



## 2021 EU-wide Transparency Exercise

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.

## 2021 EU-wide Transparency Exercise

### Key Metrics

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
<b>Available capital (amounts)</b>						
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
<b>Risk exposure amounts</b>						
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
<b>Capital ratios</b>						
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))	-
<b>Leverage ratios</b>						
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

## 2021 EU-wide Transparency Exercise

### 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	46,550	48,012	47,818	49,007	C 47.00 (r310,c010)	
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)	
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.

		(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
OWN FUNDS Transitional period	A	OWN FUNDS	57,305	56,145	57,249	57,287	C 01.00 (p010,010)	Articles 4(118) and 72 of CRR
	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 (p020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,886	26,893	26,914	26,516	C 01.00 (p030,010)	Articles 26(1) points (a) and (5), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	29,955	30,834	30,697	31,371	C 01.00 (p130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-14,619	-14,341	-14,642	-15,261	C 01.00 (p180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	397	317	1,073	731	C 01.00 (p200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (p210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,687	3,668	3,666	3,078	C 01.00 (p230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-569	-509	-263	-72	C 01.00 (p250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,284	-3,455	-3,524	-1,585	C 01.00 (p300,010) + C 01.00 (p340,010)	Articles 4(113), 36(1) point (f) and 37 of CRR. Articles 4(113), 36(1) point (f) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,516	-1,478	-1,545	-1,168	C 01.00 (p370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (p380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	-16	-67	C 01.00 (p390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (p430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (p440,010)	Article 36(1) point (i) of CRR
	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 (p450,010) + C 01.00 (p460,010) + C 01.00 (p470,010) + C 01.00 (p471,010) + C 01.00 (p472,010)	Articles 4(16), 36(1) point (i) and 89 to 91 of CRR. Articles 36(1) point (i) (5), 24(1) point (5), 24(1) point (5) and 258 of CRR. Articles 36(1) point (5) and 37(2) of CRR. Articles 36(1) point (5) and 133(5) of CRR and Articles 36(1) point (5) and 135(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-39	-29	-31	-23	C 01.00 (p460,010)	Articles 36(1) point (i) (5), 24(1) point (5), 24(1) point (5) 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 (p480,010)	Articles 4(27), 36(1) point (5), 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 (p490,010)	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 (p500,010)	Articles 4(27); 36(1) point (5), 43, 45, 47, 48(1) point (5), 48(1) to (7) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-187	-495	-176	-149	C 01.00 (p510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-5	C 01.00 (p510,010)	Article 36(1) point (m) and Article 43c CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (p510,010)	Article 36(1) point (n) and Article 133(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (p510,010)	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 (p540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-61	-61	-61	-61	C 01.00 (p570,010)	-
	A.1.21	Transitional adjustments	1,580	1,586	1,142	597	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (p220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-11	-12	-9	-9	C 01.00 (p240,010)	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 (p520,010)	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 (p530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,899	6,667	5,727	5,701	C 01.00 (p540,010) + C 01.00 (p470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (p730,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (p680,010) + C 01.00 (p700,010) + C 01.00 (p701,010) + C 01.00 (p740,010) + C 01.00 (p741,010) + C 01.00 (p742,010)	
	A.2.4	Additional Tier 1 transitional adjustments	118	0	-5	-5	C 01.00 (p680,010) + C 01.00 (p680,010) + C 01.00 (p730,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,248	49,597	48,955	49,599	C 01.00 (p010,010)	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 (p750,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,027	7,497	7,297	6,744	C 01.00 (p760,010) + C 01.00 (p680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	601	604	663	722	C 01.00 (p610,010) + C 01.00 (p620,010) + C 01.00 (p630,010) + C 01.00 (p640,010) + C 01.00 (p650,010) + C 01.00 (p670,010) + C 01.00 (p671,010) + C 01.00 (p672,010)	
	A.4.3	Tier 2 transitional adjustments	429	446	335	223	C 01.00 (p680,010) + C 01.00 (p680,010) + C 01.00 (p680,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	343,923	353,273	354,342	305,559	C 02.00 (p010,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-292	650	-91	56	C 05.01 (p010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.99%	12.15%	12.29%	14.37%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.03%	14.04%	13.82%	16.23%	CA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.66%	16.46%	16.16%	18.75%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	39,651	41,345	42,092	43,306	1A.3.A.1.13 + A.3.1 + MIN(A.3.A.1.13 + A.3.2.A.2.4 + MIN(A.4.A + A.3.2.A.3.A.10))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.52%	11.73%	11.88%	14.17%	(B.1)/(D-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1,591	1,598	1,151	606	C 05.01 (p440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (p440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	1	4	1	-87	C 05.01 (p440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-292	650	-91	56	C 05.01 (p440,010)	

(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 regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.o. in their Pillar 3 disclosure

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	275,759	280,127	288,854	247,760	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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) <sup>2</sup>	8,168	7,799	7,959	9,419	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
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 (R470, 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_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	

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

<sup>2</sup> 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.

## 2021 EU-wide Transparency Exercise

### P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	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
<b>TOTAL OPERATING INCOME, NET</b>	<b>17,318</b>	<b>19,881</b>	<b>4,958</b>	<b>10,115</b>
(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 <sup>1</sup>	0	-58	0	0
Of which restructuring <sup>2</sup>	0	8	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	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 subsidiaries, 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 subsidiaries, 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
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>582</b>	<b>2,001</b>	<b>1,429</b>	<b>2,354</b>
Of which attributable to owners of the parent	-57	1,253	1,195	1,888

<sup>1</sup> Information available only as of end of the year

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

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

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				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
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)(i); 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)(i); 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 1.2.2; Annex V.Part 1.2.6	
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 <sup>1</sup>	42,524				120,894				122,697				35,099					
TOTAL ASSETS	707,268				715,850				699,013				627,129				IAS 1.9(a), IIG 6	

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

(mín. EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
Breakdown of financial assets by instrument and by counterparty sectors <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	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)
	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 amortised cost	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)
	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)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> 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.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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 <sup>1</sup>	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 <sup>1</sup>	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(l)
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 <sup>1</sup>	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



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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
	Debt securities	10,050	12,083	10,506	10,243	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	9,287	7,189	10,222	8,208	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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.

(min EUR)	SA		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	LAST MEASURE		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	LAST MEASURE	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded Debt Instruments	2,815	3,157	224	68	504	133							236	81	395	153						
Of which: General risk	1,789	1,789	175	54	378	103							177	58	275	104						
Of which: Specific risk	1,027	1,485	49	14	127	30							59	23	120	49						
Equities	15	15	166	44	130	41							162	42	133	33						
Of which: General risk	8	8	166	44	130	41							162	42	133	33						
Of which: Specific risk	8	8	0	0	0	0							0	0	0	0						
Foreign exchange risk	3,151	2,966	98	30	116	31							103	35	97	43						
Commodities risk	1	10	0	0	0	0							0	0	0	0						
Total	5,983	6,148	188	59	351	100	248	272	0	0	0	10,145	182	63	291	127	197	166	0	0	0	8,376
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021									
Traded Debt Instruments	3,158	2,254	248	92	438	135							259	102	406	175						
Of which: General risk	1,825	1,301	180	61	295	86							176	69	231	100						
Of which: Specific risk	1,333	953	67	31	143	49							83	33	175	75						
Equities	15	16	177	54	92	41							118	37	114	39						
Of which: General risk	8	9	177	54	92	41							118	37	114	39						
Of which: Specific risk	7	7	0	0	0	0							0	0	0	0						
Foreign exchange risk	2,464	2,720	87	30	85	27							88	37	88	34						
Commodities risk	20	21	0	0	0	0							0	0	0	0						
Total	5,657	5,012	201	73	347	118	154	156	0	0	0	8,796	206	83	308	131	131	119	0	0	0	8,065

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	170,798	205,763	28,150		177,273	207,063	25,392	
	Regional governments or local authorities	19,871	21,277	2,128		19,740	22,807	2,323	
	Public sector entities	1,969	2,074	1,299		1,926	1,875	768	
	Multilateral Development Banks	299	299	0		271	303	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35,643	35,127	6,883		35,589	17,047	7,827	
	Corporates	106,718	80,070	77,712		106,523	79,965	77,822	
	of which: SME	15,117	11,397	10,344		14,557	10,998	10,003	
	Retail	91,601	68,673	67,368		92,013	68,967	67,819	
	Secured by mortgages on immovable property	27,419	24,652	8,625		27,986	14,986	8,527	
	Exposures in default	35,828	35,421	13,080		35,013	34,614	12,759	
	Items associated with particularly high risk	11,408	11,269	3,960		11,543	12,421	4,358	
	Exposures in default	8,522	3,955	4,697	4,293	8,392	3,959	4,480	4,309
	Items associated with particularly high risk	4,267	3,248	4,673		4,122	3,172	4,758	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2	2	0		1	1	1	
	Collective investments undertakings (CIU)	34	31	31		8	3	3	
	Equity	0	0	0		0	0	0	
	Other exposures	19,214	11,247	11,247		20,553	20,389	12,071	
	Standardised Total <sup>4</sup>	484,461	416,813	183,519	9,090	491,521	426,616	186,576	8,691

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	85,740	107,241	13,110		86,226	109,874	13,312	
	Regional governments or local authorities	400	117	21		352	1	0	
	Public sector entities	9	9	0		14	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,914	862	215		11,919	1,417	329	
	Corporates	3,699	2,639	2,079		4,133	3,406	3,209	
	of which: SME	1,465	999	925		1,396	1,141	1,034	
	Retail	14,944	7,386	4,112		14,885	4,794	4,356	
	Secured by mortgages on immovable property	9,079	5,360	3,166		9,050	5,219	3,062	
	Exposures in default	3,173	1,129	889		2,947	2,896	1,660	
	Items associated with particularly high risk	614	601	160		593	582	204	
	Exposures in default	1,510	698	881	810	1,512	746	829	810
	Items associated with particularly high risk	219	125	187		119	136	119	
	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	
	Equity	0	0	0		0	0	0	
	Other exposures	7,389	6,801	4,950		7,418	6,915	5,926	
	Standardised Total <sup>4</sup>	134,000	103,519	49,519	1,340	134,000	103,519	49,519	1,340

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MEXICO	Central governments or central banks	30,553	27,268	3,441		36,280	31,541	3,429	
	Regional governments or local authorities	479	121	21		3,583	891	964	
	Public sector entities	1,086	796	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	5,009	3,586	3,578		5,962	3,669	3,657	
	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	
	Secured by mortgages on immovable property	4,776	1,854	1,069		4,788	1,869	1,078	
	Exposures in default	10,024	8,930	3,673		10,791	10,709	3,947	
	Items associated with particularly high risk	6,564	3,117	1,117		6,821	3,426	1,426	
	Exposures in default	772	292	301	443	1,143	494	501	673
	Items associated with particularly high risk	466	462	723		521	509	744	
	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	4,201	4,291	2,246		5,001	4,090	2,526	
	Standardised Total <sup>4</sup>	61,000	50,000	22,000	1,344	61,000	50,000	22,000	1,344

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
TURKEY	Central governments or central banks	11,823	12,952	6,964		12,875	13,876	8,038	
	Regional governments or local authorities	152	152	152		155	155	155	
	Public sector entities	37	29	20		43	38	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,884	1,213	679		2,869	1,916	1,332	
	Corporates	22,164	15,222	18,709		23,907	20,178	19,121	
	of which: SME	2,407	2,045	2,221		3,002	2,473	2,473	
	Retail	19,743	11,408	7,777		20,905	17,705	16,648	
	Secured by mortgages on immovable property	2,386	1,408	2,094		2,804	1,680	2,775	
	Exposures in default	2,965	2,965	1,173		2,443	2,339	812	
	Items associated with particularly high risk	694	655	223		1,073	1,037	368	
	Exposures in default	2,391	936	1,046	1,428	2,367	1,051	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	
	Equity	0	0	0		0	0	0	
	Other exposures	2,129	2,140	553		2,115	2,128	550	
	Standardised Total <sup>4</sup>	41,000	41,000	21,000	2,710	41,000	41,000	21,000	2,710

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	955	257	11		1,194	274	21	
	Regional governments or local authorities	44	44	9		0	14	3	
	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	3,200	2,068	474		3,471	1,948	438	
	Corporates	220	168	163		255	225	246	
	of which: SME	6	6	4		12	6	6	
	Retail	69	65	49		55	50	38	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	Exposures in default	10	10	3		10	10	3	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Exposures in default	99	144	2	64	32	18	18	4
	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	
	Equity	0	0	0		0	0	0	
	Other exposures	0	23	0		0	33	0	
	Standardised Total <sup>4</sup>	4,200	4,200	2,200	73	4,200	4,200	2,200	73

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(m EUR, %)								
	Central governments or central banks	20,310	15,353	239		18,828	11,554	309	
	Regional governments or local authorities	15,005	5,857	1,171		14,761	5,529	1,306	
	Public sector entities	18	525	105		582	983	183	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,538	4,467	988		3,857	3,845	852	
	Corporates	48,465	35,804	35,263		47,750	34,730	33,877	
	of which: SME	4,210	3,233	3,207		3,589	2,738	2,723	
	Retail	15,595	8,397	6,225		14,732	8,005	5,928	
	of which: SME	1,330	409	221		1,209	430	247	
	Secured by mortgages on immovable property	10,186	10,124	3,667		9,520	9,495	3,444	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1,278	962	1,315	233	0	0	1,135	294
	Items associated with particularly high risk	222	167	251		223	166	249	
	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		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2,437	2,543	3,054		2,385	2,461	3,855	
	Standardised Total <sup>4</sup>				1,244				1,024

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
PERU	(m EUR, %)								
	Central governments or central banks	2,796	4,707	1,480		6,148	5,000	1,367	
	Regional governments or local authorities	33	33	17		29	29	13	
	Public sector entities	462	338	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	7,048	6,771		10,203	6,735	6,430	
	of which: SME	2,394	1,296	1,071		2,309	1,264	1,055	
	Retail	6,999	3,249	2,334		6,882	3,117	2,217	
	of which: SME	3,673	1,322	869		3,667	1,261	825	
	Secured by mortgages on immovable property	3,650	3,526	1,498		3,380	3,300	1,388	
	of which: SME	906	877	376	546	804	786	389	519
	Exposures in default	897	349	344		899	304	351	
	Items associated with particularly high risk	321	262	392		301	243	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 undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	898	995	356		863	1,003	332	
	Standardised Total <sup>4</sup>				623				622

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ITALY	(m EUR, %)								
	Central governments or central banks	6,819	6,883	14		6,894	6,846	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	122	85		258	122	85	
	Corporates	8	8	8		8	48	48	
	of which: SME	2	2	2		76	41	41	
	Retail	4	4	2		9	6	6	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	0	0	0	2
	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	
	Equity	0	0	0		0	0	0	
	Other exposures	0	39	0		1	39	1	
	Standardised Total <sup>4</sup>				10				6

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(m EUR, %)								
	Central governments or central banks	2	18	0		3	30	1	
	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	1,805	1,456	412		1,893	1,581	491	
	Corporates	180	196	286		180	495	386	
	of which: SME	25	23	23		33	30	29	
	Retail	143	111	86		67	67	67	
	of which: SME	3	2	2		3	2	2	
	Secured by mortgages on immovable property	72	72	27		71	71	27	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	10	2	2	8	9	0	0	9
	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	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	0		55	57	11	
	Standardised Total <sup>4</sup>				10				20

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
COLOMBIA	(m EUR, %)								
	Central governments or central banks	1,213	1,440	687		1,421	1,938	932	
	Regional governments or local authorities	486	481	481		511	494	494	
	Public sector entities	386	367	231		429	398	275	
	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	4,193	3,110	2,987		3,955	3,145	3,038	
	of which: SME	87	68	35		97	75	60	
	Retail	5,630	4,514	3,390		6,111	4,999	3,663	
	of which: SME	617	463	275		626	501	297	
	Secured by mortgages on immovable property	2,642	2,598	936		2,885	2,827	995	
	of which: SME	51	51	20		51	51	21	
	Exposures in default	614	212	213	388	694	253	254	413
	Items associated with particularly high risk	207	179	288		165	163	245	
	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	661	470	140		771	760	156	
	Standardised Total <sup>4</sup>				742				793

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>2</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(m EUR, %)								
	Central governments or central banks	256	280	0		102	117	0	
	Regional governments or local authorities	67	0	0		55	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	413	334	23		383	225	49	
	Corporates	218	198	198		205	205	205	
	of which: SME	14	14	14		3	3	3	
	Retail	11	9	7		19	17	13	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	10	10	10		10	10	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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	
	Equity	0	0	0		0	0	0	
	Other exposures	0	20	0		1	20	0	
	Standardised Total <sup>4</sup>				2				2

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (RVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	174,041	202,000	30,153		168,573	170,003	26,649	
	Regional governments or local authorities	26,129	7,594	1,997		5,391	1,961	848	
	Public sector entities	1,143	2,090	760		1,198	806	504	
	Multilateral Development Banks	250	279	7		72	72	6	
	International Organisations	0	0	0		0	0	0	
	Institutions	31,613	12,983	5,913		33,951	14,652	7,014	
	Corporates	207,129	79,770	77,385		20,125	44,109	41,116	
	of which: SME	14,836	11,214	10,153		10,138	6,860	5,989	
	Retail	83,275	49,276	34,945		67,469	46,654	26,223	
	Secured by mortgages on immovable property	28,438	15,921	8,879		25,238	13,310	7,865	
	Exposures in default	33,051	34,962	12,998		24,799	24,181	8,871	
	Items associated with particularly high risk	12,435	12,380	4,658		5,504	4,832	1,786	
	Exposures in default	10,385	5,429	6,195	4,567	9,041	4,540	5,099	4,183
	Exposures in default	4,089	3,090	4,947		3,632	2,687	4,031	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	17	13	13		1	1	1	
	Collective investments undertakings (CIU)	0	0	0		4	4	4	
	Equity	0	0	0		0	0	0	
	Other exposures	19,641	19,555	11,955		17,371	17,371	11,355	
	Standardised Total <sup>4</sup>	467,153	416,281	186,059	6,733	371,849	320,241	136,575	7,217

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	72,324	85,463	11,170		73,777	102,862	13,559	
	Regional governments or local authorities	786	0	0		866	238	0	
	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	12,128	588	188		11,787	1,241	433	
	Corporates	4,192	3,562	3,573		6,968	3,194	2,996	
	of which: SME	1,389	982	811		1,035	729	627	
	Retail	14,297	6,426	4,164		14,506	5,713	3,630	
	Secured by mortgages on immovable property	9,096	5,084	3,007		7,664	3,908	2,275	
	Exposures in default	2,896	2,869	902		2,437	2,295	836	
	of which: SME	570	556	148		1,660	1,630	561	
	Exposures in default	1,633	779	933	621	1,711	753	855	621
	Items associated with particularly high risk	180	113	170		151	86	129	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	13	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		3	3	3	
	Equity	0	0	0		0	0	0	
	Other exposures	7,143	6,619	4,882		7,251	6,934	6,006	
	Standardised Total <sup>4</sup>				1,289				1,129

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MEXICO	Central governments or central banks	38,729	34,389	3,655		26,203	21,021	3,592	
	Regional governments or local authorities	4,423	572	165		3,618	129	147	
	Public sector entities	220	60	35		317	42	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,725	3,193	2,624		9,004	3,947	2,570	
	Corporates	5,259	3,844	3,789		5,280	3,323	3,226	
	of which: SME	1,906	1,835	1,328		3,631	2,003	1,506	
	Retail	12,941	9,228	6,564		12,963	9,719	6,986	
	Secured by mortgages on immovable property	4,888	2,130	1,261		5,079	2,307	1,341	
	Exposures in default	11,124	11,048	4,037		11,229	11,150	3,959	
	of which: SME	9,844	9,786	3,429		1,003	975	353	
	Exposures in default	1,547	863	644		1,413	853	814	552
	Items associated with particularly high risk	476	462	481		477	391	397	
	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	4,671	4,661	2,451		4,721	4,701	2,466	
	Standardised Total <sup>4</sup>				6,398				1,281

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
TURKEY	Central governments or central banks	14,169	13,096	8,100		13,545	13,837	7,888	
	Regional governments or local authorities	158	537	137		150	149	149	
	Public sector entities	0	20	26		46	41	41	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,945	1,891	1,292		3,193	2,176	1,469	
	Corporates	22,676	18,991	17,028		23,594	19,621	18,473	
	of which: SME	3,661	3,083	2,957		3,172	2,707	2,707	
	Retail	20,622	12,679	8,618		19,427	11,528	8,138	
	Secured by mortgages on immovable property	7,852	5,952	2,871		6,937	4,552	2,855	
	Exposures in default	2,832	2,748	1,171		2,696	2,624	1,127	
	of which: SME	1,180	1,127	454		1,240	1,190	545	
	Exposures in default	3,077	1,649	1,780	1,378	3,438	1,954	2,318	1,425
	Items associated with particularly high risk	2,411	1,905	2,888		2,249	1,781	2,071	
	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	1,622	1,613	908		1,628	1,608	835	
	Standardised Total <sup>4</sup>				3,942				2,967

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	2,505	463	44		832	507	25	
	Regional governments or local authorities	26	26	5		186	186	17	
	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	3,788	1,814	436		2,560	1,871	589	
	Corporates	113	84	112		412	389	320	
	of which: SME	8	8	1		1	1	1	
	Retail	381	186	140		180	179	134	
	Secured by mortgages on immovable property	10	10	4		28	15	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	23	26	1	0	0	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)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	152	151	30		441	444	0	
	Standardised Total <sup>4</sup>				15				9

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the credit risk, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED STATES	(in EUR, %)								
	Central governments or central banks	21,431	35,130	281		8,117	8,150	5	
	Regional governments or local authorities	15,999	6,062	1,212		0	1	0	
	Public sector entities	48	1,217	261		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,483	2,872	338		3,724	2,651	382	
	Corporates	49,254	34,487	34,053		285	280	299	
	of which: SPE	2,955	2,389	2,375		1	0	0	
	Retail	15,189	8,363	6,053		108	107	80	
	Secured by mortgages on immovable property	1,383	274	213		1	0	0	
	of which: SPE	8,463	9,434	3,812		27	27	24	
	Exposures in default	0	0	0	351	0	0	0	0
	Items associated with particularly high risk	244	187	281		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)	2	2	2		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2,483	2,035	1,365		319	175	45	
	Standardised Total <sup>4</sup>				1,093				4

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
PERU	(in EUR, %)								
	Central governments or central banks	9,374	6,470	2,231		8,429	4,807	1,097	
	Regional governments or local authorities	30	30	17		27	27	13	
	Public sector entities	402	322	188		337	276	145	
	Multilateral Development Banks	39	20	2		1	1	1	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	10,467	6,966	6,497		10,016	7,113	6,805	
	of which: SPE	2,087	1,388	889		1,864	1,033	822	
	Retail	6,846	3,177	2,272		7,388	3,588	2,555	
	of which: SPE	3,599	1,252	928		3,807	1,398	1,027	
	Secured by mortgages on immovable property	3,138	3,120	1,313		3,105	2,779	1,037	
	of which: SPE	728	704	352		507	398	147	
	Exposures in default	1,143	437	518	617	1,143	450	463	606
	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	1,050	330		987	987	305	
	Standardised Total <sup>4</sup>				989				987

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
ITALY	(in EUR, %)								
	Central governments or central banks	8,506	8,502	14		10,504	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	229	222	87		284	139	79	
	Corporates	81	51	50		94	3	2	
	of which: SPE	75	46	46		0	0	0	
	Retail	5	5	2		2	2	2	
	of which: SPE	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SPE	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	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	
	Equity	0	0	0		0	0	0	
	Other exposures	1	30	1		1	1	1	
	Standardised Total <sup>4</sup>				0				4

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	2	18	0		0	22	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	6	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	659	271	0		993	566	370	
	Corporates	1,095	1,407	1,087		1,823	1,362	912	
	of which: SPE	34	31	30		6	7	6	
	Retail	62	45	13		62	10	0	
	of which: SPE	3	2	2		1	1	0	
	Secured by mortgages on immovable property	101	101	60		35	35	15	
	of which: SPE	1	1	0		0	0	0	
	Exposures in default	22	12	22	10	26	24	31	2
	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	
	Equity	0	0	0		0	0	0	
	Other exposures	62	63	12		0	0	0	
	Standardised Total <sup>4</sup>				12				4

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
COLOMBIA	(in EUR, %)								
	Central governments or central banks	1,118	1,525	791		1,069	1,422	703	
	Regional governments or local authorities	428	383	469		468	429	421	
	Public sector entities	420	380	269		468	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		4,118	3,307	3,155	
	of which: SPE	95	73	60		80	72	58	
	Retail	6,038	4,779	3,351		6,038	4,794	3,326	
	of which: SPE	707	403	231		684	375	214	
	Secured by mortgages on immovable property	2,762	2,712	993		2,860	2,767	999	
	of which: SPE	46	44	17		572	546	158	
	Exposures in default	708	291	291	397	706	284	284	409
	Items associated with particularly high risk	240	176	264		225	161	241	
	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	741	751	195		876	878	277	
	Standardised Total <sup>4</sup>				778				778

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
GERMANY	(in EUR, %)								
	Central governments or central banks	188	942	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	0	0	0		0	0	0	
	Institutions	515	461	97		380	288	44	
	Corporates	221	199	199		185	180	177	
	of which: SPE	2	1	1		2	2	2	
	Retail	198	104	76		8	7	5	
	of which: SPE	1	1	0		0	0	0	
	Secured by mortgages on immovable property	8	3	3		7	7	3	
	of which: SPE	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	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	11	1		1	1	1	
	Standardised Total <sup>4</sup>				6				2

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach															
		As of 30/09/2020						As of 31/12/2020									
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions	
		(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Consolidated data	Central banks and central governments	10,812	47	11,099	47	0	10	11,310	250	14,328	899	4	1	14,328	899	4	1
	Institutions	122,279	108	101,886	6,730	5	54	112,423	67	94,463	7,084	3	3	94,463	7,084	3	13
	Corporates	162,995	3,402	117,181	60,907	766	2,450	160,314	3,424	115,181	60,324	792	2,335	115,181	60,324	792	2,335
	Corporates - Of Which: Specialized Lending	6,808	39	6,465	5,181	0	28	6,407	36	6,136	4,912	0	23	6,136	4,912	0	23
	Corporates - Of Which: SME	22,639	1,857	15,440	11,711	457	1,030	23,254	1,763	15,734	11,452	506	1,028	15,734	11,452	506	1,028
	Retail	114,000	4,071	99,412	18,230	468	2,781	115,548	4,280	95,238	18,471	474	1,020	95,238	18,471	474	1,020
	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	71,824	7,319	350	1,129
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	3	0	3	0	0	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	76,304	2,750	72,037	7,486	353	1,189	76,066	2,717	71,820	7,318	350	1,129	71,820	7,318	350	1,129
	Retail - Qualifying Revolving	21,315	137	8,302	5,220	8	995	22,516	319	9,035	5,987	14	734	9,035	5,987	14	734
	Retail - Other Retail	16,378	1,384	14,028	5,024	107	997	16,959	1,244	14,577	5,165	110	1,157	16,959	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	80	295	5,768	437	80	295
	Retail - Other Retail - Of Which: non-SME	10,944	758	10,879	3,750	28	708	11,191	807	11,366	3,876	30	862	11,191	807	30	862
	Equity	5,760	0	5,760	13,645	0	0	6,123	0	6,123	14,532	0	0	6,123	14,532	0	0
	Other non credit-obligation assets																
	IRB Total <sup>1)</sup>				100,348								101,261				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach																
		As of 30/09/2020								As of 31/12/2020								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)																		
SPAIN	Central banks and central governments																	
		17	0	208	152	0	0	18	33,525	67	16,877	2,124	3	3	16,877	2,124	3	3
	Institutions																	
	Corporates	71,739	2,979	55,413	28,037	627	2,450	71,529	2,860	55,399	27,863	998	1,039	55,399	27,863	998	1,039	
	Corporates - Of Which: Specialised Lending	2,711	39	2,629	2,125	0	24	2,594	39	2,491	1,986	0	21	2,491	1,986	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	12,783	7,943	434	939	
	Retail	98,649	3,902	88,239	13,632	445	2,241	99,178	4,019	88,428	13,590	444	2,370	88,428	13,590	444	2,370	
	Retail - Secured on real estate property	75,772	2,737	71,526	7,377	337	1,183	75,549	2,704	71,323	7,212	333	1,124	71,323	7,212	333	1,124	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	0	0	0	3	0	3	0	0	0	3	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	75,768	2,737	71,522	7,376	337	1,183	75,546	2,704	71,320	7,211	333	1,124	71,320	7,211	333	1,124	
	Retail - Qualifying Revolving	6,627	73	2,663	219	2	62	6,687	73	2,798	221	2	90	2,798	221	2	90	
	Retail - Other Retail	16,390	1,183	14,041	5,016	107	996	16,932	1,241	14,931	5,156	109	1,155	16,931	5,156	109	1,155	
	Retail - Other Retail - Of Which: SME	5,431	425	3,146	1,273	79	289	5,766	436	3,208	1,288	79	295	5,765	436	79	295	
	Retail - Other Retail - Of Which: non-SME	10,959	757	10,895	3,743	28	707	11,167	805	11,723	3,869	30	860	11,723	3,869	30	860	
	Equity	3,674	0	3,674	8,517	0	0	4,074	0	4,074	9,514	0	0	4,074	9,514	0	0	
	Other non credit-obligation assets																	
IRB Total																		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach																
		As of 30/09/2020								As of 31/12/2020								
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted				
MEXICO	(in EUR, %)																	
	Central banks and central governments		22	0	26	13	0	0	22	0	25	12	0	0	25	12	0	0
	Institutions		372	0	22	61	0	0	372	0	22	61	0	0	372	0	0	0
	Corporates		20,465	278	18,113	12,826	129	278	21,293	438	18,261	13,151	159	326	18,261	13,151	159	326
	Corporates - Of Which: Specialised Lending		2	0	2	0	0	0	2	0	2	0	0	0	2	0	0	0
	Corporates - Of Which: SME		4,099	17	2,782	2,114	8	51	4,130	91	2,846	1,407	55	95	2,846	1,407	55	95
	Retail		14,745	64	5,636	5,502	6	532	15,775	246	6,246	5,767	13	643	6,246	5,767	13	643
	Retail - Secured on real estate property		12	0	12	2	0	0	13	0	12	2	0	0	13	0	0	0
	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME		12	0	12	2	0	0	13	0	12	2	0	0	13	0	0	0
	Retail - Qualifying Revolving		14,729	63	5,620	5,500	6	532	15,760	245	6,232	5,765	13	642	6,232	5,765	13	642
	Retail - Other Retail		3	0	3	1	0	0	2	0	2	1	0	0	2	0	0	0
	Retail - Other Retail - Of Which: SME		1	0	1	0	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	1	0	1	1	0	0	1	0	0	0
	Equity		905	0	905	2,206	0	0	886	0	886	2,169	0	0	886	2,169	0	0
	Other non credit-obligation assets																	
IRB Total																		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach													
		As of 30/09/2020							As of 31/12/2020						
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
TURKEY	Central banks and central governments	0	0	2	2	0	0	0	0	1	1	0	0		
	Institutions	31	0	13	17	0	0	48	0	22	29	0	0		
	Corporates	381	0	279	246	0	0	391	0	308	276	0	0		
	Corporates - Of Which: Specialised Lending	218	0	218	220	0	0	206	0	206	209	0	0		
	Corporates - Of Which: SME	3	0	0	0	0	0	3	0	0	0	0	0		
	Retail	1	0	1	0	0	0	1	0	1	0	0	0		
	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-SME	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	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	144	0	144	340	0	0	164	0	164	391	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 Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: adjusted				Of which: defaulted	Of which: adjusted			
(in EUR, %)													
UNITED STATES	Central banks and central governments	4,130	0	6,200	43	0	0	7,078	0	7,139	42	0	0
	Institutions	4,037	0	3,610	533	0	1	4,325	0	3,929	940	0	0
	Corporates	19,358	30	13,688	5,104	4	14	16,417	28	12,656	4,689	4	14
	Corporates - Of Which: Specialised Lending	307	0	288	202	0	0	261	0	280	183	0	0
	Corporates - Of Which: SME	3	0	2	2	0	0	3	0	2	1	0	0
	Retail	38	0	34	6	0	0	39	0	35	6	0	0
	Retail - Secured on real estate property	34	0	32	6	0	0	34	0	32	6	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-SME	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	
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
PERU	Central banks and central governments	0	0	236	30	0	0	0	0	183	19	0	0
	Institutions	13	0	8	2	0	0	12	0	7	1	0	0
	Corporates	740	3	230	173	1	1	686	1	287	369	0	0
	Corporates - Of Which: Specialised Lending	32	0	29	26	0	0	31	0	29	26	0	0
	Corporates - Of Which: SME	7	0	5	6	0	0	5	1	4	6	0	0
	Retail	5	0	4	1	0	0	5	1	5	1	1	1
	Retail - Secured on real estate property	4	0	0	0	0	0	4	0	0	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-SME	4	0	4	0	0	0	4	0	0	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	0	0	0	0	0	0
	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													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0	0	
ITALY	Central banks and central governments	5,860	0	5,613	389	0	1	4,010	0	3,800	391	0	1
	Institutions	6,611	26	4,256	2,442	2	26	6,094	3	4,083	2,711	0	0
	Corporates - Of Which: Specialised Lending	225	0	230	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
	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-SME	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													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(in EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	1	0	0	0	0	0	1	0	0	0
	Institutions	18,076	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	1,985	0	2
	Corporates - Of Which: Specialised Lending	741	0	725	551	0	0	732	0	737	555	0	0
	Corporates - Of Which: SME	19	1	14	10	0	1	20	1	15	11	0	1
	Retail	128	3	120	17	4	1	126	3	126	17	4	1
	Retail - Secured on real estate property	129	3	125	26	4	1	125	3	121	26	4	1
	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-SME	129	3	125	26	4	1	125	3	121	26	4	1
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail	3	0	0	0	0	0	3	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	3	0	0	0	0	0	3	0	1	0	0	0
Equity	125	0	125	284	0	0	116	0	116	264	0	0	
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
					Of which: defaulted					Of which: defaulted			Of which: defaulted
(in EUR, %)													
COLOMBIA	Central banks and central governments	0	0	53	12	0	0	0	0	32	5	0	0
	Institutions	201	0	188	51	0	0	173	0	141	26	0	0
	Corporates	375	0	280	113	0	0	414	0	342	125	0	0
	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	4	0	3	3	0	0
	Retail	6	0	5	2	0	0	6	0	5	2	0	0
	Retail - Secured on real estate property	5	0	5	2	0	0	5	0	5	2	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-SME	5	0	5	2	0	0	5	0	5	2	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	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	0	0	0	0	0	0	0	0	0	0	0	0
Equity	222	0	222	543	0	0	239	0	239	638	0	0	
Other non credit-obligation assets													
IRB Total													

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: guaranteed	Of which: co-fund				Of which: co-fund	Of which: reduced			
GERMANY	(see IRB - %)												
	Central banks and central governments	0	0	17	3	0	0	16	3	0	0		
	Institutions	6,210	5,896	286	0	0	6,210	5,778	328	0	0		
	Corporates	5,452	0	3,535	1,157	3	0	3,699	1,353	0	2		
	Corporates - Of Which: Specialized Lending	78	0	77	171	0	0	77	0	76	170	0	
	Corporates - Of Which: SME	11	0	10	10	0	0	10	0	10	10	0	
	Retail	28	1	25	5	1	0	27	1	24	5	0	
	Retail - Secured on real estate property	24	1	24	5	1	0	24	1	23	5	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	24	1	24	5	1	0	24	1	23	5	0	
	Retail - Qualifying Revolving	3	0	3	0	0	0	3	1	2	0	0	
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	
	Equity	0	0	0	0	0	0	10	0	10	22	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total													



## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposura <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposura <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
					Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(mb EUR, %)													
Consolidated data	Central banks and central governments												
	Institutions	17,722	229	18,739	1,261	0	0	181,223	174	88,590	7,156	8	
	Corporates	181,463	3,404	127,026	70,982	791	2,456	206,227	3,110	131,361	74,502	856	
	Corporates - Of Which: Specialized Lending	6,228	42	5,995	4,819	0	25	6,394	4	6,374	4,831	0	
	Corporates - Of Which: SME	23,772	1,622	16,402	11,630	472	1,008	25,522	1,611	17,418	13,299	576	
	Retail	116,338	4,389	94,978	18,115	474	1,008	126,341	4,259	97,561	22,993	549	
	Retail - Secured on real estate property	75,781	2,813	71,590	7,132	360	1,107	75,912	2,744	72,635	10,035	414	
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	75,778	2,813	71,586	7,130	360	1,107	75,909	2,744	72,632	10,034	414	
	Retail - Qualifying Revolving	23,277	195	8,808	5,814	7	1,008	24,346	188	9,665	6,403	6	
	Retail - Other Retail	17,280	1,279	14,536	5,170	107	1,107	18,297	1,346	15,461	6,471	138	
	Retail - Other Retail - Of Which: SME	5,827	437	3,182	1,255	75	251	6,215	467	3,453	1,583	91	
	Retail - Other Retail - Of Which: non-SME	11,453	842	11,420	3,915	32	851	12,072	880	12,008	4,888	37	
	Equity	6,161	0	6,161	14,512	0	0	6,454	0	6,454	14,848	0	
	Other non credit-obligation assets												
	IRB Total <sup>3</sup>				110,655						126,542		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

IRB Approach											
As of 31/03/2021						As of 30/06/2021					
	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions		
				Of which: defaulted	Of which: defined				Of which: defaulted	Of which: defined	
(mb EUR, %)											
SPAIN	Central banks and central governments	17	0	223	189	0	4	17	0	4	3
	Institutions	34,384	82	18,611	2,096	5	32,727	51	16,122	2,361	8
	Corporates	71,624	2,840	53,412	32,273	590	72,219	2,551	53,142	33,392	639
	Corporates - Of Which: Specialised Lending	2,492	39	2,440	1,963	0	2,369	2	2,312	1,712	0
	Corporates - Of Which: SME	18,449	1,525	13,149	8,292	418	19,446	1,402	12,993	8,425	496
	Retail	99,321	4,153	88,342	12,408	451	102,274	4,148	90,489	16,680	522
	Retail - Secured on real estate property	75,271	2,800	71,072	7,028	343	76,984	2,731	72,140	9,882	391
	Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	3	0	3	1	0
	Retail - Secured on real estate property - Of Which: non-SME	75,270	2,800	71,068	7,027	343	76,981	2,699	71,037	8,545	380
	Retail - Qualifying Revolving	6,794	74	2,725	218	2	6,736	74	2,689	420	3
	Retail - Other Retail	17,294	1,278	14,540	5,182	107	18,195	1,343	15,339	6,378	138
	Retail - Other Retail - Of Which: SME	5,821	437	3,180	1,254	75	6,211	465	3,450	1,582	91
	Retail - Other Retail - Of Which: non-SME	11,473	841	11,450	3,928	32	11,974	878	11,929	4,796	37
	Equity	3,961	0	3,961	9,230	0	4,035	0	4,035	8,992	0
	Other non credit-obligation assets										
	IRB Total			110,655					126,542		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		
				Of which: defaulted	Of which: defaultable				Of which: defaulted	Of which: defaultable			
(mb EUR, %)													
MEXICO	Central banks and central governments	22	0	24	11	0	0	22	0	22	9	0	0
	Institutions	230	0	63	53	0	0	230	0	230	132	0	0
	Corporates	21,275	418	18,216	13,639	154	330	22,625	520	19,029	14,235	213	362
	Corporates - Of Which: Specialised Lending	2	0	1	1	0	0	2	0	2	2	0	0
	Corporates - Of Which: SME	4,174	84	3,181	2,222	37	89	5,181	103	3,815	3,042	3	183
	Retail	16,440	121	6,098	5,597	5	150	17,091	93	6,466	5,976	3	541
	Retail - Secured on real estate property	12	0	12	1	0	0	13	0	12	2	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-SME	12	0	12	1	0	0	13	0	12	2	0	0
	Retail - Qualifying Revolving	16,425	120	6,084	5,595	5	150	17,076	93	6,461	5,973	1	540
	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	941	0	941	2,303	0	0	1,005	0	1,005	2,466	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

			IRB Approach											
			As of 31/03/2021					As of 30/06/2021						
			Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
						Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(mb EUR, %)														
TURKEY	Central banks and central governments		0	0	1	1	0	0	65	0	65	99	0	0
	Institutions		41	0	19	26	0	0	53	0	31	46	0	0
	Corporates		398	0	272	294	0	0	383	0	292	285	0	6
	Corporates - Of Which: Specialised Lending		211	0	211	215	0	0	206	0	206	210	0	5
	Corporates - Of Which: SME		3	0	0	0	0	0	10	0	3	3	0	0
	Retail		1	0	1	0	0	0	1	0	1	0	0	0
	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-SME		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		0	0	0	0	0	0	0	0	0	0	0	0
	Equity		168	0	168	402	0	0	190	0	190	448	0	0
	Other non credit-obligation assets													
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach												
		As of 31/03/2021						As of 30/06/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
					Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted			
(mb EUR, %)														
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	34,418	0	34,103	863	0	0	33,668	0	33,340	862	0	1	
	Corporates	8,687	2	6,994	2,994	0	4	8,797	2	7,007	3,296	0	18	
	Corporates - Of Which: Specialised Lending	698	0	658	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	17	2	32	9	2	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	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	1	28	8	2	2	30	1	29	10	2	0	0
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	8	0	8	8	0	0	0
	Retail - Other Retail - Of Which: SME	0	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	8	0	8	8	0	0	0
	Equity	26	0	26	77	0	0	21	0	21	99	0	0	0
	Other non credit-obligation assets													
	IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect).

[illegible]

[illegible]

(min EUR)

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

		As of 31/12/2020														
		Direct exposures														
(mln EUR)		On balance sheet						Derivatives				Off balance sheet				
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount		
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
I 0 - 3M f	Spain	4,145	0	868	0	2,317	957	4	112	8	128	206	0			
I 3M - 1Y f		11,821	11,818	780	0	10,034	1,004	4	163	0	129	919	0			
I 1Y - 2Y f		1,055	1,054	174	0	239	642	8	93	0	0	85	0			
I 2Y - 3Y f		6,385	6,372	460	0	4,444	1,383	2	34	4	30	793	1			
I 3Y - 5Y f		7,309	7,305	545	0	3,884	2,876	1	6	2	75	83	0			
I 5Y - 10Y f		16,128	16,121	1,005	0	85	15,031	36	250	1	77	55	0			
I 10Y - more		5,283	5,276	1,416	0	0	3,860	266	662	0	0	20	0			
Total		52,125	47,945	5,249	0	21,002	25,752	321	1,319	16	440	2,161	1	15,135		
I 0 - 3M f	Sweden	6	6	0	0	0	6	0	0	0	0	0	0			
I 3M - 1Y f		31	31	0	0	0	31	0	0	0	0	0	0			
I 1Y - 2Y f		7	7	0	0	0	7	0	0	0	0	0	0			
I 2Y - 3Y f		26	26	0	0	0	26	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		71	71	0	0	0	71	0	0	0	0	0	0	4		
I 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	1	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		26	26	0	0	0	26	1	26	0	2	1	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		26	26	0	0	0	26	1	26	0	5	1	0	1		
I 0 - 3M f	Iceland															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Liechtenstein															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Norway															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Australia															
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
I 0 - 3M f	Canada	0	0	0	0	0	0	0	0	0	0	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 0 - 3M f	Hong Kong	59	59	0	0	59	0	0	0	0	0	0	0			
I 3M - 1Y f		36	36	0	0	36	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0			
Total		95	95	0	0	95	0	0	0	0	0	0	0	4		

(min EUR)		As of 31/12/2020														Risk weighted exposure amount
		Direct exposures														
		On balance sheet						Derivatives				Off balance sheet				
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								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	Japan	0 2,585 1,920 0 0 0 0	0 2,585 1,920 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	2,585 1,903 0 0 0 0 0	0 16 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0			
4,505		4,505	0	0	4,488	17	0	0	0	0	0	0	279			
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		U.S.	477 1,844 12 0 0 0 0	471 1,843 12 0 0 0 0	0 8 12 0 0 0 0	0 0 0 0 0 0 0	476 1,835 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	0 0 0 0 0 0 0	0 0 13 241 353 78 5	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
2,333			2,327	21	0	2,311	1	0	0	0	0	689	0	3,300		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total			China	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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				Switzerland	0 0 0 0 19 0 0	0 0 0 0 19 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 19 0 0	0 0 0 0 19 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
19	19				0	0	19	0	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other advanced economies non EEA				305 86 0 0 0 0 0	305 86 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	19 0 0 0 0 0 0	286 86 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	10
19		19			0	0	0	19	0	0	0	0	0	0	0	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		Other Central and eastern Europe countries non EEA			225 931 1,249 1,263 2,021 1,824 87	224 927 1,243 1,257 2,012 1,815 86	8 22 35 9 44 3 1	0 0 0 0 0 0 0	178 305 592 973 467 850 85	33 416 615 274 1,501 962 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	17
391			391		0	0	3,451	3,801	0	0	0	0	0	0	3,354	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total			Middle East		48 0 0 0 0 0 0	48 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	48 0 0 0 0 0 0	0 0 0 0 0 0 0	52 24 0 0 0 0 0	117 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	3
48				48	0	0	0	48	1	76	3	117	0	0	3	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total				Latin America and the Caribbean	2,335 3,671 3,376 5,331 7,502 5,369 2,687	945 2,405 2,315 2,955 7,487 5,364 2,686	1,643 2,405 2,315 2,955 1,302 132 548	0 0 0 0 0 0 0	70 1,055 224 1,747 3,866 3,140 102	621 1,160 812 0 0 2,092 2,036	0 0 0 0 11 40 0	1,998 0 0 0 496 2,058 0	30 0 0 0 0 113 0	303 307 435 0 26 0 0	992 0 0 0 0 21 1	0 0 0 0 0 0 0
30,270	28,424				11,301	0	9,255	9,657	51	4,584	170	1,249	1,083	3	6,078	

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa	1	1	0	0	0	1	0	0	0	0	0	0	0	
[ 3M - 1Y ]		14	13	0	0	0	13	0	0	0	0	35	1		
[ 1Y - 2Y ]		18	17	0	0	0	17	0	0	0	0	10	0		
[ 2Y - 3Y ]		8	8	0	0	0	8	0	0	0	0	0	0		
[ 3Y - 5Y ]		24	24	0	0	0	24	0	0	0	0	9	0		
[ 5Y - 10Y ]		97	96	17	0	0	79	0	0	0	0	38	1		
[ 10Y - more		6	6	0	0	0	6	0	0	0	0	31	1		
Total		168	165	17	0	0	147	0	0	0	0	123	3	2	
[ 0 - 3M ]	Others	81	-1,814	0	0	0	81	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		56	56	0	0	0	56	0	0	0	0	0	0		
[ 2Y - 3Y ]		0	-698	0	0	0	0	0	0	0	0	2	0		
[ 3Y - 5Y ]		12	12	0	0	0	12	0	0	0	0	9	0		
[ 5Y - 10Y ]		12	11	0	0	0	11	0	0	0	0	0	0		
[ 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0		
Total		162	-2,432	0	0	0	161	0	0	0	0	11	0	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). Irrespective 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 item 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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.



		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
[ 0 - 3M ]	Austria	10	0	0	0	10	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		52	0	0	0	52	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		62	0	0	0	62	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Belgium	10	0	0	0	10	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		7	0	0	0	7	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		30	0	0	0	30	29	0	0	0	0	0	0	0	
Total		47	18	0	0	10	37	0	0	0	0	0	0	12	
[ 0 - 3M ]	Bulgaria														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Cyprus														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Czech Republic														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Denmark	0	0	0	0	0	0	0	0	0	0	21	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	21	0	0	0	
[ 0 - 3M ]	Estonia														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															

[illegible]

[illegible]

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

		As of 30/06/2021													
		Direct exposures													Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
I 0 - 3M f	Spain	3,705	3,434	865	0	410	2,422	0	0	0	0	767	0	13,044	
I 3M - 1Y f		12,799	11,714	1,463	0	7,878	3,456	0	0	0	0	1,929	0		
I 1Y - 2Y f		8,895	7,993	328	0	4,593	3,973	2	47	4	30	18	0		
I 2Y - 3Y f		2,666	2,150	541	0	369	1,755	0	1	0	0	654	0		
I 3Y - 5Y f		7,179	6,324	389	0	3,557	3,227	0	3,227	4	100	157	0		
I 5Y - 10Y f		12,067	12,006	1,404	0	63	10,598	28	152	3	130	210	0		
I 10Y - more		6,263	5,574	1,317	0	0	4,839	249	303	0	307	0			
Total		53,574	49,194	6,307	0	16,870	30,270	279	504	10	261	4,042	1		
I 0 - 3M f	Sweden	32	32	0	0	0	32	0	0	0	0	0	0	5	
I 3M - 1Y f		11	11	0	0	0	11	0	0	0	0	0	0		
I 1Y - 2Y f		30	30	0	0	0	30	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0			
Total		73	73	0	0	0	73	0	0	0	0	0	0		
I 0 - 3M f	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	13	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	1	0	0		
I 1Y - 2Y f		24	23	0	0	0	23	0	23	0	1	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	1	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0			
Total		24	23	0	0	0	23	0	23	0	4	0	0		
I 0 - 3M f	Iceland														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Liechtenstein														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Norway														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Australia														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		22	22	0	0	22	22	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0			
Total		22	22	0	0	22	22	0	0	0	0	0	0		
I 0 - 3M f	Hong Kong	100	100	0	0	100	0	0	0	0	0	0	0	4	
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0		
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0			
Total		100	100	0	0	100	0	0	0	0	0	0	0		

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2021

		As of 30/06/2021															
		Direct exposures															
(mln EUR)		On balance sheet							Derivatives				Off balance sheet				
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		Risk weighted exposure amount			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
I 0 - 3M f	Japan	1,414	1,413	0	0	1,413	0	0	0	0	0	0	0	0	474		
I 3M - 1Y f		17	17	0	0	0	17	0	0	0	0	0	0	0			
I 1Y - 2Y f		1,832	1,832	0	0	1,832	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		3,054	3,054	0	0	3,054	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		6,317	6,316	0	0	6,299	17	0	0	0	0	0	0	0			
I 0 - 3M f	U.S.	1,582	1,582	9	0	1,572	1	0	0	0	0	0	0	0	123		
I 3M - 1Y f		329	329	4	0	324	0	0	0	0	0	1	0	0			
I 1Y - 2Y f		187	187	17	0	170	0	0	0	0	0	130	0	0			
I 2Y - 3Y f		5	5	5	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		1,470	1,455	0	0	1,470	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		3,574	3,558	35	0	3,537	1	0	0	0	0	132	0	0			
I 0 - 3M f	China	0	0	0	0	0	0	0	0	0	0	0	0	0	1		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 0 - 3M f	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	4		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		18	18	0	0	18	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		18	18	0	0	18	0	0	0	0	0	0	0	0			
I 0 - 3M f	Other advanced economies non EEA	261	261	0	0	19	242	0	0	0	0	0	0	0	61		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		261	261	0	0	19	242	0	0	0	0	0	0	0			
I 0 - 3M f	Other Central and eastern Europe countries non EEA	251	251	12	0	129	67	0	0	0	0	0	0	0	2,914		
I 3M - 1Y f		627	625	22	0	315	288	0	0	0	0	0	0	0			
I 1Y - 2Y f		1,011	1,010	2	0	386	617	0	0	0	0	0	0	0			
I 2Y - 3Y f		1,069	1,068	17	0	664	387	0	0	0	0	0	0	0			
I 3Y - 5Y f		2,237	2,233	45	0	845	1,342	0	0	0	0	0	0	0			
I 5Y - 10Y f		1,621	1,618	10	0	953	656	0	0	0	0	0	0	0			
I 10Y - more		21	21	3	0	18	0	0	0	0	0	0	0	0			
Total		6,837	6,826	111	0	3,311	3,356	0	0	0	0	0	0	0			
I 0 - 3M f	Middle East	2	2	0	0	0	2	4	0	286	8	324	0	0	17		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		18	18	18	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		64	64	19	0	45	0	0	0	0	0	0	0	0			
I 10Y - more		231	231	0	0	0	231	0	0	0	0	0	0	0			
Total		315	315	37	0	0	278	4	0	286	8	324	0	0			
I 0 - 3M f	Latin America and the Caribbean	1,305	109	1,194	0	0	111	22	106	22	176	40	0	0	5,756		
I 3M - 1Y f		3,897	3,867	2,702	0	408	756	7	107	1	151	0	0	0			
I 1Y - 2Y f		4,591	4,578	3,276	0	513	789	0	3	0	213	5	0	0			
I 2Y - 3Y f		2,709	2,688	952	0	1,427	317	0	428	18	627	70	0	0			
I 3Y - 5Y f		8,063	8,061	807	0	5,118	2,137	9	88	32	118	0	0	0			
I 5Y - 10Y f		4,285	4,273	648	0	2,526	1,105	11	246	56	19	17	0	0			
I 10Y - more		6,778	6,752	2,262	0	322	4,193	3	0	0	99	0	0	0			
Total		31,628	30,328	11,841	0	10,315	9,408	53	922	185	1,304	383	0	0			

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2021

		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
(mln EUR)															
[ 0 - 3M ]	Africa	8	8	0	0	0	8	0	0	0	0	0	0		
[ 3M - 1Y ]		18	17	0	0	0	17	0	0	0	0	0	0		
[ 1Y - 2Y ]		6	6	0	0	0	6	0	0	0	0	76	1		
[ 2Y - 3Y ]		20	20	0	0	0	20	0	0	0	0	0	0		
[ 3Y - 5Y ]		99	99	17	0	0	81	0	0	0	0	4	0		
[ 5Y - 10Y ]		4	3	0	0	0	3	0	0	0	0	59	1		
[ 10Y - more ]		18	18	0	0	0	18	0	0	0	0	38	0		
Total		173	170	17	0	0	153	0	0	0	0	177	2	31	
[ 0 - 3M ]	Others	76	-685	0	0	0	76	0	0	0	0	0	0		
[ 3M - 1Y ]		4	4	0	0	0	4	0	0	0	0	0	0		
[ 1Y - 2Y ]		32	32	0	0	0	32	0	0	0	0	0	0		
[ 2Y - 3Y ]		13	13	0	0	0	13	0	0	0	0	0	0		
[ 3Y - 5Y ]		21	21	0	0	0	21	0	0	0	0	0	0		
[ 5Y - 10Y ]		2	-842	1	0	0	1	0	0	0	0	0	0		
[ 10Y - more ]		0	-891	0	0	0	0	0	0	0	0	0	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 counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

## 2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures			Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>				
		Of which: defaulted	Of which Stage 3				Of which Stage 3					Of which: defaulted	Of which Stage 3				Of which Stage 3			
(mln EUR)																				
Cash balances at central banks and other demand deposits	66,310	0	0	0	0	0	0	0	0	0	59,326	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	95,296	0	353	353	143	353	50	50	0	84,786	0	20	20	119	16	16	16	16	0	0
Central banks	1,668	0	0	0	0	14	0	0	0	1,624	0	0	0	0	13	0	0	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	0	0
Credit institutions	1,904	0	0	0	0	2	0	0	0	2,065	0	0	0	0	1	0	0	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	15	0	0
Non-financial corporations	4,746	0	1	1	1	6	1	1	0	4,310	0	1	1	1	3	1	1	1	1	0
Loans and advances (including at amortised cost and fair value)	398,150	1,746	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	7,820	4,152	4,152	4,152
Central banks	5,382	0	0	0	0	25	0	0	0	6,229	0	0	0	0	20	0	0	0	0	0
General governments	25,358	7	75	75	75	52	20	20	19	19,523	3	76	76	76	23	25	25	25	19	19
Credit institutions	13,637	0	6	6	6	10	2	2	0	14,613	0	6	6	6	12	2	2	2	0	0
Other financial corporations	10,765	3	14	14	14	47	7	7	1	9,361	1	14	14	14	32	7	7	7	0	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	1,548	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	1,107	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	868	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	2,585	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	2,400	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	40	40
DEBT INSTRUMENTS other than HFT	559,756	1,746	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	7,836	4,152	4,152	4,152
OFF-BALANCE SHEET EXPOSURES	179,357		1,009	1,009	1,009	511	243	243	120	178,898		1,032	1,032	1,032	454	274	274	103	103	103

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)<sup>(4)</sup> 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 F 18.00 / F 19.00), 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.<sup>(5)</sup> 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.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	49,244	0	0	0	0	0	0	0	0	0	55,967	0	0	0	0	7	0	0	0	0
Debt securities (including at amortised cost and fair value)	87,920	0	21	21	108	17	17	0	0	0	87,233	0	19	19	93	14	14	0	0	0
Central banks	1,844	0	0	0	11	0	0	0	0	0	1,972	0	0	0	9	0	0	0	0	0
General governments	77,431	0	0	0	87	0	0	0	0	0	76,785	0	0	0	78	0	0	0	0	0
Credit institutions	1,723	0	0	0	1	0	0	0	0	0	1,749	0	0	0	1	0	0	0	0	0
Other financial corporations	2,670	0	20	20	6	16	16	0	0	0	2,403	0	18	18	3	13	13	0	0	0
Non-financial corporations	4,252	0	1	1	3	1	1	0	0	0	4,325	0	1	1	3	1	1	0	0	0
Loans and advances (including at amortised cost and fair value)	340,380	1,884	14,943	14,943	4,437	7,781	7,781	4,401	4,401	4,401	344,988	1,115	16,070	16,070	4,145	7,519	7,407	5,004	5,004	5,004
Central banks	5,472	0	0	0	14	0	0	0	0	0	5,098	0	0	0	12	0	0	0	0	0
General governments	19,083	3	69	69	20	21	21	17	17	17	19,807	5	67	67	19	19	19	16	16	16
Credit institutions	11,852	0	4	4	8	0	0	0	0	0	12,399	0	4	4	16	0	0	0	0	0
Other financial corporations	8,495	1	14	14	27	7	7	0	0	0	9,901	1	16	16	20	6	6	1	1	1
Non-financial corporations	144,112	395	7,798	7,798	1,961	4,352	4,352	1,630	1,630	1,630	143,871	254	8,327	8,327	1,871	4,136	4,101	1,869	1,869	1,869
of which: small and medium-sized enterprises at amortised cost	55,215	208	4,249	4,249	900	2,551	2,551	1,087	1,087	1,087	53,667	175	4,404	4,404	919	2,425	2,408	1,317	1,317	1,317
of which: Loans collateralised by commercial immovable property at amortised cost	19,243	136	2,016	2,016	329	954	954	906	906	906	19,565	37	2,127	2,127	336	990	978	999	999	999
Households	151,365	1,486	7,057	7,057	2,406	3,402	3,402	2,754	2,754	2,754	153,911	856	7,657	7,657	2,206	3,357	3,280	3,119	3,119	3,119
of which: Loans collateralised by residential immovable property at amortised cost	93,353	786	3,883	3,883	551	1,125	1,125	2,598	2,598	2,598	93,855	383	4,219	4,219	533	1,091	1,065	2,963	2,963	2,963
of which: Credit for consumption at amortised cost	42,842	504	2,186	2,186	1,528	1,574	1,574	38	38	38	44,003	338	2,394	2,394	1,394	1,573	1,527	36	36	36
DEBT INSTRUMENTS other than HFT	477,543	1,884	14,964	14,964	4,545	7,798	7,798	4,401	4,401	4,401	488,188	1,115	16,089	16,089	4,245	7,533	7,421	5,004	5,004	5,004
OFF-BALANCE SHEET EXPOSURES	182,365		922	922	487	252	252	93	93	93	159,213		911	911	446	250	239	100	100	100

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) 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 FTR framework (templates F 18.00 / F 19.00), 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 FTR sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.



## 2021 EU-wide Transparency Exercise

### Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	0
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

<sup>(1)</sup> 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

<sup>(2)</sup> 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 F 18.00 / F 19.00), 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

### Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
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	0
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 <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
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 F 18.00 / F 19.00), 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 loans and advances to non-financial corporations other than held for trading**  
Banco Bilbao Vizcaya Argentaria, S.A.

(mn EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/09/2021					
	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
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 quarrying	4,806	294	294	4,806	135	0	4,345	47	47	4,349	50	0	4,689	49	49	4,692	49	0	4,614	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	1,594	1,594	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	11,131	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	689	0
G Wholesale and retail trade	27,069	1,513	1,513	27,069	1,266	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	555	555	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	6,580	67	0	6,129	73	73	6,164	60	0	6,671	73	73	6,671	61	0	6,440	115	115	6,440	90	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	193	0	3,752	190	190	3,752	582	0
Loans and advances	8,262	8,262	8,262	8,262	7,138	0	143,186	7,476	7,476	142,635	6,120	0	144,112	7,798	7,798	143,562	6,313	0	143,871	8,327	8,327	143,328	6,097	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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) No 680/2014 - ITS on Supervisory reporting.

**2021 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines**  
**EBA/GL/2020/02**  
Banco Bilbao Vizcaya Argentaria, S.A.

(in EUR)	As of 30/09/2020																	As of 31/12/2020																
	Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount		Gross carrying amount		Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount					
			Performing		Non-performing		Performing		Non-performing		Performing							Non-performing		Performing		Non-performing												
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)							
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)					
Loans and advances subject to active EBA-compliant moratoria	12,694	12,098	695	3,424	596	511	576	735	394	76	447	346	115	127	1	74	6,885	6,267	1,311	1,048	528	488	502	562	457	257	427	126	104	356	0	59		
of which: Households	6,979	6,946	639	1,768	533	493	521	375	245	59	145	125	106	116	0	48	4,057	4,179	654	1,874	476	447	464	267	166	42	149	103	86	95	0	35		
of which: Collateralised by residential immovable property	4,691	4,261	466	998	420	414	426	204	120	38	56	81	77	82	0	28	1,884	3,248	441	1,421	417	405	411	189	93	24	88	76	74	0	21			
of which: Non-financial corporations	6,599	6,527	77	1,662	63	18	55	269	238	18	292	22	8	9	19	0	26	2,086	2,028	667	1,176	60	41	37	315	288	218	278	26	18	12	0	25	
of which: Small and Medium-sized Enterprises	3,656	3,618	55	885	38	14	32	139	113	15	86	17	6	14	0	8	1,031	983	217	544	46	24	36	145	126	79	118	19	15	11	0	21		
of which: Collateralised by commercial immovable property	1,662	1,643	21	594	19	7	19	131	124	3	116	7	3	7	0	2	918	886	213	416	31	21	22	101	92	40	86	9	6	0	0	10		

(in EUR)	As of 30/09/2020																	As of 31/12/2020																																																																																																																																																																								
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered					Gross carrying amount		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered					Gross carrying amount																																																																																																																																																					
	Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	

(in EUR)	As of 30/09/2020																			As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered		Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered		Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
	Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with no significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						

**2021 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines**  
**EBA/GL/2020/02**  
Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount		
	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-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-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-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee received in the context of the COVID-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-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures										
Loans and advances subject to active EBA-compliant moratoria	5,557	4,892	465	2,865	865	528	555	465	365	10	355	130	55	125	0	272	2,776	2,346	286	1,225	438	329	427	177	85	26	80	62	68	94	0	66
Of which: Households	3,969	3,353	435	1,859	616	406	607	259	97	29	92	111	94	106	0	351	2,576	1,896	286	865	380	283	374	117	40	11	47	68	54	65	0	55
Of which: Collateralised by residential immovable property	3,369	2,866	362	1,382	563	409	557	161	66	19	64	96	83	93	0	342	1,877	1,320	185	763	349	264	344	101	41	9	40	68	49	58	0	45
Of which: Non-financial corporations	1,586	1,497	49	1,004	49	29	44	285	267	11	261	18	8	15	0	21	689	620	89	288	58	46	53	61	37	16	29	24	16	19	0	12
Of which: Small and Medium-sized Enterprises	715	686	20	413	29	19	27	94	84	3	79	11	6	9	0	6	488	463	46	232	35	27	31	37	21	7	18	15	10	12	0	10
Of which: Collateralised by commercial immovable property	648	621	13	361	27	23	27	87	80	2	77	6	5	6	0	10	435	408	36	226	35	34	34	21	15	4	13	8	8	8	0	5

(mln EUR)	As of 31/03/2021															As of 30/06/2021																
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount				
	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-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-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-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee received in the context of the COVID-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-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures										
Loans and advances with signed EBA compliant moratoria	26,992	24,936	3,982	7,499	2,096	869	1,220	1,972	1,863	212	885	909	349	483	6	524	22,889	20,763	2,223	6,895	1,868	1,095	683	1,965	1,116	218	860	849	388	294	5	396
Of which: Households	16,494	15,006	1,716	4,404	1,398	739	849	1,365	646	168	462	619	280	277	3	339	15,987	13,464	1,848	3,084	1,593	970	799	1,130	599	188	258	621	324	210	2	277
Of which: Collateralised by residential immovable property	9,032	8,739	949	2,071	636	436	191	302	124	38	104	149	101	104	0	114	8,002	8,177	1,079	2,355	886	639	589	316	126	66	119	109	142	91	0	103
Of which: Non-financial corporations	10,460	9,749	265	3,082	856	230	161	786	416	44	349	260	89	125	4	175	7,396	7,022	976	2,686	374	125	84	833	686	50	101	229	74	44	3	119
Of which: Small and Medium-sized Enterprises	5,111	4,743	141	1,138	368	156	159	388	193	29	138	195	70	65	4	125	4,122	3,884	325	1,168	327	112	77	425	222	34	173	203	68	40	3	106
Of which: Collateralised by commercial immovable property	1,753	1,603	99	580	143	32	33	165	92	18	81	74	14	14	0	102	1,137	1,078	97	371	59	41	37	85	102	11	44	21	19	17	0	8

(mln EUR)	As of 31/03/2021														As of 30/06/2021																	
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount		
	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-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-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-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee received in the context of the COVID-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-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee received in the context of the COVID-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-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments likely to pay that are not past-due <= 90 days	Of which: Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		
	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	16,983	15,794	214	2,331	349	143	303	163	122	18	78	41	17	30	12,632
Of which: Households	1,303	1,296		8			22	19		3				4	1,292	1,279			14				24	19			5				7	
Of which: Collateralised by residential immovable property	1	1								0				0	1	1			0				0	0			0				0	
Of which: Non-financial corporations	18,246	18,088	155	2,387	153	69	130	85	61	10	44	25	16	21	14,761	56	14,762	14,497	212	3,188	335	141	295	139	103	17	66	36	17	29	11,578	186
Of which: Small and Medium-sized Enterprises	11,775	11,682		90			36	28		6				18	10,779	10,558			210				78	61			19				109	
Of which: Collateralised by commercial immovable property	7	7					6	6		0				0	6	6			0				0	0			0				0	