



2022 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.

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Key Metrics

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	44,558	39,949	40,537	41,563	C 01.00 (r0020,c0010)	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	43,793	39,184	40,154	41,181	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	50,329	45,687	46,364	46,828	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	49,564	44,922	45,982	46,445	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	58,098	53,069	53,203	53,647	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,331	52,473	52,819	53,263	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	303,002	307,795	316,361	330,871	C 02.00 (r0010,c0010)	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	302,542	307,335	316,131	330,642	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.71%	12.98%	12.81%	12.56%	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	14.48%	12.75%	12.70%	12.45%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.61%	14.84%	14.66%	14.15%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.38%	14.62%	14.55%	14.05%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.17%	17.24%	16.82%	16.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.95%	17.07%	16.71%	16.11%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	663,861	671,789	687,992	752,016	C 47.00 (r0300,c0010)	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	7.58%	6.80%	6.74%	6.23%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	50,329	45,687	46,364	46,828	C 47.00 (r0320,c0010)	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	49,564	44,922	45,982	46,445	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	663,861	671,789	687,992	752,016	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	663,096	671,025	687,609	751,634	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.58%	6.80%	6.74%	6.23%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.47%	6.69%	6.69%	6.18%	[A.2]/[B.2]	

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Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	58,098	53,069	53,203	53,647	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	44,558	39,949	40,537	41,563	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,612	24,066	24,092	23,714	C.01.00 (0030,0050)	Articles 26(1) points (a) and (b), 27 to 29, 30(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	32,124	33,318	33,493	32,692	C.01.00 (0130,0050)	Articles 26(1) points (c), 26(2) and 30(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-15,588	-16,352	-16,204	-16,362	C.01.00 (0180,0050)	Articles 4(50), 26(1) point (g) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	720	-848	-295	3,067	C.01.00 (0200,0050)	Articles 4(117) and 26(1) point (h) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(113), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,286	2,800	3,253	1,988	C.01.00 (0220,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	69	137	382	68	C.01.00 (0250,0050)	Articles 12 to 15 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,565	-1,484	-1,516	-1,416	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(113), 26(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-1,085	-1,009	-981	-1,048	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-36	-13	-10	-12	C.01.00 (0390,0050)	Articles 4(20), 26(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(122), 26(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 (0440,0050)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-22	-22	-24	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(3), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-23	-22	-22	-24	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 26(1) point (h), 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 (0490,0050)	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 (0500,0050)	Articles 4(27), 26(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) and (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-314	-969	-1,299	-733	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-12	-36	-43	-57	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-344	-344	-636	-636	C.01.00 (0524,0050)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-61	-60	-60	-60	C.01.00 (0526,0050)	-
	A.1.21	Transitional adjustments	765	765	382	382	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0528,0050)	Articles 48(1) to (3), and 491 and 497 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0540,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	765	765	382	382	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,771	5,738	5,828	5,264	C.01.00 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,771	5,738	5,828	5,264	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50,329	45,687	46,364	46,828	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,770	7,383	6,839	6,819	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	6,790	6,561	6,095	6,060	C.01.00 (0670,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	701	722	743	758	C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
A.4.3	Tier 2 transitional adjustments	279	99	1	1	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	303,002	307,795	316,361	330,871	C.02.00 (0010,0050)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	460	460	230	230	C.05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.71%	12.98%	12.81%	12.56%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.61%	14.84%	14.66%	14.15%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	19.17%	17.24%	16.82%	16.21%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	43,793	39,184	40,154	41,181	CA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.14-MINA.4-A.1.13-A.1.13-A.1.13	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.48%	12.75%	12.70%	12.45%	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	765	765	382	382	C.05.01 (0040,0030)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	2	-169	1	1	C.05.01 (0040,0030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	460	460	230	230	C.05.01 (0040,0040)	-

(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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks s.a. in their Pillar 3 disclosure

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	245,902	245,088	253,756	264,919	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0090, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	133,827	129,741	135,061	144,373	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	4,348	4,498	4,718	4,928	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	92,279	97,614	100,760	102,013	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	15,448	13,235	13,218	13,605	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	9,587	11,352	9,183	9,574	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0090, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1,694	2,518	1,932	2,072	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	131	325	296	364	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,846	14,712	14,867	15,750	C 02.00 (r0520, c0010)
Of which the standardised approach	4,118	4,445	5,580	5,884	C 02.00 (r0530, c0010)
Of which IMA	8,728	10,267	9,287	9,866	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	577	557	614	811	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	30,629	31,589	32,227	32,742	C 02.00 (r0590, c0010)
Of which basic indicator approach	757	748	719	699	C 02.00 (r0600, c0010)
Of which standardised approach	29,872	30,841	31,508	32,043	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,211	2,211	4,100	5,450	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	303,002	307,795	316,361	330,871	

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

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

2022 EU-wide Transparency Exercise

P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	16,146	21,948	5,979	12,809
Of which debt securities income	2,440	3,401	1,119	2,194
Of which loans and advances income	13,111	17,726	4,626	10,162
Interest expenses	5,675	7,588	1,910	4,446
(Of which deposits expenses)	3,730	4,960	1,316	3,168
(Of which debt securities issued expenses)	892	1,199	297	634
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	127	173	4	73
Net Fee and commission income	3,727	5,054	1,321	2,817
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	94	112	15	3
Gains or (-) losses on financial assets and liabilities held for trading, net	623	363	175	25
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	485	707	165	277
Gains or (-) losses from hedge accounting, net	-90	-214	-17	17
Exchange differences (gain or (-) loss), net	303	875	211	708
Net other operating income /(-)expenses	-480	-635	-205	-1,046
TOTAL OPERATING INCOME, NET	15,261	20,794	5,737	11,236
(Administrative expenses)	5,964	8,163	2,069	4,320
(Cash contributions to resolution funds and deposit guarantee schemes)	505	826	114	488
(Depreciation)	914	1,215	302	643
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	957	980	39	91
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-16	-32	-8	0
(Other provisions)	973	1,012	47	91
Of which pending legal issues and tax litigation ¹⁾	0	13	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,215	3,051	736	1,443
(Financial assets at fair value through other comprehensive income)	3	21	54	50
(Financial assets at amortised cost)	2,213	3,029	682	1,393
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	197	223	-8	-18
(of which Goodwill)	0	0	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	649	836	236	590
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-65	-44	17	-120
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,090	7,128	2,739	4,738
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,717	5,278	1,964	3,097
Profit or (-) loss after tax from discontinued operations	280	280	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,997	5,558	1,964	3,097
Of which attributable to owners of the parent	3,272	4,601	1,639	2,979

¹⁾ Information available only as of end of the year

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

2022 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Banco Bilbao Vizcaya Argentaria, S.A.

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	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	63,503				66,031				71,179				81,724				IAS 1.54 (f)
Financial assets held for trading	109,916	32,586	73,847	3,483	124,555	31,363	89,829	3,364	113,066	31,305	79,260	2,502	121,765	32,677	85,865	3,223	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,758	458	98	1,203	1,728	490	106	1,133	1,811	536	109	1,166	1,614	436	92	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	55,022	48,718	6,022	282	45,656	39,702	5,647	307	51,018	44,401	6,089	528	49,723	40,306	9,136	281	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	364,504				366,622				381,256				400,926				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,471	57	1,402	11	1,649	62	1,577	9	1,490	39	1,451	0	1,768	35	1,733	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	18				5				-51				-98				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	34,535				33,265				34,058				35,138				
TOTAL ASSETS	630,727				641,512				653,828				692,559				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	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	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	53,355	409	0	-17	-45	0	43,903	561	0	-11	-59	0	48,997	692	25	-34	-71	-18	47,475	772	25	-33	-58	-18	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	29,886	174	20	-8	-21	-15	28,922	205	22	-10	-23	-18	29,822	212	26	-16	-25	-20	31,369	238	29	-17	-29	-23	Annex V.Part 1.31, 44(b)
	Loans and advances	300,017	31,720	14,231	-2,097	-2,298	-7,104	299,842	34,176	14,659	-2,001	-2,090	-7,061	314,977	33,015	14,734	-2,143	-2,092	-7,234	334,177	32,323	14,600	-2,231	-1,926	-7,584	Annex V.Part 1.32, 44(a)

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

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	83,672	91,417	86,234	102,699	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,596	3,396	3,123	2,882	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	478,490	484,848	501,173	524,007	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,471	2,457	2,980	2,950	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	5,774	5,411	5,197	4,747	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,635	1,622	2,165	1,561	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	4,614	3,666	4,630	5,036	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	63	66	68	73	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	580,314	592,882	605,571	643,955	IAS 1.9(b);IG 6
TOTAL EQUITY	50,413	48,630	48,257	48,604	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	630,727	641,512	653,828	692,559	IAS 1.IG6

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

2022 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		34,011	34,334	35,873	44,373	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	295	277	61	229	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	12,852	14,859	16,053	15,428	Annex V.Part 1.31
Deposits	Central banks	60,071	58,600	56,480	61,922	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	610	8	1,076	574	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	19,868	20,617	23,625	23,389	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	18,171	18,962	21,709	20,583	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	39,621	35,868	39,736	52,266	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	8,905	7,555	11,827	12,470	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	27,774	33,213	30,503	29,208	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,812	10,624	11,241	11,897	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	93,509	99,421	101,948	105,721	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	73,521	81,147	82,232	84,472	ECB/2013/33 Annex 2.Part 2.9.1
	Households	205,729	209,166	214,167	224,726	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	173,851	182,678	186,369	193,965	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		59,722	59,882	57,389	58,117	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		14,689	14,798	14,597	14,357	Annex V.Part 1.37
Other financial liabilities		14,776	15,881	17,675	17,159	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		568,229	582,117	593,511	632,539	

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	155,217	149,528	31,220		145,683	6,442	144,492	31,511
	Regional governments or local authorities	5,786	1,460	87			1,381	1,381	1,381
	Public sector entities	989	749	64		1,442	903	903	876
	Multilateral Development Banks	92	92	0		0	0	0	0
	International Organisations	0	0	0		0	0	0	0
	Institutions	34,688	13,860	4,173		36,960	14,644	7,071	
	Corporates	96,281	44,201	41,969		53,899	42,405	39,710	
	of which: SME	11,774	7,211	6,242		10,988	6,800	5,803	
	Retail	89,267	42,844	29,812		65,177	40,888	28,230	
	Secured by mortgages on immovable property	26,751	14,424	8,506		25,272	13,338	7,851	
	of which: SME	24,710	26,178	8,787		24,281	24,025	6,837	
	Exposures in default	5,783	5,948	2,104		5,082	4,775	1,838	
	Items associated with particularly high risk	8,253	4,084	4,081	3,956	7,233	3,175	3,495	3,789
	Covered bonds	0	2,744	4,116		3,309	2,438	3,654	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	1	1	0		1	1	0	
Equity	0	0	0		0	0	0		
Other exposures	17,034	17,035	0		18,327	18,792	18,792		
Standardised Total ²	372,434	321,959	138,140	7,152	363,688	313,672	135,640	6,790	

¹ Original exposure, unless 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 Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 9% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	72,893	100,967	13,038		70,239	97,946	13,213	
	Regional governments or local authorities	1,256	427	87		1,110	341	151	
	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	14,977	1,188	243		13,966	2,249	1,463	
	Corporates	4,555	4,133	3,774		1,869	2,037	2,083	
	of which: SME	927	671	574		1,058	770	662	
	Retail	12,124	4,988	3,101		12,469	5,221	3,291	
	Secured by mortgages on immovable property	7,286	3,433	1,982		7,548	3,545	2,029	
	of which: SME	2,139	2,144	572		2,126	2,145	771	
	Exposures in default	1,671	1,647	572		1,650	1,619	564	
	Items associated with particularly high risk	1,623	789	1,428	773	1,519	688	1,404	774
	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	8	1	1		1	1	1		
Other exposures	1,712	7,015	5,431		7,267	7,732	6,533		
Standardised Total ²				1,077				1,007	

¹ Original exposure, unless 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 counterpart 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MEXICO	Central governments or central banks	24,479	20,754	3,812		20,790	21,271	3,204	
	Regional governments or local authorities	3,588	104	88		3,821	273	265	
	Public sector entities	111	26	14		58	26	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,965	3,257	2,151		6,260	3,229	2,091	
	Corporates	5,672	3,124	3,002		6,136	3,390	3,257	
	of which: SME	4,180	2,055	1,864		3,642	1,948	1,845	
	Retail	13,418	10,106	7,181		13,671	10,267	7,200	
	Secured by mortgages on immovable property	5,197	2,447	1,428		5,220	2,209	1,321	
	of which: SME	11,119	11,050	3,940		11,055	11,883	4,233	
	Exposures in default	1,194	1,163	607		900	875	378	
	Items associated with particularly high risk	494	405	407	454	1,210	715	719	591
	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	4,113	4,113	7,812		5,162	5,162	7,888		
Standardised Total ²				1,214				1,214	

¹ Original exposure, unless 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 counterpart 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
TURKEY	Central governments or central banks	14,236	14,267	8,569		14,252	13,000	9,581	
	Regional governments or local authorities	112	112	112		108	108	108	
	Public sector entities	91	91	91		453	453	453	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,209	2,331	1,554		3,986	1,995	1,328	
	Corporates	23,565	19,896	18,781		20,175	16,646	15,665	
	of which: SME	3,732	3,136	2,602		3,138	2,375	2,145	
	Retail	22,594	14,356	9,556		17,115	10,050	7,313	
	Secured by mortgages on immovable property	8,800	5,867	3,387		6,994	4,689	2,768	
	of which: SME	2,031	2,073	1,196		2,023	1,968	797	
	Exposures in default	1,255	1,204	681		986	817	415	
	Items associated with particularly high risk	3,107	1,835	1,926	1,434	2,231	1,130	1,241	1,079
	Covered bonds	2,251	1,828	2,142		1,835	1,444	2,166	
	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	1,778	1,778	846		1,567	1,567	817		
Standardised Total ²				2,496				2,131	

¹ Original exposure, unless 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 counterpart 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	9,298	9,331	9		7,177	7,178	11	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,488	2,651	65		7,171	2,787	484	
	Corporates	125	90	128		290	247	243	
	of which: SME	0	0	0		0	0	0	
	Retail	200	198	148		139	138	104	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	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	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	253	67	52		253	253	35		
Standardised Total ²				4				5	

¹ Original exposure, unless 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 counterpart 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	1,680	222	27		1,571	247	10	
	Regional governments or local authorities	199	199	40		246	246	49	
	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	2,337	1,870	445		2,416	1,730	457	
	Corporates	287	271	226		566	544	362	
	of which: SME	0	0	0		0	0	0	
	Retail	287	271	149		296	294	211	
	of which: SME	1	1	0		1	1	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	27	15	15	1	26	15	15	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	337	337	0		429	429	0		
Standardised Total²				8				10	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PERU	Central governments or central banks	9,234	5,652	3,194		8,212	4,725	2,694	
	Regional governments or local authorities	20	20	20		26	26	26	
	Public sector entities	293	293	194		430	351	351	
	Multilateral Development Banks	1	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	9,443	6,785	6,481		9,841	7,297	6,965	
	of which: SME	1,788	1,621	1,612		1,776	1,111	888	
	Retail	7,222	3,655	2,618		7,899	4,228	2,964	
	Secured by mortgages on immovable property	3,671	1,472	981		3,746	1,622	1,085	
	of which: SME	2,288	2,768	1,824		2,432	2,822	1,829	
	Exposures in default	863	668	279		864	687	287	
	Items associated with particularly high risk	0	0	0	510	0	0	0	510
	Covered bonds	530	365	398		588	297	445	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	941	837	231		921	818	248		
Standardised Total²				615				685	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
COLOMBIA	Central governments or central banks	1,150	1,437	768		1,740	1,768	903	
	Regional governments or local authorities	595	593	445		634	633	552	
	Public sector entities	465	464	343		502	501	341	
	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	4,332	3,521	3,075		4,711	3,075	3,796	
	of which: SME	72	63	49		62	62	3,793	
	Retail	4,965	3,655	3,055		6,422	5,139	3,989	
	Secured by mortgages on immovable property	2,844	2,771	193		2,858	2,802	949	
	of which: SME	159	162	127		157	161	139	
	Exposures in default	709	267	272	429	686	200	201	473
	Items associated with particularly high risk	288	145	218		215	146	219	
	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	83	83	24		75	75	21		
Standardised Total²				774				744	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	10,514	10,627	14		9,799	10,077	12	
	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	295	140	85		374	215	99	
	Corporates	4	2	2		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Retail	3	2	2		3	2	2	
	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	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	1	1	1		1	1	1		
Other exposures	1	1	1		1	1	1		
Standardised Total²				2				2	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	21	0		12	12	0	
	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	1,250	1,218	60		870	881	277	
	Corporates	1,318	1,060	713		2,762	2,216	1,319	
	of which: SME	9	7	7		9	8	8	
	Retail	13	10	7		14	11	8	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	31	31	11		28	28	10	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	1	0	0	0	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	0	0	0		0	0	0		
Standardised Total²				6				9	

⁽¹⁾ Original exposure, unless 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 counterparties 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 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	1,304	230	0		5,067	765	0	
	Regional governments or local authorities	29	0	0		13	13	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	455	249	61		351	240	64	
	Corporates	173	155	60		155	185	179	
	of which: SME	2	2	1		3	2	2	
	Retail	0	0	0		0	0	0	
	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	1	1	1	0	7	7	3	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	0	0		0	0	0		
Standardised Total²				4				4	

⁽¹⁾ Original exposure, unless 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 counterparties 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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	148,051	148,821	23,940		164,211	164,498	31,592	
	Regional governments or local authorities	6,834	6,843	1,202		6,612	6,608	1,249	
	Public sector entities	1,851	1,851	928		1,306	1,306	808	
	Multilateral Development Banks	117	117	5		141	141	6	
	International Organisations	0	0	0		0	0	0	
	Institutions	44,950	47,364	7,133		41,148	45,748	6,034	
	Corporates	57,994	46,451	42,539		64,493	58,238	47,029	
	of which: SME	40,594	7,265	6,238		41,208	7,669	6,624	
	Retail	70,681	43,376	30,249		76,287	46,537	32,468	
	of which: SME	27,002	14,358	8,485		28,574	15,414	9,126	
	Secured by mortgages on immovable property	25,795	25,123	9,055		27,525	26,838	9,894	
	of which: SME	5,141	4,842	1,873		5,492	5,197	2,037	
	Exposures in default	2,389	3,417	3,470	3,973	2,624	3,652	3,652	4,028
	Items associated with particularly high risk	3,185	2,359	3,454		3,454	2,431	3,647	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	3	3	1		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	79,888	79,288	18,925		71,125	71,451	18,228		
Standardised Total ⁴	389,658	398,245	138,863	7,108	413,689	393,723	142,862	7,348	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	22,176	59,844	12,590		80,237	109,374	12,609	
	Regional governments or local authorities	1,279	546	80		676	96	20	
	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	19,128	1,157	1,126		17,914	211	88	
	Corporates	3,218	2,488	2,481		4,624	3,019	3,441	
	of which: SME	1,033	799	649		1,156	869	741	
	Retail	15,702	4,372	2,655		13,890	4,624	2,072	
	of which: SME	7,788	3,603	2,074		6,155	3,735	2,155	
	Secured by mortgages on immovable property	2,291	1,601	559		2,279	762	772	
	of which: SME	1,631	1,461	209		1,617	1,593	558	
	Exposures in default	1,208	572	683	772	1,558	962	622	798
	Items associated with particularly high risk	142	99	148		126	96	144	
	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		2	1	1		
Equity	0	0	0		0	0	0		
Other exposures	7,380	7,811	6,317		8,550	8,004	7,810		
Standardised Total ⁴	50,858	138,245	38,863	1,084	58,723	142,862	42,862	8,972	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MEXICO	Central governments or central banks	20,692	20,897	5,619		27,992	24,610	4,231	
	Regional governments or local authorities	4,079	328	320		4,234	221	213	
	Public sector entities	79	43	34		34	54	40	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,377	3,227	1,837		6,182	3,292	1,661	
	Corporates	5,462	3,008	2,892		5,717	2,878	2,751	
	of which: SME	1,708	1,213	1,091		1,796	1,063	1,063	
	Retail	14,813	11,213	7,988		16,243	12,372	7,782	
	of which: SME	15,702	2,613	2,008		15,414	2,862	1,664	
	Secured by mortgages on immovable property	12,852	12,770	4,533		14,124	14,037	5,023	
	of which: SME	908	880	380		1,068	1,034	469	
	Exposures in default	1,208	1,201	723	581	1,558	729	622	663
	Items associated with particularly high risk	562	467	201		626	526	260	
	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	6,641	6,641	7,372	1,394	6,581	6,581	7,372	1,321	
Standardised Total ⁴	50,858	138,245	38,863	1,394	58,723	142,862	42,862	1,321	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
TURKEY	Central governments or central banks	45,232	45,490	9,088		48,051	47,563	6,961	
	Regional governments or local authorities	129	129	129		150	150	150	
	Public sector entities	94	83	83		82	82	38	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,989	1,968	1,284		2,469	2,340	1,610	
	Corporates	22,724	18,642	17,501		24,078	19,723	18,498	
	of which: SME	3,508	2,308	2,391		3,489	2,847	2,368	
	Retail	18,108	11,108	7,507		19,137	11,098	6,026	
	of which: SME	7,598	4,953	2,827		7,906	5,206	3,007	
	Secured by mortgages on immovable property	1,855	1,799	734		1,983	1,824	775	
	of which: SME	921	924	412		1,096	1,043	625	
	Exposures in default	2,295	1,151	1,354	1,100	2,083	961	875	1,194
	Items associated with particularly high risk	1,665	1,254	1,880		1,698	1,262	1,892	
	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	2,183	2,211	665		2,410	2,465	1,065		
Standardised Total ⁴	50,858	138,245	38,863	2,211	58,723	142,862	42,862	2,283	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED STATES	Central governments or central banks	5,572	6,600	11		10,244	10,267	11	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,703	4,834	1,162		8,083	5,178	1,238	
	Corporates	342	324	344		406	338	381	
	of which: SME	0	0	0		0	0	0	
	Retail	241	240	180		263	260	195	
	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	1	1	1	0	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	443	171	102		452	88	54		
Standardised Total ⁴	50,858	138,245	38,863	1	58,723	142,862	42,862	1	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in full quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	Central governments or central banks	2,337	405	19		1,460	441	39	
	Regional governments or local authorities	434	425	85		626	626	125	
	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	2,165	2,157	605		2,726	2,050	509	
	Corporates	751	723	567		571	483	381	
	of which: SME	0	0	0		0	0	0	
	Retail	442	442	331		242	242	182	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	39	22	23	3	38	22	22	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	717	717	0		705	705	0		
Standardised Total⁴			13				13		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
PERU	Central governments or central banks	7,043	1,520	2,049		7,043	1,711	2,170	
	Regional governments or local authorities	27	27	27		24	24	24	
	Public sector entities	398	302	302		466	333	333	
	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	10,577	8,032	7,681		11,243	8,385	8,021	
	of which: SME	1,841	1,211	978		1,908	1,310	1,061	
	Retail	8,797	6,784	6,425		9,368	6,148	5,774	
	Secured by mortgages on immovable property	3,922	1,814	1,228		4,051	1,999	1,352	
	of which: SME	3,306	1,587	1,128		3,768	1,840	1,296	
	Exposures in default	881	714	302		977	812	343	
	Items associated with particularly high risk	1,037	365	373	561	1,188	370	382	436
	Covered bonds	583	266	444		638	316	475	
Claims on institutions and corporates with a ST credit assessment	3	3	1		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	970	970	372		1,120	1,122	470		
Standardised Total⁴			936				1,025		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
COLOMBIA	Central governments or central banks	1,836	1,832	858		1,872	1,767	881	
	Regional governments or local authorities	744	742	610		739	728	677	
	Public sector entities	492	418	418		423	382	382	
	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	5,229	4,444	4,269		6,146	5,138	4,965	
	of which: SME	921	651	651		984	751	751	
	Retail	4,747	6,022	4,426		6,113	6,149	6,516	
	Secured by mortgages on immovable property	1,037	365	152		921	305	325	
	of which: SME	1,150	3,092	1,048		3,102	3,051	1,034	
	Exposures in default	558	187	205	507	548	149	149	
	Items associated with particularly high risk	706	187	193		741	225	261	481
	Covered bonds	215	137	205		297	211	205	
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	920	920	216		972	972	170		
Standardised Total⁴			805				780		

(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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	1,467	9,760	12		8,040	8,297	0	
	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	276	105	64		283	102	55	
	Corporates	4	4	3		10	10	0	
	of which: SME	0	0	0		0	0	0	
	Retail	121	61	127		127	61	127	
	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	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	1	1	1		0	0	0		
Other exposures	1	1	1		0	0	0		
Standardised Total⁴			2				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.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	10	10	0		10	10	0	
	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	255	605	377		445	312	0	
	Corporates	1,862	1,327	851		1,428	859	8	
	of which: SME	1	1	1		1	1	1	
	Retail	29	26	19		52	50	37	
	Secured by mortgages on immovable property	18	18	18		18	18	18	
	of which: SME	25	25	19		44	43	15	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	1	0	0	0	1
	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	0	0		0	0	0		
Standardised Total⁴			4				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 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	2,031	320	0		1,018	261	0	
	Regional governments or local authorities	41	20	0		48	21	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	783	620	138		710	632	142	
	Corporates	188	169	169		188	168	168	
	of which: SME	2	2	2		2	2	2	
	Retail	12	16	12		10	12	9	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	6	6	6		7	7	7	
	of which: SME	1	1	1	0	1	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	0	0	0		0	0	0		
Standardised Total⁴			4				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.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	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	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	15,488	156	16,257	1,023	7	3	16,271	2	17,225	983	0	2
	Institutions	107,893	57	89,434	6,795	12	36	126,925	87	205,161	2,728	13	46
	Corporates	167,325	2,844	131,300	70,879	863	2,453	176,355	3,011	138,611	75,554	669	2,295
	Corporates - Of Which: Specialised Lending	6,811	2	6,287	5,109	0	40	6,797	6	6,395	5,173	0	62
	Corporates - Of Which: SME	26,393	1,651	17,786	13,907	640	894	26,393	1,719	18,168	15,023	451	1,143
	Retail	120,882	4,223	97,996	23,116	535	2,665	122,224	4,557	98,825	22,727	469	2,777
	Retail - Secured on real estate property	1,544	38	1,109	1,337	13	14	1,515	43	1,101	1,347	8	12
	Retail - Secured on real estate property - Of Which: SME	75,723	2,683	71,007	6,573	293	875	75,644	2,715	71,203	6,668	330	881
	Retail - Qualifying Revolving	24,811	160	9,711	6,601	6	577	25,660	244	10,313	6,541	13	607
	Retail - Other Retail	18,805	1,400	15,780	6,605	125	1,199	19,366	1,555	16,127	6,159	119	1,277
	Retail - Other Retail - Of Which: SME	6,476	491	3,518	1,988	97	294	6,798	538	3,972	1,520	70	390
	Retail - Other Retail - Of Which: non-SME	12,329	909	12,263	5,017	38	905	12,607	1,017	12,155	4,639	49	887
Equity	6,930	0	6,930	0	0	0	5,809	0	5,809	0	0	0	
Other non credit-obligation assets													
IRB Total ³			117,281						126,727				

⁽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 2015 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	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	Of which: defaulted	Of which: defaulted			
SPAIN	Central banks and central governments	17	0	4	3	0	0	17	2	4	2	0	0
	Institutions	32,378	57	15,378	2,339	12	24	38,483	87	12,760	2,471	13	36
	Corporates	71,067	2,334	52,366	32,253	594	2,017	72,740	2,405	53,163	34,382	480	1,323
	Corporates - Of Which: Specialised Lending	2,432	2	2,376	2,035	0	21	2,257	6	2,205	1,867	0	31
	Corporates - Of Which: SME	19,964	1,421	13,242	8,820	443	761	19,962	1,501	13,329	9,967	361	919
	Retail	102,808	4,124	90,609	16,712	510	2,166	101,426	4,380	91,429	17,395	432	2,250
	Retail - Secured on real estate property	78,707	2,651	71,986	6,767	381	885	78,716	2,744	71,931	10,961	214	887
	Retail - Secured on real estate property - Of Which: SME	1,530	37	1,096	1,315	5	14	1,501	42	1,089	1,330	7	12
	Retail - Secured on real estate property - Of Which: non-SME	79,238	2,614	70,840	6,452	376	871	79,215	2,702	70,842	9,631	307	875
	Retail - Qualifying Revolving	7,234	75	3,040	429	3	85	7,439	83	3,465	465	2	89
	Retail - Other Retail	18,706	1,398	15,882	6,516	125	1,196	19,271	1,553	16,031	6,069	115	1,274
	Retail - Other Retail - Of Which: SME	6,476	490	3,515	1,987	97	293	6,797	538	3,970	1,518	70	389
Retail - Other Retail - Of Which: non-SME	12,230	908	12,367	4,929	38	903	12,515	1,015	12,443	4,550	45	885	
Equity	4,099	0	4,099	0	0	0	3,251	0	3,251	0	0	0	
Other non credit-obligation assets													
IRB Total ³													

⁽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 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	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	Of which: defaulted	Of which: defaulted			
MEXICO	Central banks and central governments	22	0	22	0	0	0	22	0	22	0	0	0
	Institutions	3680	64	3680	64	0	0	3680	64	3680	64	0	0
	Corporates	22,111	476	19,819	13,997	276	314	23,117	472	20,738	14,078	172	308
	Corporates - Of Which: Specialised Lending	2	0	2	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	5,385	215	4,025	1,004	198	212	5,800	207	4,501	1,321	69	207
	Retail	17,424	85	6,659	6,164	3	492	18,166	160	6,833	6,067	11	518
	Retail - Secured on real estate property	13	0	13	2	0	0	13	0	12	3	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	13	0	13	2	0	0	13	0	12	3	0	0
	Retail - Qualifying Revolving	12,408	84	6,644	6,161	3	492	12,115	160	6,644	6,044	11	518
	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	1,048	0	1,048	2,597	0	0	1,028	0	1,028	2,544	0	0	
Other non credit-obligation assets													
IRB Total ³													

⁽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 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	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	Of which: defaulted	Of which: defaulted			
TURKEY	Central banks and central governments	65	0	65	57	0	0	65	0	65	56	0	0
	Institutions	34	0	21	34	0	0	23	0	14	28	0	0
	Corporates	369	0	270	287	0	6	355	0	279	291	0	6
	Corporates - Of Which: Specialised Lending	289	0	209	213	0	5	286	0	206	219	0	5
	Corporates - Of Which: SME	10	0	3	3	0	0	8	0	7	17	0	0
	Retail	32	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	217	0	217	503	0	0	154	0	154	354	0	0	
Other non credit-obligation assets													
IRB Total ³													

⁽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 30/09/2021					As of 31/12/2021						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	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	Of which: defaulted	Of which: defaulted			
UNITED STATES	Central banks and central governments	5,895	0	5,844	112	0	0	4,530	0	4,539	65	0	0
	Institutions	1,812	0	1,758	489	0	0	1,801	0	1,933	534	0	0
	Corporates	19,348	12	15,470	5,999	0	18	23,217	13	19,180	6,517	1	17
	Corporates - Of Which: Specialised Lending	463	0	366	394	0	0	428	0	353	354	0	0
	Corporates - Of Which: SME	377	0	235	530	0	2	71	0	14	30	0	0
	Retail	37	0	23	7	0	0	36	0	22	6	0	0
	Retail - Secured on real estate property	32	0	30	7	0	0	31	0	29	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	32	0	30	7	0	0	31	0	29	6	0	0
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	580	0	580	1,262	0	0	504	0	504	1,139	0	0	
Other non credit-obligation assets													
IRB Total ³													

⁽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 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	33,636	0	33,256	898	0	0	0	0	33,399	0	36,869	933	0	0	0	0
	Corporates	8,504	2	6,955	2,811	0	4	4	8,596	19	7,070	2,801	3	3	5	0	0
	Corporates - Of Which: Specialised Lending	729	0	672	480	0	1	1	785	0	710	518	0	0	1	0	0
	Corporates - Of Which: SME	21	1	17	23	0	0	0	26	0	20	31	0	0	0	0	0
	Retail	45	1	40	19	1	1	46	2	41	23	4	4	1	0	0	0
	Retail - Secured on real estate property	31	1	30	11	1	0	0	33	1	31	14	1	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	2	0	0	0	1	0	1	2	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30	1	29	10	1	0	0	31	1	30	13	1	0	0	0	0
	Retail - Qualifying Revolving	5	0	5	0	0	0	0	6	0	6	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	8	0	0	0	7	0	7	9	2	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	8	0	8	8	0	0	0	7	0	7	9	2	0	0	0	0	
Equity	49	0	49	51	0	0	0	43	0	43	132	0	0	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).

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		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	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	11	0	0	0	0	0	0	0	10	0	0	0	0	0	0	
	Corporates	832	0	446	457	0	1	1	833	0	488	326	0	2	0	0	
	Corporates - Of Which: Specialised Lending	33	0	33	30	0	0	0	29	0	29	26	0	0	0	0	
	Corporates - Of Which: SME	165	0	117	271	0	1	1	152	0	10	1	1	0	0	0	
	Retail	4	1	4	1	0	1	5	1	4	1	0	0	0	0	0	
	Retail - Secured on real estate property	3	0	3	1	0	0	0	3	0	3	1	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	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Equity	8	0	8	21	0	0	0	9	0	9	23	0	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).

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
COLOMBIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	168	0	106	46	0	0	0	357	0	89	41	0	0	0	0	
	Corporates	509	4	286	199	0	0	0	484	3	360	209	0	2	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	8	4	3	3	0	0	0	5	0	3	4	0	0	0	0	
	Retail	7	0	7	0	0	0	0	6	0	6	0	0	0	0	0	
	Retail - Secured on real estate property	5	0	5	2	0	0	0	4	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	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	2	0	0	0	4	0	4	0	0	0	0	0	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	1	0	1	0	0	0	0	0	
	Retail - Other Retail	0	0	0	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	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Equity	240	0	240	581	0	0	0	234	0	234	525	0	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).

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	6,014	0	5,851	481	0	0	0	8,796	0	8,656	566	0	2	0	0	
	Corporates	6,521	1	6,316	2,824	0	2	2	6,448	1	6,385	2,824	0	1	0	0	
	Corporates - Of Which: Specialised Lending	284	0	254	162	0	0	0	345	0	318	195	0	0	0	0	
	Corporates - Of Which: SME	11	0	10	21	0	0	0	23	0	20	46	0	0	0	0	
	Retail	15	0	15	9	0	0	0	17	0	16	10	0	0	0	0	
	Retail - Secured on real estate property	10	0	10	3	0	0	0	10	0	9	4	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	1	0	1	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	3	0	0	0	9	0	8	3	0	0	0	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	0	6	0	6	0	0	0	0	0	
	Retail - Other Retail	6	0	6	6	0	0	0	6	0	6	6	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	6	0	6	6	0	0	0	6	0	6	6	0	0	0	0		
Equity	46	0	46	46	0	0	0	21	0	21	64	0	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).

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		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	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	18,088	0	18,053	287	0	0	0	8,581	0	8,549	479	0	2	0	0	
	Corporates	6,655	1	5,602	2,562	0	12	12	6,928	1	5,855	2,958	0	12	0	0	
	Corporates - Of Which: Specialised Lending	825	0	771	586	0	0	0	866	0	840	733	0	5	0	0	
	Corporates - Of Which: SME	24	1	18	16	0	0	0	32	1	49	101	0	0	0	0	
	Retail	179	4	171	101	12	2	2	172	4	163	100	6	2	0	0	
	Retail - Secured on real estate property	117	4	113	39	12	1	1	111	4	107	39	5	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	6	1	5	13	8	0	0	5	0	5	7	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	112	3	107	26	4	1	1	106	3	102	32	5	1	0	0	
	Retail - Qualifying Revolving	6	0	6	0	0	0	0	6	0	6	0	0	0	0	0	
	Retail - Other Retail	56	0	56	61	0	1	1	54	0	54	62	2	1	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	56	0	56	61	0	1	1	54	0	54	61	2	1	0	0		
Equity	130	0	130	321	0	0	0	137	0	137	343	0	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).

		IRB Approach															
		As of 30/09/2021						As of 31/12/2021									
		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(in EUR, %)																	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	8,481	0	8,173	371	0	0	0	9,532	0	9,139	317	0	0	0	0	
	Corporates	4,988	0	3,977	1,574	0	15	15	6,320	0	5,200	1,996	0	12	0	0	
	Corporates - Of																

		IRB Approach											
		As of 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
FRANCE	(min EIR, %)	0	0	21	2	0	0	0	27	3	0	0	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	33,294	0	32,815	869	0	33,294	0	32,815	1,040	0	0	
	Corporates	3,328	19	7,276	2,820	0	3,771	19	7,661	2,848	0	0	
	Corporates - Of Which: Specialised Lending	666	0	602	442	0	1	575	0	480	356	0	
	Corporates - Of Which: SME	19	0	12	18	0	31	0	21	26	0	0	
	Retail	46	2	41	23	4	1	40	1	35	14	2	
	Retail - Secured on real estate property	34	1	32	14	2	0	33	1	31	13	2	
	Retail - Secured on real estate property - Of Which: SME	2	0	1	2	0	1	0	1	2	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	32	1	31	12	2	0	32	1	30	11	2	
	Retail - Qualifying Revolving	6	0	2	0	0	0	0	0	0	0	0	
	Retail - Other Retail	7	0	7	8	2	0	2	0	2	1	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	6	0	6	8	2	0	2	0	2	1	0	
Equity	36	0	36	94	0	26	0	26	49	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 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
PERU	(min EIR, %)	0	0	0	0	0	0	0	0	0	0	0	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	903	0	555	355	0	1,063	0	777	499	0	0	
	Corporates	30	0	30	27	0	6	0	6	4	0	0	
	Corporates - Of Which: Specialised Lending	9	0	4	8	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	4	1	4	1	0	1	4	1	4	1	0	
	Retail	3	0	3	1	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	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	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	1	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	1	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	10	0	10	24	0	10	0	10	24	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 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
COLOMBIA	(min EIR, %)	0	0	114	46	0	0	0	274	142	0	0	
	Central banks and central governments	397	0	114	46	0	508	0	274	142	0	0	
	Institutions	529	3	404	228	0	1	516	3	404	245	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	9	0	7	13	0	0	7	0	5	10	0	
	Corporates - Of Which: SME	6	0	5	3	0	0	0	0	0	0	0	
	Retail	4	0	4	3	0	0	4	0	4	2	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	4	0	4	3	0	0	4	0	4	2	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	27	0	27	520	0	25	0	25	520	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 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
ITALY	(min EIR, %)	0	0	0	0	0	0	0	0	0	0	0	
	Central banks and central governments	7,038	0	6,890	519	0	0	0	6,740	516	0	0	
	Institutions	7,228	1	4,528	2,327	0	7,227	1	4,528	2,340	0	0	
	Corporates	134	0	480	345	0	606	0	535	339	0	0	
	Corporates - Of Which: Specialised Lending	22	0	19	20	0	0	0	19	23	0	0	
	Corporates - Of Which: SME	17	0	16	10	0	0	0	11	5	0	0	
	Retail	9	0	9	3	0	0	9	9	4	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	8	0	8	3	0	0	0	8	3	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Qualifying Revolving	7	0	7	6	0	2	0	2	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	6	0	6	6	0	1	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	42	0	42	110	0	37	0	37	75	0	0	
Equity													
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 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	(min EIR, %)	0	0	61	15	0	0	0	62	15	0	0	
	Central banks and central governments	9,823	0	9,780	699	0	10,488	0	10,255	778	0	0	
	Institutions	7,557	1	6,302	2,971	0	8,271	1	7,028	3,219	0	11	
	Corporates	844	0	775	672	0	1,322	0	1,074	894	0	4	
	Corporates - Of Which: Specialised Lending	19	1	16	19	0	11	1	17	20	0	1	
	Corporates - Of Which: SME	165	4	157	98	5	2	113	3	105	40	3	
	Retail	108	3	104	40	4	1	104	3	100	39	3	
	Retail - Secured on real estate property	5	0	5	7	0	0	5	1	5	6	0	
	Retail - Secured on real estate property - Of Which: SME	103	3	99	34	4	1	99	2	95	32	2	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	2	0	0	0	0	0	2	0	0	
	Retail - Qualifying Revolving	50	0	50	38	1	1	2	0	2	1	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	50	0	50	57	1	1	2	0	2	1	0	
	Retail - Other Retail - Of Which: non-SME	447	0	447	1,114	0	521	0	521	1,277	0	0	
Equity													
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 31/03/2022						As of 30/06/2022					
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
GERMANY	(min EIR, %)	0	0	0	0	0	0	0	0	0	0	0	
	Central banks and central governments	6,860	0	5,479	2,164	0	13	6,715	5,115	2,083	0	39	
	Institutions	354	1	229	298	11	462	1	292	375	11	26	
	Corporates	18	0	15	24	0	0	18	14	22	0	0	
	Corporates - Of Which: Specialised Lending	24	1	23	7	1	0	29	1	27	7	1	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	24	1	23	7	1	0	29	1	27	7	1	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	24	1	23	7	1	0	29	1	27	7	1	
	Retail - Secured on real estate property - Of Which: non-SME	3	0	1	0	0	4	0	1	0	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	2	0	2	1	0	0	

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2022											As of 30/06/2022													
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				
			Of which: defaulted	Of which Stage 3	Of which Stage 3	Of which Stage 3			Of which: defaulted	Of which Stage 3	Of which Stage 3														
Cash balances at central banks and other demand deposits	62,871	0	0	0	0	0	9	0	0	0	0	0	75,061	0	0	0	0	0	8	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	79,882	0	51	51	51	51	145	38	0	0	0	0	80,010	0	54	54	54	54	137	41	41	41	0	0	0
Central banks	3,072	0	0	0	0	0	12	0	0	0	0	0	3,366	0	0	0	0	0	15	0	0	0	0	0	0
General governments	68,397	0	0	0	0	0	125	0	0	0	0	0	68,388	0	0	0	0	0	117	0	0	0	0	0	0
Credit institutions	1,720	0	0	0	0	0	2	0	0	0	0	0	1,574	0	0	0	0	0	2	0	0	0	0	0	0
Other financial corporations	2,331	0	0	0	0	0	3	36	36	0	0	0	2,341	0	51	51	51	3	39	39	39	0	0	0	0
Non-financial corporations	4,362	0	3	3	3	3	2	2	2	0	0	0	4,341	0	3	3	3	3	4	2	2	2	0	0	0
Loans and advances (including at amortised cost and fair value)	363,108	1,268	14,734	14,734	14,734	4,235	7,234	7,234	4,712	381,340	1,066	14,600	14,600	14,600	4,157	7,584	7,584	4,715	7,584	7,584	7,584	4,715	4,715	4,715	4,715
Central banks	4,860	0	0	0	0	0	12	0	0	0	0	0	6,764	0	0	0	0	0	16	0	0	0	0	0	0
General governments	20,723	34	54	54	54	54	18	17	17	9	21,300	36	52	52	52	18	16	16	16	16	16	16	0	0	0
Credit institutions	12,340	0	0	0	0	0	23	0	0	0	0	0	13,664	0	0	0	0	0	16	0	0	0	0	0	0
Other financial corporations	10,495	0	40	40	40	15	20	20	12	11,659	0	40	40	40	19	30	30	30	19	30	30	30	0	0	0
Non-financial corporations	157,346	241	7,207	7,207	7,207	1,992	3,814	3,814	1,860	164,641	342	7,166	7,166	7,166	1,860	4,014	4,014	1,828	4,014	4,014	4,014	1,828	1,828	1,828	1,828
of which: small and medium-sized enterprises	56,124	167	4,054	4,054	4,054	1,060	2,350	2,350	1,298	59,123	231	4,113	4,113	4,113	966	2,371	2,371	1,410	2,371	2,371	2,371	1,410	1,410	1,410	1,410
of which: Loans collateralised by commercial immovable property	22,355	33	2,023	2,023	2,023	390	883	883	979	24,139	14	2,023	2,023	2,023	383	1,022	1,022	917	1,022	1,022	1,022	917	917	917	917
Households	157,346	1,003	7,242	7,242	7,242	2,175	3,383	3,383	2,831	163,311	698	7,342	7,342	7,342	2,220	3,523	3,523	2,969	3,523	3,523	3,523	2,969	2,969	2,969	2,969
of which: Loans collateralised by residential immovable property	94,388	521	3,906	3,906	3,906	445	1,045	1,045	2,661	95,366	285	3,899	3,899	3,899	425	1,110	1,110	2,641	1,110	1,110	1,110	2,641	2,641	2,641	2,641
of which: Credit for consumption	47,347	395	2,240	2,240	2,240	1,466	1,665	1,665	33	50,915	347	2,368	2,368	2,368	1,561	1,720	1,720	34	1,720	1,720	1,720	34	34	34	34
DEBT INSTRUMENTS other than HFT	505,860	1,268	14,785	14,785	14,785	4,390	7,272	7,272	4,712	536,410	1,066	14,654	14,654	14,654	4,302	7,624	7,624	4,715	7,624	7,624	7,624	4,715	4,715	4,715	4,715
OFF-BALANCE SHEET EXPOSURES	179,320		1,954	1,954	1,954	428	277	277	132	184,547		1,128	1,128	1,128	432	311	311	135	311	311	311	135	135	135	135

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Parameters (Annexes F, 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2021						As of 31/12/2021					
	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 ²		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 ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min 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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	18,516	9,633	4,968	4,126	8,215	3,328	17,949	9,209	4,834	4,032	7,992	3,185
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	103	47	12	10	27	13	85	38	11	10	15	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11	11	4	4	5	5	27	9	4	4	21	4
Non-financial corporations	9,983	5,547	3,173	2,644	3,298	1,284	9,653	5,213	3,022	2,490	3,170	1,239
of which: small and medium-sized enterprises	4,124	2,532	1,504	1,292	2,008	0	4,121	2,525	1,499	1,288	1,942	0
Households	8,419	4,028	1,778	1,468	4,885	2,026	8,183	3,947	1,797	1,529	4,786	1,935
DEBT INSTRUMENTS other than HFT	18,516	9,633	4,968	4,126	8,215	3,328	17,949	9,209	4,834	4,032	7,992	3,185
Loan commitments given	324	28	13	3	0	0	398	34	20	4	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0	0	0	0	0	0	0	0	0	0	0	0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0	0	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451- 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.

⁽³⁾ The information 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.

2022 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2022						As of 30/06/2022					
	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 ²		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 ²		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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	17,825	9,112	4,780	3,997	7,829	3,108	17,437	9,017	5,049	4,298	7,658	3,053
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	69	37	12	10	15	6	54	36	11	10	6	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	33	12	5	5	23	6	42	20	15	13	7	6
Non-financial corporations	9,642	5,105	2,923	2,404	3,207	1,254	9,585	5,099	3,213	2,707	2,986	1,176
of which: small and medium-sized enterprises	4,001	2,501	1,476	1,274	1,860	0	4,035	2,617	1,604	1,418	1,769	0
Households	8,081	3,958	1,839	1,577	4,585	1,842	7,757	3,862	1,809	1,569	4,659	1,865
DEBT INSTRUMENTS other than HFT	17,825	9,112	4,780	3,997	7,829	3,108	17,437	9,017	5,049	4,298	7,658	3,053
Loan commitments given	380	35	18	4	0	0	352	37	19	7	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	3,574	125	125	3,574	101	0	4,077	125	125	4,077	154	0	4,237	143	143	4,237	148	0	4,194	147	147	4,194	146	0
B Mining and quarrying	4,052	53	53	4,052	104	0	4,980	202	202	4,980	190	0	5,198	210	210	5,198	115	0	5,187	222	222	5,187	133	0
C Manufacturing	34,980	1,317	1,317	34,911	943	0	35,129	1,008	1,008	35,058	867	0	38,478	867	867	38,410	877	0	41,604	1,054	1,054	41,531	1,002	0
D Electricity, gas, steam and air conditioning supply	13,053	739	739	13,053	579	0	13,718	570	570	13,718	489	0	14,845	587	587	14,845	504	0	15,268	728	728	15,268	505	0
E Water supply	826	19	19	826	12	0	782	22	22	782	21	0	778	22	22	778	18	0	856	21	21	856	17	0
F Construction	9,658	1,174	1,174	9,658	627	0	8,336	896	896	8,336	619	0	8,386	882	882	8,386	604	0	8,314	850	850	8,314	605	0
G Wholesale and retail trade	28,196	1,309	1,309	28,196	1,343	0	25,856	1,312	1,312	25,856	1,154	0	28,680	1,338	1,338	28,680	1,113	0	30,688	1,321	1,321	30,688	1,098	0
H Transport and storage	8,425	953	953	8,425	947	0	10,310	829	829	10,310	490	0	10,620	901	901	10,620	401	0	10,819	476	476	10,819	393	0
I Accommodation and food service activities	8,084	459	459	8,084	332	0	7,693	470	470	7,693	405	0	7,998	475	475	7,998	395	0	8,280	483	483	8,280	372	0
J Information and communication	5,470	113	113	5,058	46	0	6,827	118	118	6,533	55	0	7,301	121	121	7,301	58	0	6,718	112	112	6,718	54	0
K Financial and insurance activities	6,460	147	147	6,460	148	0	6,336	192	192	6,336	181	0	6,743	203	203	6,743	174	0	7,339	184	184	7,339	175	0
L Real estate activities	9,713	555	555	9,641	486	0	9,511	719	719	9,438	466	0	9,820	717	717	9,743	443	0	10,713	724	724	10,631	465	0
M Professional, scientific and technical activities	3,265	178	178	3,265	132	0	3,910	185	185	3,910	152	0	3,662	207	207	3,662	151	0	3,703	227	227	3,703	168	0
N Administrative and support service activities	3,181	186	186	3,181	145	0	3,049	185	185	3,049	132	0	3,296	184	184	3,296	133	0	3,555	188	188	3,555	139	0
O Public administration and defence, compulsory social security	240	5	5	240	9	0	203	9	9	203	11	0	276	17	17	276	20	0	290	12	12	290	17	0
P Education	489	47	47	489	33	0	592	43	43	592	34	0	598	45	45	598	34	0	596	38	38	596	32	0
Q Human health services and social work activities	1,865	45	45	1,865	37	0	1,888	48	48	1,888	41	0	2,068	46	46	2,068	45	0	2,016	47	47	2,016	44	0
R Arts, entertainment and recreation	1,042	206	206	1,040	88	0	1,011	209	209	1,011	95	0	964	214	214	964	95	0	990	216	216	990	90	0
S Other services	3,457	204	204	3,457	657	0	3,211	84	84	3,211	445	0	3,347	92	92	3,347	482	0	3,390	110	110	3,390	420	0
Loans and advances	144,817	7,834	7,834	144,263	6,068	0	142,712	7,302	7,302	146,781	5,801	0	152,346	7,392	7,392	152,200	5,806	0	164,641	7,166	7,166	164,486	5,824	0

⁽¹⁾ 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 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.