	3,022		4,159	3,307	3,159	
	of which: SME	95	73	60		80	72	58	
	Retail	6,030 707	4,774	3,509 231		6,035 684	4,764	3,506	
COLOMBIA	of which: SME	2,782	403	231 955		2,860	3/5 2,787	214 949	
	Secured by mortgages on immovable property of which: SME	2,782	2,/12	955		2,860	2,787	949	
	or which: SME Exposures in default	708	291	299	397	5/2	284	294	405
	Items associated with particularly high risk	240	175	259	337	225	161	241	
	Covered bonds		10	104			101		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		ō	ō	0	
	Equity	0	-				-		
	Other exposures	741	751	196		878	878	237	
	Standardised Total ²				778				778

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					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	188	142	0		1.117	153	0	
	Regional governments or local authorities	46	0	0		. 0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0 515	0 451	97		0	208	0	
	Corporates	221	199	199		185	182	177	
	of which: SME	2	1.55	1.55		202	2	2	
	or which she	198	104	78		8	7	5	
GERMANY	of which: SME	1	1	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	8	8	3		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	6	6	4	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		ů			
	Other exposures	1	15	1		1	1	1	
	Standardised Total ²				5				2

(1) Original exposure, unlike Exposure value, is reported before tableg titls account any effect due to creat convention factors or creatific in integrators techniques (u.e., substitution effects).
(2) Tata' value adjustments and provides per contributions without to the eccentribution engineers, additional valuation adjustments (Allek) and other own finds reductions related to the exposures, for chardware or contributions.



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					
				As of :	30/09/2020					As of :	As of 31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹			Value adjustments and
	(min EUR, %)		Of which: defaulted	Tanua -		Of which: defaulted	provisions		Of which: defaulted	• area		Of which: defaulted	provisions
	Central banks and central governments Institutions	10,812	47 108	12,099 103.686	835 6.730	0	10	13,333 112,423	250 67	14,328 94,455	849 7.084	4	7
	Corporates	122,279	3.402	103,666	60.907	766	2.450	162.314	3.424	115.181	60.324	3 792	2.335
	Corporates - Of Which: Specialised Lending	6.808	38	6.445	5.181	0	28	6.407	56	6.136	4.912	0	23
	Corporates - Of Which: SME	22,639	1,657	15,640	11,711	457	1,030	23,254	1,703	15,734	11,452	506	1,028
	Retail	114,000	4,071	94,412	18,230	468	2,781	115,544	4,280	95,236	18,471	474	3,020
	Retail - Secured on real estate property	76,307	2,750	72,041	7,487	353	1,189	76,070	2,717	71,824	7,319	350	1,129
Consolidated data	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	4 76.304	0 2.750	4 72.037	1 7.485	0 353	0 1.189	3 76.066	0 2.717	3 71.820	1 7.318	0 350	0 1.129
	Retail - Qualifying Revolving	21.315	137	8,302	5,720	333	595	22,516	319	9.035	5 987	14	724
	Retail - Other Retail	16.378	1,184	14.068	5.024	107	997	16.959	1,244	14.377	5.165	110	1.157
	Retail - Other Retail - Of Which: SME	5,434	426	3,149	1,274	79	289	5,768	437	3,211	1,289		296
1	Retail - Other Retail - Of Which: non-SME	10,944	758	10,919	3,750	28	708	11,191	807	11,166	3,876	30	862
1	Equity	5,760	0	5,760	13,645	0		6,123	0	6,123	14,532	0	
1	Other non credit-obligation assets				0						0	l	
	IRB Total ²				100,348						101,261		

10 Original exposure, unlike Exposure value, is reported before taking into account any effect due to readir conversion factors or credit nik mitigation techniques (e.g. substitution effects).
 (2) BR Total does not include the Secutariation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
				As of	30/09/2020					As of :	31/12/2020		
		Original I	Exposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	17	0	205	152	0	5	18	0	192	136	0	1
	Institutions	33,897	108	17,735	2,070	5	45	32,525	67	16,877	2,124	3	30
	Corporates	71,739	2,979	50,413	28,037	627	2,050	72,529	2,860	50,399	27,983	598	1,939
	Corporates - Of Which: Specialised Lending	2,711		2,629	2,125	0	24	2,554	53	2,491	1,988	0	21
	Corporates - Of Which: SME	18,383	1,634	12,735	8,283	447	973	18,979	1,600	12,783	7,943	434	939
	Retail	98,649 75,772	3,992	88,230 71,526	12,612	445 337	2,241	99,178 75,549	4,019 2,704	88,458 71.323	12,590 7.212	444 333	2,370
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	/5,//2	2,/3/	/1,525	1,3//	33/	1,183	75,549	2,704	71,323	7,212	333	1,129
SPAIN	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-St	75,768	2.737	71.522	7.376	337	1.183	3 75.546	2,704	71.320	7.211	333	1.124
	Retail - Qualifying Revolving	6.527	2,/3/	2.663	219	33/	62	6.697	2,704	2,784	221	335	90
	Retail - Other Retail	16.350	1.183	14.041	5016	107	996	16.932	1.241	14.351	5.156	109	1.155
	Retail - Other Retail - Of Which: SMF	5.431	425	3.146	1,273	79	289	5.765	435	3,208	1,288	79	295
	Retail - Other Retail - Of Which: pro-SME	10.920	757	10.895	3,743	28	707	11.167	805	11.142	3,869	30	850
	Equity	3.674	0	3.674	8.517	0	0	4.074	0	4.074	9.514	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expose	are. unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due I	to credit conversion	factors or credit r	isk mitiaation tech	niques (e.g. substit	ution effects).		

		IRB Appro											
			As of 30/09/2020							As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	adjus		Value adjustments and		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	22	0	26	13	0	0	22	0	25	12	0	0
	Institutions	372	0	212	61	0	0 278	236 21.293	0 418	85 18.281	51	0	0
	Corporates Corporates - Of Which: Specialised Lending	20,465	278	18,153	12,826	120	2/8	21,293	418	18,281	13,151	159	326
	Corporates - Of Which: SPEcialised celoting Corporates - Of Which: SME	4.099	17	2,782	3.314		51	4.130	91	2.846	3.407	55	85
	Retail	14,745	64	5.636	5,502	6	532	15,775	245	6 246	5 767	13	643
	Retail - Secured on real estate property	12	0	12	2	0	0	13,775	0	12	2	0	0
110,000	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	ō	ō	0	ō	0	0	ō	ō
MEXICO	Retail - Secured on real estate property - Of Which: non-SI	12	0	12	2	0	0	13	0	12	2	0	0
	Retail - Qualifying Revolving	14,729	63	5,620	5,500	6	532	15,760	245	6,232	5,765	13	642
	Retail - Other Retail	3	0	3	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	905	0	905	2,206	0	0	896	0	886	2,169	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	2	2	0	0	0	0	1	1	0	0
	Institutions Corporates	31 381	0	13	17 246	0	0	48 391	0	22 308	29 276	0	0
	Corporates Corporates - Of Which: Specialised Lending	_381 218	0	2/9 218	296	0	0	391	0	308	2/6	0	0
	Corporates - Of Which: SME	210	0	210	220	0	0	200	0	206	209	0	0
	Retail	1	ő	1	ő	ő	ő	1	ő	1	ő	ŏ	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
TURKEY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TURKEY	Retail - Secured on real estate property - Of Which: non-SI	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0 144	0	144	340	0	0	164	0	164	391	0	0
	Other non credit-obligation assets	144	0	144	340	0	0	104	0	104	391	0	0
	IRB Total												
		(1) Original expos	ure. unlike Exposu	e value, is reporte	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation techn	niques (e.g. substi	tution effects).		

							IRB Ap	proach					
				As of 3	30/09/2020					As of :	31/12/2020		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELIR, 56)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	34,618	0	34,159	685	0	0	30,401	0	29,996	878	0	0
	Corporates	8,689	4	5,607	2,210	1	6	8,477	4	5,439	2,174	1	4
	Corporates - Of Which: Specialised Lending	791	0	685	493	0	0	744	0	660	476	0	0
	Corporates - Of Which: SME	35	1	35	31	0	0	16	1	16	17	0	0
	Retail	40	1	36	9	2	0	39	1	34	9	2	1
	Retail - Secured on real estate property	32	1	31	9	2	0	31	1	30	8	2	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TRAINCE	Retail - Secured on real estate property - Of Which: non-St	32	1	31	9	2	0	31	1	30	8	2	0
	Retail - Qualifying Revolving	5	0	2	0	0	0	5	0	2	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	2	0	2	1	0	0
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	33	0	2 33	96	0	0	2	0	2	91	0	0
	Equity Other non credit-obligation assets	33	0	33	70	0	0	28	0	28	91	0	0
	IRB Total												
		(1) Original expose	ure. unlike Exposu	re value, is reportes	d before taking into accou	nt anv effect due I	to credit conversion	factors or credit ri	isk mitioation tech	niques (e.a. substit	ution effects).		

Credit Risk - IRB Approach Banco Bilbao Vizcaya Argentaria, S.A.

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		nks and central governments	6,130	0	6,200	43	0	0	7,078	0	7,139	42	0	0
	Institution		4,037 19,358	0 30	3,610 13.608	523 5.104	0	1	4,325 18.417	0 28	3,929 12.656	540 4.699	0	0
	Corporate	Corporates - Of Which: Specialised Lending	307	30	284	202		14	281	20	260	183	-	14
		Corporates - Of Which: SME	307	0	201	202	0	0	201	0	200	103	0	0
	Retail	corporate or milen and	38	0	34	6	0	0	39	0	35	6	0	0
		Retail - Secured on real estate property	34	ō	32	6	ō	ō	34	ō	32	5	ō	ō
UNITED CTATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SI	34	0	32	6	0	0	34	0	32	5	0	0
		Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity		305	0	305	732	0	0	234	0	234	535	0	0
		credit-obligation assets												
	IRB Total					d before taking into accou								

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	296	30	0	0	0	0	163	19	0	0
	Institutions	13	0	8	2	0	0	12	0	7	1	0	0
	Corporates	740	3	250	173	1	1	686	1	267	169	0	0
	Corporates - Of Which: Specialised Lending	32	0	29	26	0	0	31	0	29	26	0	0
	Corporates - Of Which: SME	7	3	5	6	1	1	6	1	- 4	4	0	0
	Retail	5	0	4	1	0	0	5	1	5	1	1	1
	Retail - Secured on real estate property	4	0	4	0	0	0	4	0	3	0	0	0
PERU	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
T ERO	Retail - Secured on real estate property - Of Which: non-Si	4	0	4	0	0	0	4	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	1	1	1	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	1	1	1	1	1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	8	0	8	20	0	0	8	0	8	19	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Orininal evenes	une unlike Evrosu	re value is renorte	d before taking into accou	st any effect due t	o medit mmersion	factors or credit r	isk mitigation tarks	niques (e. n. substi	tution efforts)		

							IRB Ap	proacti					
				As of 3	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,860	0	5,613	389	0	1	4,010	0	3,800	391	0	1
	Corporates	6,811	26	4,256	1,742	2	26	6,694	3	4,083	1,711	0	3
	Corporates - Of Which: Specialised Lending	225	0	220	156	0	0	215	0	211	149	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail	12	0	10	2	0	0	10	0	9	2	0	0
	Retail - Secured on real estate property	9	0	9	2	0	0	8	0	8	1	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALI	Retail - Secured on real estate property - Of Which: non-St	9	0	9	2	0	0	8	0	8	1	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	23	0	23	67	0	0	18	0	18	59	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 3	10/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	xposure	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(min ELR, %)		Of which: defaulted	Value"		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	1	0	0	0	0	0	1	0	0	0
	Institutions	18,075	0	18,035	936	0	1	15,785	0	15,743	917	0	0
	Corporates	6,691	1	5,112	2,147	0	3	6,476	1	4,615	1,983	0	2
	Corporates - Of Which: Specialised Lending	741	0	725	551	0	0	752	0	737	555	0	0
	Corporates - Of Which: SME	19	1	14	10	0	1	20	1	15	11	0	1
	Retail	138	3	130	27 26	4	1	134	3	126	27 26	4	1
	Retail - Secured on real estate property	129	3	125	26		1	125	3	121	20		1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0 129	0	125	26		0	125	0	121	25	0	0
	Retail - Secured on real estate property - Ut Which: non-Si Retail - Qualifying Revolving	129	3	125	20	-	1	125	3	121	20		1
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME		0	ő			0	0		- -			0
	Retail - Other Retail - Of Which: non-SME	3	0	3	ĭ		0	3	0	3	ĭ	0	0
	Equity	125	0	125	284	ő	ő	116	ő	116	264	ő	0
	Other non credit-obligation assets		-			-						-	
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	53	12	0	0	0	0	32	5	0	0
	Institutions	201	0	168	51	0	0	173	0	141	35	0	
	Corporates	375	0	280	113	0	0	414	0	342	125	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	3	3		0		0	5	3	0	0
	Retail - Secured on real estate property	0	0	2	2		0		0	2	2	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	3	2	0	0	5	0	5	2	0	0
COLOMBIA	Retail - Secured on real estate property - Of Which: non-Si		0	5	2	0	ő	5	ő	5	2	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1		0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	222	0	222	543	0	0	259	0	259	630	0	0
	Other non credit-obligation assets												
	IRB Total												

⁽⁷⁾ Original execuses, unlike Execuser value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of 3	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	17	3	0	0	0	0	16	3	0	0
	Institutions	6,210	0	5,896	288	0	0	6,218	0	5,778	328	0	0
	Corporates	5,432	0	3,536	1,357	0	3	5,649	0	3,569	1,353	0	2
	Corporates - Of Which: Specialised Lending	78	0	77	171	0	0	77	0	76	170	0	0
	Corporates - Of Which: SME	11	0	10	10	0	0	10	0	10	10	0	0
	Retail	28	1	25	5	1	0	27	1	24	5	0	0
	Retail - Secured on real estate property	24	1	24	5	1	0	24	1	23	5	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMAN	Retail - Secured on real estate property - Of Which: non-SI	24	1	24	5	1	0	24	1	23	5	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	10	0	1 10	22	0	0
		0	0	0	0	0	0	10	0	10	22	0	0
	Other non credit-obligation assets											-	
	IRB Total												





2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					1
				As of 3	1/03/2021					As of 3	30/06/2021		
		Original I	Exposure ¹	Exposure Value ³	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	17,723	255	18,759	1,261	4	8	20,418	191	21,213	1,126	9	4
	Institutions	115,179	82	97,612	6,685	5	34	106,223	51	88,550	7,156	8	45
	Corporates	161,463	3,404	127,026	70,082	781	2,456	166,227	3,110	131,163	74,502	856	2,320
	Corporates - Of Which: Specialised Lending	6,228	42	5,995	4,819	0	25	6,764	4	6,374	4,831	0	65
	Corporates - Of Which: SME Retail	23,772 116.338	1,622 4,287	16,422 94,978	11,620 18.115	472	1,008	25,522 120.134	1,611 4,259	17,418 97,561	13,259 22,909	576 549	979 2.912
		75.781	2,813	71.560	7.132	360	1 107	77,499	2,744	72,635	10.035	414	1.075
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	75,761	2,013	71,500	7,132	360	1,107	1.587	37	1,127	1.361	15	1,075
Consolidated data	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-SI	3	2.813	71.556	7.130	360	1.107	75.912	2 707	71,508	8,501	399	1.060
	Retail - Qualifying Revolving	23,277	195	8.828	5,814	7	639	24.348	168	9.465	6,403	6	626
	Retail - Other Retail	17,280	1.279	14,591	5,170	107	1.173	18,287	1.346	15.461	6,471	128	1.211
	Retail - Other Retail - Of Which: SME	5.827	437	3.162	1,255	75	291	6.215	467	3,453	1.583	91	301
	Retail - Other Retail - Of Which: non-SME	11.453	842	11.429	3.915	32	881	12.073	880	12,008	4,888	37	910
	Equity	6.161	0	6.161	14.512	0		6.454	0	6.454	14.848	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				110,655						120,542		
					ported before taking in position unlike in the n			dit conversion fa	ctors or credit ris	sk mitigation tech	niques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	30/06/2021		
		Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ^s	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	- area		Of which: defaulted	provisions		Of which: defaulted	- and a		Of which: defaulted	provisions
	Central banks and central governments	17	0	223	169	0	4	17	0	4	3	0	0
	Institutions	34,384	82	18,611	2,096	5	32	32,727	51	16,322	2,361	8	30
	Corporates Corporates - Of Which: Specialised Lending	71,924 2.492	2,840	53,412 2.440	32,273 1.963	590	2,072	72,239 2.380	2,551	53,162 2,312	33,392 1.712	639	1,797
			39		1,963	418	23 914					456	26 787
	Corporates - Of Which: SME Retail	19,449 99.321	4,151	13,149 88.362	8,292	418	914 2.361	19,485 102.374	1,402 4,148	12,993 90.489	8,425	456 522	2.363
	Retail - Secured on real estate property	75.273	2,800	71.072	7.028	343	1,102	76,984	2,731	72,140	9,882	322	1.070
	Retail - Secured on real estate property - Of Which: SME	3	1,000	3	1	0	0	1.572	36	1,113	1.337	7	15
SPAIN	Retail - Secured on real estate property - Of Which: non-S	75.270	2,800	71.068	7.027	343	1.102	75.412	2.695	71.027	8,545	383	1.055
	Retail - Qualifying Revolving	6,794	74	2,725	218	2	88	7,206	74	2,989	420	3	85
	Retail - Other Retail	17,254	1,278	14,565	5,162	107	1,171	18,185	1,343	15,359	6,378	128	1,208
	Retail - Other Retail - Of Which: SME	5,825	437	3,160	1,254	75	291	6,211	465	3,450	1,582	91	299
1	Retail - Other Retail - Of Which: non-SME	11,429	841	11,404	3,908	32	880	11,973	878	11,909	4,796	37	908
	Equity	3,991	0	3,991	9,230	0	0	4,035	0	4,035	8,992	0	0
1	Other non credit-obligation assets												
L	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is n	eported before taking in	nto account any	effect due to crea	dit conversion fai	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	on effects).	

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments Tostitutions	22	0	24 83	11	0	0	22 358	0	22	9	0	0
	Corporates	230 21.275	418	83	53 13.639	0	320	358 22.035	520	230 19.829	132 14,235	0 213	362
	Corporates Corporates - Of Which: Specialised Lending	21,2/5	418	19,216	13,639	154	320	22,035	520	19,829	19,235	213	362
	Corporates - Of Which: Specialized bending Corporates - Of Which: SME	4,174	84	3.161	3,232	37	89	5.181	193	3,816	3.542	118	183
	Retail	16.440	121	6.098	5,597	5	550	17.091	93	6,466	5.976	3	541
	Retail - Secured on real estate property	12	0	12	1	ō	0	13	0	12	2	ō	0
MENTER	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MEXICO	Retail - Secured on real estate property - Of Which: non-SP	12	0	12	1	0	0	12	0	12	2	0	0
	Retail - Qualifying Revolving	16,425	120	6,084	5,595	5	550	17,076	93	6,451	5,973	3	541
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity Other non-credit-obligation assets	941	0	941	2,303	0	0	1,005	0	1,005	2,466	0	0
	Other non-credit-obligation assets IRB Total												-
					eported before taking it								

(mb RB, %) exist central governments	Original	Exposure ¹	As of : Exposure Value ¹	81/03/2021 Risk exposure	amount	Value			As of 1	30/06/2021		
nks and central governments s	Original		Exposure	Risk exposure	amount	Value						
nks and central governments s		Of which:				adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
6		defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	0	0	1	1	0	0	65	0	65	59	0	0
	41 358	0	19	26 254	0	0	53 383	0	31 292	46 285	0	0
Corporates - Of Which: Specialised Lending	211	0	212	215	0	0	205	0	202	285	0	6
Corporates - Of Which: SME	3	0	0	215	0	0	10	0	200	3	0	0
	1	ō	ī	ō	ō	ō	1	ō	1	ō	ō	ō
Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SP	1	0	1	0	0	0	1	0	1	0	0	0
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Recail * Outrier Recail * Of Which: non-SME	168	0	168	402	0	0	190	0	190		0	0
credit-obligation assets						-			.,,,		-	
		Retal - Other Retail - Of Which: SME 0 Retail - Other Retail - Of Which: non-SME 0 168 dit-obligation assets	Refail - Other Refail - Of Which: SNE 0 0 Refail - Other Refail - Of Which: non-SME 0 0 dit-abligation assets 168 0	Rdtal - Ober Retal - Of Which: SHE 0 0 0 Rdtal - Ober Retal - Of Which: non-SHE 0 0 0 Mittal - Ober Retal - Of Which: non-SHE 0 168 0 168 dit abligation assets 168	Retail - Of Which: 39E 0 0 0 0 0 Retail - Oner Retail - Of Which: non-SME 0	Real - Obser Next - Of Which: 1945 0	Real - One Real - Of Web; 30E 0	Real - One Real - Of Men; 194 0	Read - ODP Read - OTWork: SPE 0	Real - Other Real - Of Thirds, SNE 0	Real - One Real - Of Web, SHE 0	Retail - Other Retail - Of Which: SME 0

							IRB Ap	proach					
				As of 3	31/03/2021					As of 3	30/06/2021		ĺ
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure1	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	34,418	0	34,103	853	0	0	33,668	0	33,340	882	0	1
	Corporates	8,687	2	6,954	2,954	0	4	8,797	2	7,007	3,296	0	18
	Corporates - Of Which: Specialised Lending	698	0	618	446	0	0	741	0	669	478	0	10
	Corporates - Of Which: SME	15	1	16	16	0	0	228	1	126	261	0	1
	Retail	37	2	32	9	2	1	45	2	41	19	2	1
	Retail - Secured on real estate property	29	1	28	8	2	0	31	1	30	11	2	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	2	0	0
TIVATOL	Retail - Secured on real estate property - Of Which: non-SI	29	1	28	8	2	0	30	1	29	10	2	0
	Retail - Qualifying Revolving Retail - Other Retail	5	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	8	0	8	8	0	0
		3	0	0		0	0	0	0	0		0	0
	Retail - Other Retail - Of Which: non-SME Equity	2	0	2	1 77	0	0	8 21	0	8 21	59	0	0
	Other non credit-obligation assets	20	0	20		0	0	21	0	21	39	0	
	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is n	eported before taking in	to account any	effect due to crea	dit conversion fai	tors or credit ris	sk mitigation tech	niques (e.g. substitutio	n effects).	



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Retail - Secured o lying Revolving

ail - Of Which: SME ail - Of Which: non-SMI

Retail - Q

Banco Bilbao Vizcaya Argentaria, S.A.

								IRB Ap	proach					
					As of 3	31/03/2021					As of :	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	8,142	0	8,159	138	0	0	6,333	0	6,284	126	0	0
	Institution		4,095	0	3,846	520 5.794	0	0	1,803 18,252	0	1,706	576 5.952	0	1
	Corporate	Corporates - Of Which: Specialised Lending	17,861 252	3/	14,429 732	5,794	<i>,</i>	19	18,252	11	14,651	5,952	0	21
		Corporates - Of Which: SPEcialised Lending Corporates - Of Which: SME	252	0	232	163	0	0	131	0	299	182	0	
	Retail	corporates - or writer, site	38	0	34	5	0	0	38	0	34	7	0	
		Retail - Secured on real estate property	33	ō	31	5	ō	ō	33	ō	31	6	ō	ō
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-SI	33	0	31	5	0	0	33	0	31	6	0	0
		Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity		325	0	325	733	0	0	446	0	446	1,015	0	0
		credit-obligation assets												
	IRB Total													

As of 31/03/2021 As of 30/06/2021 Value djustment: and provisions Original Ex Original Ex Exposure Value¹ Exposure Value¹ Of which Of whi Of which Of wh 10 702 32 9 5 4 0 3 0 1 6 337 32 5 5 3 0 3 0 1 1 0 10 302 32 5 4 3 0 3 0 0 0 0 14 716 32 7 4 3 0 3 0 0 0 0 0 0 2 200 29 5 0 0 0 0 0 2 215 29 6 1 1 0 PERU property - Of Which: SME property - Of Which: pop

and

1

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments and	Original I	xposure1	Exposure	Risk exposur	e amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ^s		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,103	0	4,959	461	0	0	5,246	0	5,109	405	0	2
	Corporates	6,243	3	4,261	2,086	0	5	6,265	3	4,200	2,019	0	5
	Corporates - Of Which: Specialised Lending	207	0	203	142	0	0	276	0	244	156	0	0
	Corporates - Of Which: SME Retail		0	2	1	0	0	10	0	9	18	0	0
		10		9	2	0	0	16	0	15	9	0	
	Retail - Secured on real estate property	8	0	8	1	0	0	9	0	9	3	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SF	8	0	0	0	0	0	1	0	1	1	0	0
10.21		8	0	8	1	0	0	8		8	2	0	
	Retail - Qualifying Revolving Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	6	0	6	6	0	0
	Retail - Other Retail - Of Which: sne	0	0	0	0	0	0	5	0	5	6	0	0
	Equity	15	ő	15	45	ő	0	25	0	25	69		0
	Other non-credit-obligation assets	15	0	15	45	0	0	23	0	25	69	0	0
	IRB Total												

								IRB Ap	proach					
					As of 3	31/03/2021					As of 3	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	1	0	0	0	0	0	0	0	0	0
	Institutio		15,449	0	15,417 5.880	922 2.723	0	0	9,559 7.287	0	9,527 6,243	586	0	1 29
	Corporat	Corporates - Of Which: Specialised Lending	6,879 735	1	5,880 772	2,723	0	2	7,287	1	6,243 846	3,053 582	0	29
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	/35	0	14	545	0	0	895	0	96	203	0	10
	Retail	Corporates - Or Which: SME	131	1	19	24	0	1	104	1	96	203	12	2
	Recall	Retail - Secured on real estate property	131	3	123	23		1	122	3	118	41	12	2
		Retail - Secured on real estate property - Of Which: SME	0		0			â	6	1	5	13		
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	122	3	118	23	4	1	117	3	113	27	4	1
		Retail - Qualifying Revolving	6	ō	2	0	ó	ō	6	ō	2	0	o o	ō
		Retail - Other Retail	4	0	3	1	0	0	61	0	60	66	0	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	60	0	60	65	0	1
	Equity		112	0	112	252	0	0	134	0	134	302	0	0
		n credit-obligation assets												1
	IRB Tota	1												
			(1) Original exp	osure, unlike Ex	posure value, is n	eported before taking in	nto account any	effect due to cre	dit conversion fai	ctors or credit ris	k mitigation tech	niques (e.g. substitutio	n effects).	

								IRB Ap	proach					
					As of :	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustment and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Valoc		Of which: defaulted	provisions
		anks and central governments	0	0	31	5	0	0	0	0	0	0	0	0
	Institutio		178	0	154	43	0	0	165	0	108	53	0	0
	Corporate		270	0	196	109	0	0	272	4	197	120	0	1
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	4	0	3	3	0	0	8		3	3	0	0
	Retail		6	0	5	1	0	0	7	0	6	2	0	0
		Retail - Secured on real estate property	5	0	5	1	0	0	5	0	5		0	0
COLOMBIA		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	-	0	3	1	0	0	3	0	3	2	0	0
		Retail - Qualifying Revolving Retail - Other Retail	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: sine	0	0		0		0	0		0	0	0	0
	Equity	Ketali - Uther Ketali - Ur Which: non-SME	212	0	212	563	0	0	239	0	239	579	0	0
		credit-obligation assets	252		232	500		0	239		239	313		
	IRB Total													

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	15	3	0	0	0	0	0	0	0	0
	Institutions	5,474	0	5,212	337	0	0	7,013	0	6,880	382	0	1
	Corporates	5,544	0	4,456	1,824	0	2	4,952	0	4,289	1,869	0	16
	Corporates - Of Which: Specialised Lending	77	0	76	170	0	0	267	0	174	239	0	11
	Corporates - Of Which: SME	10	0	10	10	0	0	59	0	57	139	0	1
	Retail	28	1	24	5	0	0	28	1	25	7	0	0
	Retail - Secured on real estate property	24	1	23	5	0	0	24	1	23	7	0	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-SI	24	1	23	5	0	0	24	1	23	6	0	0
	Retail - Qualifying Revolving	3		1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1 25	0	1 25	0	0	0
	Equity	0	0	0	0	0	0	25	0	25	65	0	0
	Other non credit-obligation assets												-
	IRB Total												1
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	dit conversion fac	tors or credit ris	sk mitigation tech	nniques (e.g. substitutio	in effects).	



						Banc	o Bilbao Vizcaya Argenta	ria, S.A.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y[[1Y-2Y[0 10 0	0 10	0	0	0 10	0	0	0	0	0	0	0	
[17 - 27 [[2Y - 3Y [[3Y - 5Y [Austria	6	6	0	0	0	6	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more	4	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [0 10	16 0 10	0 0 0	0	0 10	6 0	0	0	0	0	0	0	10
1 1Y - 2Y 1 1 2Y - 3Y 1 [3Y - 5Y [[5Y - 10Y]	Belgium	0 7 0	0 7	0	0	0	0 7 0	0	0	0	0	0	0	
Total		29 46	28 46	0	0	0 10	28 36	0	0	0	0	0	0	21
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [Czech Republic													
[5Y - 10Y [[10Y - more Total	-													
[0 - 3M] [3M - 1Y] [1Y - 2Y]		0 0	0	0 0	0	0	0	0 0 0	0 0 0	0 0	0 0	0	0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Denmark	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0 0	0 0 0	0 0 0	
[0-3M[[3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	ō	0
[1Y - 2Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [1Y - 10Y] [10Y - more Total	Estonia													



						Banc	o Bilbao Vizcaya Argenta	ria, S.A.						
							As of 31/12/2020							
				0		Diree	ct exposures					051		
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
10-3M [[3M - 1Y] [3Y - 2Y] [3Y - 2Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M] [3M - 1Y]	France	0 2 14 0 15 7 37 7 7 7	0 2 14 0 15 7 37 75	0 2 0 2 7 7 12 23	0 0 0 0 0 0 0	0 2 0 0 0 0 0 2	0 0 12 0 13 0 25 51	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	24
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more	Germany	3 6 28 58 123 98 17 334	0 6 28 58 123 98 17 17 331	3 6 28 58 123 98 17 17 334			0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		9
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Croatia													
19Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more [10Y - more]	Greece													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 12Y - 2Y 1 12Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tetal	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	643 346 573 171 1,689 4,925 951 9,297	0 346 573 171 1,688 4,922 950 8,650	54 336 556 163 284 526 339 2,257	0 0 0 0 0 0 0	500 0 0 1,024 908 573 3,005	88 10 18 8 380 3,489 39 4,031	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	114
10 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



						Banc	o Bilbao Vizcaya Argenta	ria, S.A.						
							As of 31/12/2020							
				0		Dire	ct exposures					051		
	(mln EUR)			On balance sl	leet				Deriva	tives		Off balar		
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania			0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [0Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands							0 0 0 0 0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Poland	0 2 0 0 0 12 14	0 2 0 0 0 0 0 12 14				0 2 0 0 0 0 12 14		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		
13Y - more Total [0 - 3M [[3M - 1Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugai	105 160 40 126 136 148 8 723	105 25 160 40 0 136 148 8 597	15 160 0 126 136 148 8 593			90 0 40 0 0 0 0 130							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Romania	48 723 93 0 15 1 174 1 29 0 459	48 93 0 15 174 129 0 459	0 0 0 0 0 0 0 0 0 0		48 93 0 15 174 129 0 459								1
194 - 1041 107 - more Total 10 - 3M [134 - 1Y [124 - 3Y [137 - 5Y [Slovakia	439	439			439		0	3			v	J	
10231 10-3M1 13M-1Y1 1Y-2Y1 12Y-2Y1 13Y-5Y1 15Y-10Y1 10Y-more Total	Slovenia													



							co Bilbao Vizcaya Argenta							
							As of 31/12/2020	1						
				On balance s	heat	Dire	ct exposures		Deriva	tivos		Off balar	es choot	-
	(mln EUR)			On balance's	neer				Deriva	lives		Off-balance sh		
								Derivatives with p	ositive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	4,145 11,821 10,855 6,385 7,309 16,128 5,283 5,283 5,2125	0 11,818 1,054 6,372 7,305 16,121 5,276 47,945	868 780 174 460 545 1,005 1,416 5,249		2,317 10,034 239 4,444 3,884 85 0 21,002	957 1,004 642 1,383 2,876 15,031 3,860 25,752	4 4 8 2 1 36 266 321	112 163 93 34 6 250 662 1,319	8 0 4 2 1 0 0	128 129 0 30 75 77 0 440	206 919 85 793 83 55 20 2,161		15,135
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Sweden	6 32,123 51 7 26 0 0 0 71	6 31 7 26 0 0 0 7	0 0 0 0 0 0 0 0 0 0			6 31 7 26 0 0 0 71					0 0 0 0 0 0 0 0		4
110Y - more Total [0 - 3M [[3M - 1Y] [3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom	0 0 26 0 0 0 26	0 0 26 0 0 0 26				0 0 26 0 0 0 26		0 0 26 0 0 0		0 1 2 0 0 0			
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	25	25				25	1	25			1		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[3M - 3M] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [] 3Y - 5Y [Canada	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
134 - J041 1007 - more Total 10 - 3M 1 13M - 1Y 1 12Y - 2Y 1 12Y - 3Y 1 13Y - 5Y 1 13Y - 5Y 1 15Y - 10Y 1 1007 - more Total	Hong Kong	59 36 0 0 0 0 0 95	59 36 0 0 0 0 0 0 95	0 0 0 0 0 0 0 0 0		59 36 0 0 0 0 0 0 95	0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4



						Banc	o Bilbao Vizcaya Argenta	ria, S.A.						
							As of 31/12/2020							
		-				Direc	ct exposures							
	(mln EUR)		1	On balance sh	neet				Deriva	tives		Off balar	ice sheet	_
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
		T -+-1	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]		0 2,585 1,920	0 2,585 1,920	0	0	0 2,585 1,903	0 0 16	0	0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Japan	0	0 0 0	0	0 0	0	0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 4,505 477	0 4,505 471	0 0	0 0	0 4,488 476	0 17	0 0	0	0	0 0	0	0 0	279
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [U.S.	1,844 12 0	1,843 12 0	8 12 0	0 0 0	1,835 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 13 241	0 0 0	
[3Y - 5Y [[5Y - 10Y [0.3.	0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0	0 0	241 353 78 5	0 0 0	
[10Y - more Total [0 - 3M [[3M - 1Y [2,333	2,327 0	0 0	0	2,311 0	1 0	0	0	0	0	689 0	0	3,300
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more	-	ő o	0	0	<u> </u>	0 0	0 0 0	<u> </u>	0	0	0	0	0	
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「		0	0	0	0	0	0	0	0	0	0	0	0	U
[2Y - 3Y [[3Y - 5Y [Switzerland	0	0 19	0	0	0	0 19	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	_	0 0 19	0 0 19	0 0 0	0 0 0	0 0 0	0 0 19	0	0 0 0	0 0 0	0	0 0 0	0 0 0	10
[0-3M[[3M-1Y]		305 86 0	305 86 0	0 0	0 0 0	19 0 0	286 86 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Other advanced economies non EEA	0 0	0 0	0 0	0 0 0	0 0	0 0	0 0	0	0	0	0 0 0	0	
[10Y - more Total	-	0 391	0 391	0 0	0	0 19	0 372	0	0	0 0	0 0	0	0 0	17
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y]	Other Central and eastern	225 931 1,249	224 927 1,243 1,257 2,012 1,815	22 35 9	0	178 305 592 973 467 850	33 416 615 274	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Europe countries non EEA	1,263 2,021 1,824 87	2,012 1,815	44 3	0	467 850	274 1,501 962	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y]	}	8/ 7,600	48 0	1 122	0	83 3,451	3,801	0	0 52 24	0 3 0	0 117 0	0	0	3,354
[1Y - 2Y [[2Y - 3Y [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more		0	0 0 0 48	0	0	0	0 0 0 48	0	0	0	0 0 0 117	0	0	
Total [0 - 3M [[3M - 1Y [48 2,335 3,671	545	0 1,643 2,405	0 0	0 70 105	621 1.160	0	76 1,998 33	30 0	303 307	992 68	0	3
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean	3,376 5,331 7,502	3,670 3,351 5,321 7,487	2,315 2,955 1,302	0	105 224 1,747 3,866	812 619 2,318	0 0 11	0 0 496	0 0 26	435 0 204	0	0	
[5Y - 10Y [[10Y - more Total	-	5,369 2,687 30,270	5,364 2,686 28,424	132 548 11,301	0 0 0	3,140 102 9,255	2,092 2,036 9,657	40 0 51	2,058 0 4,584	113 0 170	0 0 1,249	21 1 1,083	0 0 1	6,078



General governments exposures by country of the counterparty

							Banc	o Bilbao Vizcaya Argenta	aria, S.A.						
								As of 31/12/2020)						
							Direc	t exposures							
_		(mln EUR)			On balance sl	neet				Deriva	tives		Off bala	nce sheet	
													Off-balance	sheet exposures	
									Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	1 14 18 8 24 97 6 168	1 13 17 8 24 96 6 165	0 0 0 0 17 0 17	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1 13 17 8 24 79 6 147	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 35 10 9 38 31 123	0 1 0 0 1 1 3	2
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Others	81 0 56 0 12 12 12 0 162	-1,814 0 56 -698 12 11 0 -2,432				81 0 56 0 12 11 0 161					0 0 2 9 0 0	000000000000000000000000000000000000000	9

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (5) Residual countries not reported separately in the Transparency exercise

Regions: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



						Banc	o Bilbao Vizcaya Argenta	ria, S.A.						
							As of 30/06/2021							
						Direc	ct exposures							_
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount		11011310115	
				held for trading	through profit or loss	comprehensive income	amortised cost	can ying amount	nousinal amount	carrying amount	notional amount			
[0 - 3M [10	0	0	0	10	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [52	52 0	0	0	52 0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0 0 62	0 0 52	0	0	0 0 62	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [10	10 0	0	0	10	0	000	0	0	0	0	0	, in the second s
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Belgium	0 7 0	070	0	0	0	0 7 0	0	0	0	0	0	0	
Total		30 47	0	0	0	0	29 37	0	0	0	0	0	0	12
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y] [5Y - 10Y]	Bulgaria													
[10Y - more Total [0 - 3M [[3M - 1Y]														
[1Y - 2Y] [2Y - 3Y]	Cyprus													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	-													
[0 - 3M [[3M - 1Y [[1X - 3X [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Czech Republic													
[10Y - more Total		0	0	0	0	0	0	0	0	0	21	0	0	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Denmark	0	0 0 0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Denmark	0 0	0 0	0 0	0	0 0	0 0 0	0	0 0 0	0	0 0	0 0 0	0	
[0-3M[[3M-1Y]		0	0	0	0	0	0	0	0	0	21	0	0	0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Estonia													
f 5Y - 10Y f f10Y - more Total														



						Banc	o Bilbao Vizcaya Argenta	ria, S.A.						
							As of 30/06/2021							
				On balance sl		Dire	ct exposures		Deriva	tives		Off halos	ice sheet	
	(min EUR)			On balance si	ieet				Deriva	tives				
												Off-balance sh	eet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Finland													
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	France	38 0 6	38 0 6	0 0 0	0 0 0	25 0 0	13 0 6	0	0 0 0	0 0	0 0 0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Tunce	7 0 25 77	7 0 25	0	0	0	7 0 25	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [1 25	77 0 25	0 1 25	0	25 0 0	51 0 0	0 0 0	0 0 0	0 0	0 0	0 0	0 0 0	25
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany	19 13 43 53	19 13 43 53	19 13 43 53	0	0	0	0 0 0	0 0 0	0	0	0	0	
		15 168	15 168	15 168	0	0 0	0 0	0	0	0 0 0	0	0	0	0
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
[3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
[10Y - more Total [0 - 3M [[3M - 1Y [
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Greece													
	-													
Total Total [0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]														
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Hungary													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Ireland													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [361 1,722 194	361 1,722 194 139 1,348	160 361 176 132 487	0 0 0	200 1,360 0	0 1 19	0 0	0 0 0	0 0	0 0 0	0 0 0	0 0 0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	301 1,722 194 139 1,346 8,514 831 13,110	139 1,348 7,043 831	132 487 380 325	0	0 453 4,646 497	8 408 3,485	0	0	0	0	0 0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [1	831 13,110	831 11,638	325 2,020	0	497 7,157	9 3,930	0	0	0	0	0	0	37
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Latvia													
131 - 511 15Y - 10Y 1 10Y - more Total	-													



						Banc	o Bilbao Vizcaya Argenta	ria, S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Maita													
10041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands									000000000000000000000000000000000000000				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland	2 0 0 0 0 0 11 12	2 0 0 0 0 0 11 12			0 0 0 0 0 0 0 0	2 0 0 0 0 0 11 12		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	277 173 69 331 25 87 139 857	77 130 68 331 25 87	12 130 37 328 24 69			65 0 32 2 18 5 5							29
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	637 146 146 18 187 187 126 0 0 465	7 146 14 8 167 126 0	331 228 25 24 67 133 718 732 4 0 146 0 147 0 157 0		4 146 14 8 167 126 0 464	124 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		4
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Slovakia				0			¥						
10431 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Bano	co Bilbao Vizcaya Argenta	iria, S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	3,705 12,799 8,895 2,665 7,179 12,067 6,263 53,574	3,434 11,714 7,993 2,150 6,324 12,006 5,574 49,194	865 1,463 328 541 389 1,404 1,317 6,307		410 7,878 4,593 369 3,557 63 0 16,870	2,422 3,456 3,973 1,755 3,227 10,598 4,839 30,270	0 0 2 0 28 249 279	0 0 47 1 0 152 303 504	0 0 4 3 0 10	0 0 0 100 130 0 261	767 1.929 18 654 157 210 307 4,042		13,944
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y [[5Y - 10Y f [10Y - more Total	Sweden	33,33 11 0 0 0 0 73	*3/39 32 11 30 0 0 0 0 73				30/270 32 11 30 0 0 0 0 0 73							- 13,544 e
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [[19 - 10Y]	United Kingdom	0 24 0 0 0 0 0	0 0 23 0 0 0 0				0 23 0 0 0 0 0 23		0 23 0 0 0					
Total Total [0-3M / [3M - 1Y / [1Y - 2Y / [2Y - 3Y] [3Y - 5Y / [5Y - 10Y / [10Y - more Total	Iceland	24	23		U	0		U	23		4			13
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 0 22 0 0 22	0 0 22 0 0 22		0 0 0 0 0 0 0 0	0 0 0 22 0 0 22		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	100 0 0 0 0 0 0 0	100 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	100 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		U 0 0 0 0 0 0	0 0 0 0 0 0 0	U
Total	1	100	100	0	0	100	0	0	0	0	0	0	0	4



						Banc	co Bilbao Vizcaya Argenta	ria, S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	neet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Japan	1,414 17 1,872 3,054 0	1,413 17 1,832 3,054 0	0 0 0 0 0	held for trading designated at fair value		0 17 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	
[5Y - 10Y [[10Y - more Total	_	0 0 6,317	0 0 6,316	0 0	0		0 0 17	0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	474
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	1, 582 329 187 5 0 1,470 0 3,574	1,582 329 187 5 0 1,455 0 3,558	9 4 17 5 0 0 0	0 0 0 0 0 0	1,572 324 170 0 1,470 0 1,470 0 3,537	1 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 130 0 0 0	0 0 0 0 0 0	123
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China	3,5/4 0 0 0 0 0	3,336 0 0 0 0 0 0	33 0 0 0 0 0 0	0 0 0 0 0 0 0	3,537 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0		132 0 0 0 0 0 0 0		123
Total [0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 18	0 0 0 0 18 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 18 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	1
Total [0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	261 18 0 0 0 0 0 0 261	18 261 0 0 0 0 0 0 0 261			19 0 0 0 0 0 0 0 19	18 242 0 0 0 0 0 0 0 242	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			61
1041 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	261 627 1,011 1,059 2,237 1,621 21 6,837	251 625 1,010 1,068 2,233 1,618 21 6,826	12 22 2 17 45 10 3 111		129 315 386 664 845 953 18 3,311	242 67 288 617 387 1.342 656 0 3,356							2,914
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	2 6,837 0 0 0 1 18 64 231 315	6,826 2 0 0 18 64 231 315	0 0 0 18 19 0 37			2 0 0 0 0 45 231 278	4 0 0 0 0 0 0 0 0 0	286 0 0 0 0 0 0 0 0 0		324 0 0 0 0 0 0 0 0 0 324			2,914
Total [0-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean	1,305 3,897 4,591 2,709 8,063 4,285 6,778	109 3,867 4,578 2,688 8,061 4,273 6,752	37 1,194 2,702 3,276 952 807 648 2,262	0 0 0 0 0 0 0 0	0 408 513 1,427 5,118 2,526 322	111 756 789 317 2,137 1,105 4,193	22 7 0 9 11 3	105 107 3 428 32 246 0	22 1 0 18 88 56 0	176 151 213 627 118 19 0	40 153 5 70 0 17 99		
Total	1	31,628	30,328	11,841	0	10,315	9,408	53	922	185	1,304	383	0	5,756



General governments exposures by country of the counterparty

						Band	o Bilbao Vizcaya Argenta	aria, S.A.						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	8 18 0 20 99 4 18 173	8 17 6 20 99 3 18 170	0 0 0 17 0 0 0 1 7	0 0 0 0 0 0 0 0		8 17 6 20 81 3 18 153		0 0 0 0 0 0			0 0 76 0 4 59 38 177	0 0 1 0 1 0 1 0	31
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others	76 4 4 32 13 21 2 0	-685 4 32 13 21 -842 -891				76 4 32 13 21 1 0							
Total		147	-2,349	1	0	0	146	0	0	0	0	0	0	3

Notes and definitions Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

					As of 30/09/2020)								As of 31/12/202	0			
		Gri	oss carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gros	s carrying amo	unt		Accumulat changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	1 ng ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	caposares		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	66,310	0	0	0	0	0	0	0	0	59,326	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	95,296	0	353	353	353	143	50	50	0	84,786	0	20	20	20	119	16	16	0
Central banks	1,668	0	0	0	0	14	0	0	0	1,624	0	0	0	0	13	0	0	0
General governments	78,481	0	313	313	313	102	33	33	0	69,339	0	0	0	0	93	0	0	0
Credit institutions	1,904	0	0	0	0	2	0	0	0	2,065	0	0	0	0	1	0	0	0
Other financial corporations	8,497	0	39	39	39	20	16	16	0	7,448	0	19	19	19	9	15	15	0
Non-financial corporations	4,746	0	1	1	1	6	1	1	0	4,310	0	1	1	1	3	1	1	0
Loans and advances(including at amortised cost and fair value)	398,150	1,746	15,443	15,443	15,443	5,405	8,051	8,051	4,738	344,197	1,866	14,684	14,684	14,684	4,331	7,820	7,820	4,152
Central banks	5,382	0	0	0	0	25	0	0	0	6,229	0	0	0	0	20	0	0	0
General governments	25,358	7	75	75	75	52	20	20	19	19,523	3	76	76	76	23	25	25	19
Credit institutions	13,637	0	6	6	6	10	2	2	0	14,613	0	6	6	6	12	2	2	0
Other financial corporations	10,765	3	14	14	14	47	7	7	1	9,361	1	14	14	14	32	7	7	0
Non-financial corporations	174,078	405	8,262	8,262	8,262	2,486	4,652	4,652	2,000	143,196	410	7,476	7,476	7,476	1,882	4,238	4,238	1,548
of which: small and medium-sized enterprises at amortised cost	56,628	194	4,098	4,098	4,098	956	2,455	2,455	1,114	54,848	194	4,150	4,150	4,150	960	2,463	2,463	1,107
of which: Loans collateralised by commercial immovable property at amortised cost	30,999	95	2,363	2,363	2,363	365	1,099	1,099	1,084	19,414	94	1,961	1,961	1,961	303	952	952	868
Households	168,930	1,331	7,087	7,087	7,087	2,784	3,370	3,370	2,719	151,275	1,453	7,113	7,113	7,113	2,361	3,548	3,548	2,585
of which: Loans collateralised by residential immovable property at amortised cost	102,855	551	3,797	3,797	3,797	690	1,144	1,144	2,436	92,986	762	3,674	3,674	3,674	562	1,082	1,082	2,400
of which: Credit for consumption at amortised cost	45,270	574	2,006	2,006	2,006	1,673	1,432	1,432	58	42,954	498	2,295	2,295	2,295	1,504	1,734	1,734	40
DEBT INSTRUMENTS other than HFT	559,756	1,746	15,795	15,795	15,795	5,548	8,101	8,101	4,738	488,309	1,866	14,704	14,704	14,704	4,450	7,836	7,836	4,152
OFF-BALANCE SHEET EXPOSURES	179,357		1,009	1,009	1,009	511		243	120	178,898		1,032	1,032	1,032	454	274	274	103

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the report and the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with the policity sign (Part 2) ¹⁰ For the specified in the specified information is discloaded at the the information is discloaded with the specified information is discloaded at the policity sign (Part 2) ¹⁰ For the specified in the specified in content information is discloaded in the impairment stages, at it was the reference periods.



Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

						As of 31/03/202	1								As of 30/06/202	1			
h h			Gre	oss carrying amour	it		changes in	fair value due to cre	imulated edit risk and	financial		Gro	oss carrying amou	nt ⁵		changes in	fair value due to		
Introduct Matrix Mat			performing but past due >30	Of whi	ch non-perform	ning ¹		On non-performin	g exposures ³	received on non- performing		performing but past due >30	Of wł	ich non-perfori	ning ¹		On non-perform	ning exposures ³	received on non- performing
best best best best best best best best	(min EUR)							0		exposures									exposures
Containant 1,54 0,6 0,0 0,0 1,1 0,0 0,0 1,02 0,0	Cash balances at central banks and other demand deposits	49,244	0	0	0	0	0	0	0	0	55,967	0	0	0	0	7	0	0	0
Gener gramments $7,01$ 0 </th <th>Debt securities (including at amortised cost and fair value)</th> <th>87,920</th> <th>0</th> <th>21</th> <th>21</th> <th>21</th> <th>108</th> <th>17</th> <th>17</th> <th>0</th> <th>87,233</th> <th>0</th> <th>19</th> <th>19</th> <th>19</th> <th>93</th> <th>14</th> <th>14</th> <th>0</th>	Debt securities (including at amortised cost and fair value)	87,920	0	21	21	21	108	17	17	0	87,233	0	19	19	19	93	14	14	0
Cash and any open set in a space of the space of th	Central banks	1,844	0	0	0	0	11	0	0	0	1,972	0	0	c	0	9	0	0	0
Other funcioal corporation 2.00 0.00 2.00 0.00 <th0.00< th=""> 0.00</th0.00<>	General governments	77,431	0	0	0	0	87	0	0	0	76,785	0	0	C	0	78	s 0	0	0
Non-functed corporations 44,22 0.0 0.1 <	Credit institutions	1,723	0	0	0	0	1	0	0	0	1,749	0	0	C	0	1	0	0	0
Add	Other financial corporations	2,670	0	20	20	20	6	16	16	0	2,403	0	18	18	18	3	13	13	0
Central banks S.7.7 O	Non-financial corporations	4,252	0	1	1	1	3	1	1	0	4,325	0	1	1	1	3	1	1	0
General governments 13,08 3 66 66 67 67 67 67 67 69 <	Loans and advances(including at amortised cost and fair value)	340,380	1,884	14,943	14,943	14,943	4,437	7,781	7,781	4,401	344,988	1,115	16,070	16,070	15,018	4,145	7,519	7,407	5,004
Crade institutions Integration Integrati	Central banks	5,472	0	0	0	0	14	0	0	0	5,098	0	0	c	0	12	2 0	0	0
Other financial corporations $8,695$ 1.4	General governments	19,083	3	69	69	69	20	21	21	17	19,807	5	67	67	67	19	9 19	19	16
Non-fnancial corporations 144,112 365 7,798 7,798 7,798 1,961 4,352 4,60 143,871 256 8,327 8,327 8,081 1,871 4,136 4,101 1,871 of which: usali and medium-sized enterprises at anortised cot. 55,215 208 4,49 4,49 4,09 2,551 1,087 53,667 115 4,404 4,406 4,222 919 2,425 2,408 1,33 of which: Loans collateralised by commercial immovable property at ord 19,433 136 2,016 2,016 2,026 3,402 3,402 2,757 153,911 265 7,657 2,682 2,206 3,357 3,283 3,416 3,402 3,402 2,757 153,911 265 7,657 6,652 2,206 3,357 3,283 3,11 of which: Coals collateralised by residential immovable property at ord 13,357 7,657 7,657 6,652 2,206 3,357 3,283 3,11 of which: Coals collateralised property at ord 13,357 7,657<	Credit institutions	11,852	0	4	4	4	8	0	0	0	12,399	0	4	4	4	16	i c	0	0
of which: small and medium-stade enterprises at amortised cost. 55,215 208 4,249 4,249 900 2,551 1,067 53,667 175 4,404 4,402 919 2,425 2,408 1,3 of which: Lans collateralised by commercial immovable property at amortised cost. 19,243 2,016 2,016 2,016 2,016 329 956 956 966 19,565 37 2,127 2,017 3,366 990 978 990 9,375 3,420 2,757 153,911 856 7,657 7,657 6,852 2,206 3,337 3,280 3,11 of which: Lans colletralised by residential immovable property at amortised cost. 93,353 7,867 7,657 6,852 2,206 3,337 3,280 3,11 of which: Leas colletralised by residential immovable property at amortised cost. 93,353 7,867 7,657 6,852 2,206 3,357 3,280 3,11 of which: Leas colletralised by residential immovable property at amortised cost. 93,455 3,465 3,465 1,125 2,596 93,855 3,88 4,219 1,065 2,394 2,394 2,39	Other financial corporations	8,495	1	14	14	14	27	7	7	0	9,901	1	16	16	14	20) 6	6	1
of which: Lans collateralised by commercial immovable property at amortised cost. 19,243 136 2,016 2,016 329 955 956 956 956 956 956 956 956 956 956 956 956 956 957 2,127 2,127 2,041 336 990 978 990 978 Households 151,365 1,466 7,057 7,057 7,057 2,406 3,402 2,754 153,911 856 7,657 7,657 6,652 2,206 3,337 3,200 3,10 3,100 3,	Non-financial corporations	144,112	395	7,798	7,798	7,798	1,961	4,352	4,352	1,630	143,871	254	8,327	8,327	8,081	1,871	4,136	4,101	1,869
amortised cost 19,443 136 2,416 2,416 2,406 329 996 996 19,565 37 2,127 2,107 336 990 978 996 Households 151,365 1,466 7,057 7,057 7,057 2,406 3,402 2,754 153,911 856 7,657 6,652 2,206 3,357 3,280 3,1 of which: Lans colateralised by residential immovable property at amortised cost. 93,353 786 3,883 3,883 551 1,125 2,596 93,855 383 4,219 4,219 3,766 533 1,091 1,065 2,99 of which: Credit for consumption at amortised cost. 42,842 504 2,186 1,528 1,574 38 44,003 338 2,394 2,394 2,394 1,394 1,573 1,527	of which: small and medium-sized enterprises at amortised cost	55,215	208	4,249	4,249	4,249	900	2,551	2,551	1,087	53,667	175	4,404	4,404	4,232	919	2,425	2,408	1,317
of which: Loans colletaneled by residential immovable property at anorticed cost 93,353 786 3,883 3,883 3,883 551 1,125 2,598 93,855 383 4,219 4,219 3,768 533 1,091 1,065 2,99 of which: Credit for consumption at amortised cost 42,842 504 2,186 2,186 1,528 1,574 38 44,003 338 2,394 2,094 1,394 1,572 1,527		19,243	136	2,016	2,016	2,016	329	954	954	906	19,565	37	2,127	2,127	2,041	336	990	978	999
amotised cost 93,553 786 3,883 3,883 551 1,125 1,125 2,596 383 4,119 4,179 5,768 533 1,091 1,005 4,99 of which: Credit for consumption at amotised cost 42,842 504 2,186 2,186 1,528 1,574 38 44,003 338 2,394 2,094 1,394 1,573 1,527	Households	151,365	1,486	7,057	7,057	7,057	2,406	3,402	3,402	2,754	153,911	856	7,657	7,657	6,852	2,206	3,357	3,280	3,119
		93,353	786	3,883	3,883	3,883	551	1,125	1,125	2,598	93,855	383	4,219	4,219	3,768	533	1,091	1,065	2,963
	of which: Credit for consumption at amortised cost	42,842	504	2,186	2,186	2,186	1,528	1,574	1,574	38	44,003	338	2,394	2,394	2,094	1,394	1,573	1,527	36
DEBT INSTRUMENTS other than HFT 477,543 1,884 14,964 14,964 14,964 4,545 7,798 7,798 4,401 488,188 1,115 16,089 16,089 15,037 4,245 7,533 7,421 5,0	DEBT INSTRUMENTS other than HFT	477,543	1,884	14,964	14,964	14,964	4,545	7,798	7,798	4,401	488,188	1,115	16,089	16,089	15,037	4,245	7,533	7,421	5,004
OFF-BALANCE SHEET EXPOSURES 182,365 922 922 922 922 487 252 252 93 159,213 91 911 911 804 446 250 239 1	OFF-BALANCE SHEET EXPOSURES	182,365		922	922	922	487	252	252	93	159,213		911	911	804	446	250	239	100

(1) For the definition of non-performing exposures please refer to COMMESSION IMPLEMENTING REGULATION (EU) 2015;222 of 9 January 2015, ANNEX V, Pet 2-Template related instructions, subtle 29 (2) Institutions report here collective allowances for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowances at a non-test cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the cost of the collective allowance for incurrents but not reported losses (instruments at anontised cost) and changes in far value of the collective allowance at the resolution allowance at the cost of the collective allowance for incurrents at anontized cost of the collective allowance at the specific all

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated in accumulated c value due to cu provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	16,608	8,956	5,012	4,212	7,227	3,224	16,699	9,040	4,859	4,100	7,408	3,149
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	142	57	14	10	46	16	139	56	15	12	45	14
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	3	2	2	2	1	4	2	2	2	1	0
Non-financial corporations	8,019	4,891	3,034	2,627	2,509	1,199	8,019	5,023	2,937	2,565	2,638	1,158
of which: small and medium-sized enterprises at amortised cost	3,854	2,353	1,455	1,232	1,684		3,970	2,594	1,515	1,346	1,646	
Households	8,440	4,006	1,962	1,572	4,670	2,008	8,537	3,958	1,906	1,522	4,725	1,977
DEBT INSTRUMENTS other than HFT	16,608	8,956	5,012	4,212	7,227		16,699	9,040	4,859	4,100	7,408	
Loan commitments given	217	47	10	6	0	0	239	57	8	4	1	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	16,958	9,269	4,942	4,169	7,638	3,279	18,162	9,845	4,933	4,144	8,160	3,435
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	130	50	13	10	48	13	127	50	13	10	46	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	2	2	2	1	0	4	3	2	2	1	0
Non-financial corporations	8,314	5,208	3,024	2,636	2,840	1,229	9,574	5,660	3,017	2,591	3,304	1,394
of which: small and medium-sized enterprises at amortised cost	4,016	2,572	1,534	1,347	1,643		4,314	2,789	1,551	1,359	1,863	
Households	8,510	4,010	1,904	1,522	4,750	2,037	8,458	4,132	1,901	1,542	4,809	2,029
DEBT INSTRUMENTS other than HFT	16,958	9,269	4,942	4,169	7,638		18,162	9,845	4,933	4,144	8,160	
Loan commitments given	297	52	9	3	0	0	267	27	10	3	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Banco Bilbao Vizcaya Argentaria, S.A.

			AS OF 30	/09/2020					AS OF 31	/12/2020					AS OF 31	/03/2021					AS OF 3U	0/06/2021		
		ying amount				Accumulated		rying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which: non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ³	negative changes in fair value due to credit risk on non-performing		Of which non- performi	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing
(min EOK)			derounco			exposures ¹			Generative			exposures ¹			Generative			exposures ¹			Generatives			exposures ¹
A Agriculture, forestry and fishing	3,547	128	128	3,547	117	0	3,438	132	132	3,438	108	0	3,554	130	130	3,554	106	0	3,644	132	132	3,644	103	0
B Mining and guarrying	4.820	294	294	4.820	135	0	4.349	47	47	4.349	59	0	4.699	49	49	4.699	49	0	4.613	52	52	4.613	100	0
C Manufacturing	37.321	1.621	1.621	37.321	1.322	0	33.811	1.486	1.486	33.771	1.129	0	32.926	1.628	1.628	32.883	1.101	0	34.047	1.564	1.564	34.005	980	0
D Electricity, gas, steam and air conditioning supply	12,485	908	908	12,485	658	0	13,490	591	591	13,490	509	0	12,924	740	740	12,924	557	0	12,343	732	732	12,343	546	0
E Water supply	965	18	18	965	17	0	899	17	17	899	15	0	880	17	17	880	14	0	905	16	16	905	13	0
F Construction	11.131	1.092	1.092	11.126	803	0	10.021	1.397	1.397	10.019	722	0	10.117	1.278	1.278	10.117	773	0	9.884	1.248	1.248	9,884	680	0
G Wholesale and retail trade	27.069	1.513	1.513	27.069	1.260	0	24.594	1.456	1.456	24.594	1.223	0	24.824	1.465	1.465	24.824	1.213	0	25.079	1.471	1.471	25.079	1.166	0
H Transport and storage	10,085	436	436	10,085	371	0	8,117	489	489	8,117	368	0	8,239	537	537	8,239	364	0	8,455	955	955	8,455	357	0
I Accommodation and food service activities	10,091	338	338	10,091	308	0	8,337	358	358	8,337	294	0	8,445	386	386	8,445	338	0	8,216	468	468	8,216	343	0
J Information and communication	6,580	76	76	6.146	67	0	6.179	73	73	5,764	60	0	6.671	73	73	6.237	61	0	6.462	115	115	6.035	50	0
K Financial and insurance activities	6,637	238	238	6,637	276	0	5,289	123	123	5,289	132	0	6,051	152	152	6,051	134	0	6,082	148	148	6,082	154	0
L Real estate activities	19,393	711	711	19,327	560	0	10,099	617	617	10,025	494	0	9,930	603	603	9,857	523	0	9,794	561	561	9,728	490	0
M Professional, scientific and technical activities	4,931	169	169	4,922	159	0	2,895	177	177	2,886	124	0	2,997	178	178	2,997	132	0	3,306	191	191	3,299	130	0
N Administrative and support service activities	4,496	163	163	4,496	188	0	4,031	142	142	4,031	192	0	3,841	186	186	3,841	165	0	3,490	191	191	3,490	156	0
O Public administration and defence, compulsory social security	218	4	4	218	5	0	129	5	5	129	4	0	448	5	5	448	9	0	226	5	5	226	10	0
P Education	1,025	52	52	1,025	39	0	665	54	54	665	43	0	636	44	44	636	36	0	623	51	51	623	34	0
Q Human health services and social work activities	4,734	127	127	4,734	98	0	1,812	67	67	1,812	59	0	1,890	65	65	1,890	57	0	1,874	42	42	1,874	33	0
R Arts. entertainment and recreation	1.508	47	47	1.508	69	0	1.131	46	46	1.131	65	0	1.133	84	84	1.133	85	0	1.075	193	193	1.075	81	0
S Other services	7,043	326	326	7,043	686	0	3,911	198	198	3,911	521	0	3,908	180	180	3,908	593	0	3,752	190	190	3,752	582	0
Loans and advances	174.078	8.262	8.262	173.564	7.138	0	143.196	7,476	7.476	142.655	6.120	0	144.112	7,798	7,798	143,562	6.313	0	143,871	8.327	8.327	143.328	6.007	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative anon-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Banco Bilbao Vizcaya Argentaria, S.A.

								As of 30,	09/2020															As of 31	/12/2020							
		anying amount							Accumulated imp			anges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount						,	Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Cross carrying amount
(min EJR)			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in create risk since initial recognition but not create impained (Stage 2)	Non-perform	ing Of which: exposizins with forbiarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to play that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis			Performing	Of which: exposures with forbeasinge molecures	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposiones with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposume wit forbearance meakures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant monitoria	13,694	13,098	655	3,434	596	511	576	730	584	76	447	146	115	137	1	74	6,833	6,265	1,311	1,049	538	455	502	582	457	257	427	126	104	105	٥	59
of which: Households	6,979	6,445	619	1,768	223	493	521	370	245	59	145	125	106	118	0	45	4,657	4,179	614	1,874	478	447	454	267	165	42	149	100	85	91	٥	35
of which: Collateralised by residential immovable property	4,691	4,261	465	995	430	414	426	204	120	38	55	13	77	82	۰	28	3,664	3,248	441	1,421	417	405	411	169	93	24	88	76	74	24	٥	21
of which: Non-financial corporations	6,590	6,527	77	1,662	63	18	55	359	338	18	302	22		19	۰	25	2,086	2,026	697	1,175	60	41	37	315	290	215	278	26	18	15	٥	25
of which: Small and Medium-sized Enterprises	1,656	3,638	55	605	38	14	32	130	113	15	85	17	6	14	۰	8	1,031	963	217	544	48	ж	30	145	125	20	118	19	15	11	٥	21
of which: Collateralised by commercial immovable property	1,662	1,643	21	504	19	7	29	131	124	3	116	7	3	7	0	2	918	885	213	416	31	21	22	101	92	60	86	9	6	6	٥	10

		ne anjng muurt konstalis hydra																						As of 31	12/2020							
	Gross	canying amount							Accumulated imp			nges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount	Gross	sanying amount									ulated negative chan			a	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform										ļ			Performing			Non-performin											
(min EUR)			exposures with forbearance	 Instruments with significant increase in credit risk since initial recognition but not credit- impained 		exposures with forbearance	Of which: Unlikely to pay that are not past-due or past-due <=			exposures with forbearance	 Instruments with significant increase in credit risk since initial recognition but not credit- impeind 		exposures with forbearance	Of which: Unlikely to pay that are not past-due or past-due <=	guarantee received in the context of the CDVID-19				Of which: exposures with forbeasince measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance melasures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measiums	Of which: Instruments with significant increase in credit mik since initial necognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	21,911	21,141	801	5,345	770	354	478	1,301	995	80	622	306	132	177	15	299	27,025	25,166	2,258	6,712	1,859	684	1,058	1,952	1,057	278	762	905	260	375	12	893
of which: Households	14,776	14,268	720	3,075	508	330	246	940	728	69	434	212	118	97	7	233	16,676	15,349	1,795	4,047	1,327	578	720	1,346	664	178	452	682	208	259	5	620
of which: Collateralised by residential immovable property	7,667	7,377	410	1,328	290	221	132	178	105	25	80	72	49	36	۰	111	8,723	0,225	804	1,741	427	332	382	216	107	49	88	109	76	12	0	148
of which: Non-financial corporations	7,076	6,814	79	2,252	262	24	232	361	267	11	187	8	14	80	9	167	10,151	9,619	463	2,649	532	106	338	615	391	100	310	224	12	116	7	272
of which: Small and Medium-sized Enterprises	2,897	2,814	25	689	83	12	6	179	137		85	41	7	32	9	30	5,055	4,805	136	918	251	90	93	289	160	25	100	129	4	R	7	150
of which: Collateralised by commercial immovable property	1,302	1,261	11	359	42	1	35	71	53	2	37	28	0	16	۰	12	1,593	1,506	106	469	87	47	32	105	74	29	64	33	16	15	•	57

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	
(win EXR)		Performing	Of which: exposures wi forbearance measures	Of which: Instruments with significant increases in credit risk since initial recognition but net credit- impained (Stage 2)	Non-perform	ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instrumenta with significant Increase in credit sisk since Initial Necognition but net credit- impained (Stage 2)		Of which: exposures with forbiarance	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		10 Of which: exposures with forboarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasinge measures	Of which:		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	17,814	17,761	95	594	53	44	51	65	55	3	20	11	10	10	14,721	22	18,619	18,513	122	1,564	105	46	94	76	59	5	31	17	10	15	15,242	60
of which: Households	1,171	1,169			2			10	30			1				1	1,237	1,233			4			13	13			1				3
of which: Collateralised by residential immovable property	0	0			0			۰	٥			0				0	1	1			٥			0	۰			٥				۰
of which: Non-financial corporations	16,565	16,514	95	565	51	43	50	s	46	3	17	30	9	10	13,673	21	17,303	17,201	121	1,526	101	47	91	62	46	5	27	16	10	14	14,163	57
of which: Small and Medium-sized Enterprises	10,355	10,334			21			33	30			3					11,373	11,314			59			35	27			7				39
of which: Collateralised by commercial immovable property	4	4			0			0	٥			0				0	4	4			0			0	۰			0				•



Information on loans and advances subject to legislative and non-legislative morationis and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Banco Bilbao Vizcaya Argentaria, S.A.

								As of 31,	03/2021															As of 30	/05/2021							
								,						k	Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min fLR)		Performing	Of which: expositives with forbearance materianes	Of which: I frastruments with significant increase in codd risk since initial recognition but not credit- impaired (Skige 2)	Non-perform	ing Of which: esposures with forbearance measures	Of which: Unlikely to play that are not past-due <= 90 days	-		Of which: sopoianis with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbairance melalunis	Of which: Unikaly to pay that are not past-due <= 90 days	Public guarantee necessed in the contact of the COVID-19 crisis	Inflows to nat- parforming exposures		Performing	Of which: exposures with forbeasings measures	Of which: I frustruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: soposunis with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: h 2nstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposiums with forbaanance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	
Loans and advances subject to active EBA-compliant monitoria	5,557	4,892	483	2,690	665	528	651	495	365	40	353	130	102	121	0	172	2,778	2,340	205	1,221	438	329	427	177	85	26	80	92	69	84	٥	66
of which: Households	3,969	3,353	435	1,659	616	409	607	209	97	29	92	111	94	105	0	151	2,076	1,696	206	865	390	283	374	117	49	11	47	68	54	65	0	55
of which: Collateralised by residential immovable property	3,369	2,806	362	1,392	563	458	557	161	66	19	64	95	83	93	0	142	1,877	1,530	185	783	348	264	344	101	41	9	40	60	49	28	0	45
of which: Non-financial corporations	1,536	1,487	49	1,014	49	29	44	285	267	11	261	18		15	٥	21	690	632	80	356	58	45	53	61	37	15	23	24	15	19	٥	12
of which: Small and Medium-sized Enterprises	715	685	20	413	29	19	27	94	84	3	79	11	6	9	٥		400	453	48	222	35	27	31	37	21	7	18	15	10	12	٥	10
of which: Collateralised by commercial immovable property	648	621	13	361	27	23	27	87	80	2	77	6	5	6	٥	10	435	400	35	226	35	ж	34	23	15	4	13				٥	s

								As of 31/	03/2021															As of 30	/06/2021							
	Gross	carrying amount						٨							Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			nges in fair valu		*	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform										ļ			Performing							Performing							
(min ELR)			Of which: exposures with forbearance measures	Of which: Instrumenta with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: th Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not part-due or part-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	26,992	24,936	1,982	7,449	2,055	969	1,229	1,972	1,063	212	803	909	349	423		514	22,669	20,703	2,223	6,695	1,965	1,095	883	1,955	1,116	218	900	549	398	254	5	396
of which: Households	16,404	15,006	1,716	4,434	1,298	739	849	1,265	645	168	462	619	250	277	з	339	15,087	13,494	1,648	3,984	1,593	970	799	1,130	509	168	358	621	324	210	2	277
of which: Collateralised by residential immovable property	9,032	0,296	940	2,071	636	436	451	265	124	58	104	140	101	104	٥	114	9,053	8,177	1,075	2,355	895	639	509	316	126	66	110	290	142	91	0	103
of which: Non-financial corporations	10,405	9,745	265	3,001	658	230	381	706	415	44	340	290	89	125	4	175	7,395	7,022	575	2,686	374	125	94	833	606	50	551	228	74	44	3	119
of which: Small and Medium-sized Enterprises	5,111	4,743	141	1,138	368	156	158	365	293	29	138	195	70	65	4	125	4,321	3,994	325	1,166	327	112	77	45	222	34	173	203	68	4	3	106
of which: Collaboralised by commercial immovable property	1,753	1,610	99	590	143	32	33	165	92	18	81	24	14	14	٥	102	1,137	1,078	97	371	59	41	37	85	53	11	44	31	19	17	0	

								As of 31	(03/2021															As of 30	/06/2021							
															Maximum amount of the guasantee that can be considered	Gross canying amount														L.	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min 13.8)		Performing	Of which: exposures with forbearance measures	Of which: I funtruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to play that are not past-due <= 90 days		Performing	Of which: sopoisnes with forbearance measures	Of which: Instruments with significant increase in create in create in recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposionis with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the costact of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposiums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Non-performi	ng Of which: sopoisunas with forbuarance melasures	Of which: Unliaily to pay that are not past-due or past-due <= 90 days	Public guarantee noorwel in the content of the COVID-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	19,629	19,469	156	2,333	161	70	135	107	80	10	56	27	16	21	15,899	61	16,093	15,744	214	3,331	349	143	303	163	122	18	78	41	17	30	12,632	293
of which: Households	1,303	1,296						22	19			3				4	1,292	1,279			14			24	19			5				7
of which: Collateralised by residential immovable property	1	1			0			0	٥			٥				٥	1	1			0			0	0			0				•
of which: Non-financial corporations	18,241	18,088	155	2,267	153	69	130	85	61	10	44	25	16	21	14,761	55	14,782	14,447	212	3,166	335	141	295	139	103	17	66	36	17	29	11,578	186
of which: Small and Medium-sized Enterprises	11,773	11,683			92			36	28							38	10,739	10,528			210			78	61			18				109
of which: Collateralised by commercial immovable property	7	7			0			0	٥			0				٥	6	6			0			0	0			0				•

