

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

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



## **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	42,876	42,738	45,761	45,146	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	42,494	42,484	45,761	45,146	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,281	47,931	50,948	51,316	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	47,899	47,677	50,948	51,316	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	54,895	53,861	56,812	58,337	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	54,512	53,699	56,812	58,337	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	341,678	337,066	348,598	347,442	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	341,448	336,884	348,598	347,442	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	12.55%	12.68%	13.13%	12.99%	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	12.45%	12.61%	13.13%	12.99%	(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	14.13%	14.22%	14.62%	14.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.03%	14.15%	14.62%	14.77%	(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	16.07%	15.98%	16.30%	16.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.96%	15.94%	16.30%	16.79%	(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	765,452	737,990	773,495	792,045	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	6.31%	6.49%	6.59%	6.48%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,281	47,931	50,948	51,316	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	47,899	47,677	50,948	51,316	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	765,452	737,990	773,495	792,045	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	765,069	737,736	773,495	792,045	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	6.49%	6.59%	6.48%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.26%	6.46%	6.59%	6.48%	[A.2]/[B.2]	



# 2023 EU-wide Transparency Exercise Capital Banco Bilbao Viczoya Argentaria, S.A.

			4	A ( 24 /42 /2022	4 ( 24 /02 /2022	A ( 20 (05 (2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2022 54,895	As of 31/12/2022 53,861	As of 31/03/2023 56.812	As of 30/06/2023 58,337	C 01.00 (10010.c0010)	Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				,	C 01.00 (r0020.c0010)	Article SD of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	42,876	42,738	45,761	45,146		
	A.1.1	instruments)	23,450	23,454	23,026	23,083	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	33,794	35,250	35,653	36,695	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-16,446	-17,248	-16,025	-16,740	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,410	3,296	3,861	3,686	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2,069	1,853	2,067	1,928	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	105	-113	-128	-274	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,552	-1,395	-1,417	-1,470	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,000	-1,057	-1,006	-1,123	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-16	-16	-194	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-12	0	0	0	C 01.00 (r0390,r0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	-21	-1	0	-1	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 38(1) point (0) (i) and 80 to 91 of CRR, Articles 36(1) point (0) (ii), 24(1) point (0) (ii), 24(1) point (0) (ii), 24(1) point (0) and 25% of CRR, Articles 36(1) point (0) and 25%(3) of CRR, Articles 36(1) point (0) (iii) and 25%(3) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 153(0) of CRR, Articles 36(1) point (0) (iv) and 80 to 90
	A.1.14.1	Of which: from securitisation positions (-)	-21	-1	0	-1	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(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 (r0490,c0010)	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 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-526	-337	-113	-294	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-82	-84	-80	-92	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01 00 (40514 (1010)	Article 36(1), point (n) and Article 132(2) CRR
Transitional period	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-636		0	0		Article 3 CRR
				-1,058			C 01.00 (r0524,c0010)	Article 3 CHR
	A.1.20	CET1 capital elements or deductions - other	-60	-60	-60	-60	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	382	254	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfethered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	382	254	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,405	5,193	5,187	6,171	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,405	5,193	5,187	6,171	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r070,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0690,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,281	47,931	50,948	51,316	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	6,614	5,930	5,865	7,021	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	5,836	5,809	5,675	6,756	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		777	213	189	264	$\begin{array}{c} \text{C01.00 } \left( \text{e9180,c0010} \right) + \text{C 01.00} \\ \left( \text{e9280,c0010} \right) + \text{C 01.00 } \left( \text{e9930,c0010} \right) + \text{C} \\ \text{01.50 } \left( \text{e9840,c0010} \right) + \text{C 01.00 } \left( \text{e9950,c0010} \right) + \text{C} \\ \text{C 01.00 } \left( \text{e9980,c0010} \right) + \text{C 01.100 } \left( \text{e9950,c0010} \right) + \text{C} \\ \text{C 01.00 } \left( \text{e9970,c0010} \right) + \text{C 01.00 } \left( \text{e9974,c0010} \right) + \text{C} \\ \text{01.00 } \left( \text{e9970,c0010} \right) + \text{C 01.00 } \left( \text{e9974,c0010} \right) + \text{C} \\ \text{01.00 } \left( \text{e9970,c0010} \right) + \text{C 01.00 } \left( \text{e9974,c0010} \right) + \text{C} \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	1	-93	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	341,678	337,066	348,598	347,442	(r0900,c0010) + C 01.00 (r0960,c0010) C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included	341,678	337,066	348,598	347,442	C 02.00 (+0010,c0010) C 05.01 (+0010,c0040)	roomen AQ3), 93, 90 880 98 01 CMC
	B.1 C.1		12.55%	182 12.68%	13.13%	12.99%		
CAPITAL RATIOS (%)		COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)					CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.13%	14.22%	14.62%	14.77%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	16.07%	15.98%	16.30%	16.79%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	42,494	42,484	45,761	45,146	A.4.3.0).0)]	-
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.45%	12.61%	13.13%	12.99%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	382	254	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
- I amo itemo	F	Adjustments to T2 due to IFRS 9 transitional arrangements	1	-93	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	230	182	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a reserving to the formulae stated in column "CORPP CODE" – player note that this might lead to differences to full						

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			1
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	273,492	264,433	277,527	290,588	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, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0050, c0280, s002) + C 08.01 (r0040, s002) + C 08.01 (r0040, s002) + C 08.01 (r0040, s002
Of which the standardised approach	150,696	143,612	148,086	145,897	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	5,541	5,177	5,573	5,717	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	104,095	102,547	110,095	125,726	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	13,160	13,097	13,772	13,247	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	10,975	9,491	10,122	10,720	C 07.00 (r099), c0220, s01) + C 07.00 (r0110, c)220, s01) + C 07.00 (r0130, c)220, s01) + C 08.01 (r0040, c)2260, s01) + C 08.01 (r0050, c)2260, s01) + C 08.01 (r0040, c)2260, s01) + C 0
Credit valuation adjustment - CVA	2,461	1,741	1,455	1,548	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)	326	455	443	431	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,568	12,969	12,578	14,986	C 02.00 (r0520, c0010)
Of which the standardised approach	5,439	4,716	4,700	5,946	C 02.00 (r0530, c0010)
Of which IMA	10,129	8,252	7,878	9,040	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	877	907	930	1,059	C 19.00 (r0010, d8601)*12.5+C 20.00 (r0010.d-950)*12.5+MAV(C 24.00(r0010, d090),C 24.00(r0010, d0100),C 24.00(r0010, d0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	33,407	27,049	26,807	25,804	C 02.00 (r0590, c0010)
Of which basic indicator approach	690	946	918	774	C 02.00 (r0600, c0010)
Of which standardised approach	32,717	26,103	25,890	25,030	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,450	20,929	19,666	3,366	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	341,678	337,066	348,598	347,442	

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

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



(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	21,198	30,136	10,327	21,419
Of which debt securities income	3,717	5,998	1,585	3,547
Of which loans and advances income	16,853	24,181	8,528	17,641
Interest expenses	7,684	11,399	4,799	10,240
(Of which deposits expenses)	5,741	8,723	3,949	8,473
(Of which debt securities issued expenses)	1,017	1,481	498	1,028
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	76	120	4	73
Net Fee and commission income	4,286	5,696	1,517	3,050
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	11	26	28	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	157	580	328	287
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	281	7	82	67
Gains or (-) losses from hedge accounting, net	-36	-45	1	73
Exchange differences [gain or (-) loss], net	1,166	1,264	-15	310
Net other operating income /(expenses)	-1,602	-1,945	-772	-1,207
TOTAL OPERATING INCOME, NET	17,853	24,439	6,702	13,830
(Administrative expenses)	6,757	9,250	2,644	5,194
(Cash contributions to resolution funds and deposit guarantee schemes)	620	993	135	455
(Depreciation)	977	1,311	335	668
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	190	234	-7	84
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	27	26	-34	-30
(Other provisions)	162	208	27	114
Of which pending legal issues and tax litigation <sup>1</sup>	0	-9	0	0
Of which restructuring <sup>1</sup>	0	-30	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,385	3,388	972	2,003
(Financial assets at fair value through other comprehensive income)	79	76	-2	35
(Financial assets at amortised cost)	2,306	3,312	974	1,968
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-6	-14	27	3
(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 subsidaries, joint ventures and associates	871	1,086	315	630
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-91	-106	7	29
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	7,711	10,257	2,919	6,082
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	5,076	6,790	1,985	4,133
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	5,076	6,790	1,985	4,133
Of which attributable to owners of the parent	4,816	6,407	1,838	3,868

U 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."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31,	/12/2022			As of 31,	03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	88,250				79,991				83,538				72,105				IAS 1.54 (i)
Financial assets held for trading	120,695	33,424	83,591	3,679	111,578	21,651	87,623	2,305	120,471	25,831	92,320	2,321	142,192	30,313	110,078	1,801	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,700	452	87	1,161	1,500	392	92	1,017	1,477	375	94	1,008	1,619	403	280	936	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	49,502	37,423	11,717	361	45,428	36,095	9,073	260	45,845	37,087	8,506	252	42,925	33,656	8,857	413	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	417,847				413,970				426,966				438,462				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,835	12	1,824	0	1,812	4	1,808	0	1,444	0	1,444	0	1,828	0	1,828	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	-144				-148				-137				-137				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	35,175				34,819				35,313				37,315				
TOTAL ASSETS	714,860				688,951				714,918				736,309				IAS 1.9(a), IG 6

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

(min	EUR)			s of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accun	ulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairs	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accun	nulated impairr	nent <sup>(2)</sup>	Gros	carrying amo	unt <sup>(2)</sup>	Accum	nulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	47,570	870	26	-43	-61	-18	43,557	822	26	-36	-63	-18	43,848	752	21	-35	-61	-14	41,948	758	21	-38	-77	-14	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	33,726	250	31	-36	-34	-24	36,380	237	30	-31	-37	-24	42,439	221	32	-38	-31	-25	44,433	296	33	-35	-38	-25	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	348,580	33,201	14,259	-2,220	-2,055	-7,833	341,612	33,614	13,497	-2,083	-1,941	-7,285	349,069	33,309	13,219	-2,078	-2,082	-7,070	359,234	32,043	13,792	-2,143	-2,021	-7,107	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	104,900	96,000	107,584	127,788	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,086	3,288	3,267	3,752	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	541,437	524,359	538,130	537,312	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,392	3,069	3,161	3,228	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	4,692	4,513	4,317	4,433	IAS 37.10; IAS 1.54(I)
Tax liabilities	2,103	2,291	2,233	2,011	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	5,357	4,864	4,817	5,274	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	78	75	79	78	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	665,045	638,459	663,588	683,877	IAS 1.9(b);IG 6
TOTAL EQUITY	49,815	50,492	51,330	52,432	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	714,860	688,951	714,918	736,309	IAS 1.IG6

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



#### **Breakdown of liabilities**

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		51,614	41,274	40,808	41,581	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	214	365	233	165	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSICIONS	Debt securities	13,868	13,122	16,271	16,942	Annex V.Part 1.31
	Central banks	62,689	42,273	35,194	29,726	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	820	205	974	189	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	22,989	23,450	24,574	26,321	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	19,786	19,785	20,890	21,756	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	55,371	54,763	77,602	86,366	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	13,237	11,423	10,035	7,311	ECB/2013/33 Annex 2.Part 2.9.1
Берозіка	Other financial corporations	28,412	31,607	41,324	40,743	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,738	11,810	12,725	11,950	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	112,066	113,559	108,989	110,638	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	86,839	85,904	81,392	78,879	ECB/2013/33 Annex 2.Part 2.9.1
	Households	230,430	232,422	231,319	235,400	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	196,444	198,747	194,308	196,356	Annex V.Part 1.42(f), 44(c)
Debt securities issued		58,343	59,142	58,349	67,229	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	13,017	12,492	12,358	14,920	Annex V.Part 1.37
Other financial liabilities		16,817	14,739	17,480	16,969	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		652,815	626,716	652,142	672,081	



# 2023 EU-wide Transparency Exercise Market Risk

									Juo 1120070	J												
	SA			IM												IM						
			VaR (Memoran	aR (Memorandum item) STRESSED VaR (Memorandum item) AND M			AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITAL CHARGE VAR				VaR (Memorandum item)		lemorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISI CAPITAL CHARGE					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	2.358	2.088	278	93	482	138							251	73	348	103						
Of which: General risk	1,194	943	185	64	338	98							155	47	227	70						
Of which: Specific risk Equities	1.164	1.145	93	28 14	144	40 19							96	27 28	121 110	33						
Of which: General risk	13	10	48	14	69	19							55	28	110	69						
Of which: Specific risk	8	- 5	0	0	0	0							0	0	0	0						
Foreign exchange risk	2,731	2,383	66	26	250	85							85	40	270	105						
Commodities risk	68	0	0	0	0	0							0	0	0	0						
Total	5,178	4,487	196	57	404	112	198	210	0	0	0	10,129	157	59	326	132	177	154	0	0	0	8,252
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	6/2023					
Traded Debt Instruments	2,491	2,866	231	81	361	129							264	97	374	202						
Of which: General risk	1,371	1,566	153	54	227	70							210	81	272	165						
Of which: Specific risk	1.120	1,300	77	26	134	59							54	16	102	37						
Equities	19	16	65	19	112	29							61	15	99	27						
Of which: General risk	12	8	65	19	112	29							61	15	99	27						
Of which: Specific risk	7	8	0	0	0	0							0	0	0	0						
Foreign exchange risk	1,890	2,840	65	15	255	64							61	20	136	51						
Commodities risk Total	0	0	0	0	0 304	90	445	167				7.878	0	0 71	0	0	407	177		0	0	
lotal	4,401	5,722	159	53	304	90	167	167	0	0	0	7,878	198	71	339	161	187	1//	0	U	U	9,040

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



					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	(min BUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	173.716	189,600	31.948		162,496	184,542	31,254	
	Regional governments or local authorities	6.880	2,008	1.194		7.234	2.145	1,335	
	Public sector entities	1,212	931	917		1,695	1,061	1,002	
	Multilateral Development Banks	238	238	6		187	187	6	
	International Organisations	90	90	0		466	466	0	
	Institutions	42,045	18,782	6,805		35,210	13,226	4,916	
	Corporates	71,277	52,572	49,185		68,768	49,909	45,746	
	of which: SME	13,357	8,991	7,775		12,713	8,504	7,339	
	Retail	83,944 32.035	51,996 17.366	36,262 10.289		85,078 33,307	52,247	36,379	
Consolidated data	of which: SME Secured by mortnanes on immovable property	32,035 29.327	17,366 28,738	10,289		33,307 27,878	18,244 27,353	10,876 9.871	
	of which: SMF	5,877	5,597	2.176		5,594	5,348	2.083	
	Of Which: SME Exposures in default	7.807	2,754	2,176	4.528	7,299	2,598	2,691	4,139
	Items associated with particularly high risk	2.921	2,005	3.007	4,520	2.808	1.873	2,809	4,137
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	118	118	24		ō	0	0	
I	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	19,971	20,310	11,982		19,559	19,902	11,230	
	Standardised Total <sup>2</sup>	439,547	370,144	154,576	7,883	418,680	355,511	147,240	7,513
	· · · · · · · · · · · · · · · · · · ·	(X) Original exposure, unlike Exposure valu	e is remoted before taking int	n account any effort due to me	dit conversion factors or credit o	isk mitination techniques (e.n. s	shottstion efforts)		

\*\* Contract accounts usual consumer values in recognition contract and account of various contract counts on the contract and account of various contract and account of various contract and account of various contract and accounts on account of various contract accounts on account of various contract accounts on account on a various contract accounts on a variou

		(4) Starting from the 2023 exercise, value	adjustements and provisions fo	r the consolidated data include	general credit risk adjustments	, for the consistency with the da	ata per country of counterparty	,	
					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
	(mh EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities	85,753 1,201 0	111,808 625 0	11,876 125 0		88,180 1,777 0	113,995 865 0	11,800 173 0	
	Multilateral Development Banks International Organisations Institutions	0 0 19,066	0 0 2,592	0 0 825		0 0 14,914	0 0 1,276	0	
	Corporates of which: SME Retail	7,376 2,360 13,848	4,642 1,735 6,233	3,972 1,490 3,925		5,551 2,309 14,763	4,891 1,726 6,446		
SPAIN	of which: SME Secured by mortoaces on immovable property of which: SME	9,452 2,722 2,043	4,439 2,679 2,012	2,580 919 712		10,037 2,724 2,017	4,856 2,679 1,984	2,897 954 701	
	Exposures in default Items associated with particularly high risk Covered bonds	1,896 211 0	536 156 0	630 234 0	1,043	1,746 195 0	518 135 0	563 203 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 1 0	0 1 0	0 1 0		0 1 0	0 1 0	0 1 0	
	Other exposures Standardised Total <sup>2</sup>	7,682	7,742	6,300	1,247	7,896	7,949	5,920	1,187

					Standardised A	proach					
			As of 30/09/	2022			As of 31;	12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	31,559	26,503	4,962		22,559	23,582	4,882			
	Regional governments or local authorities	4,408 155	116 67	107		4,418	310	301 86			
	Public sector entities	155	6/	58		517 80	118 80	86			
	Multilateral Development Banks	83	83	0		80	80				
	International Organisations Institutions	6.576	3,582	1,679		6,930	3,678	1,804			
		6,477	3,302	3,070		6,473	2,802	2,680			
	Corporates of which: SME	4.150	1,999	1.883		3,885	1,684	1,579			
	Retail	18,199	13,798	9,800		17,426	13,079	9,310			
	of which: SME	6.877	3,209	1.858		6,584	2,922	1,692			
MEXICO	Secured by mortgages on immovable property	15.455	15,364	5,497		14,871	14,793	5,296			
	of which: SMF	1.072	1,041	471		1,000	972	440			
	Exposures in default	1,523	762	767	754	1,492	810	814	676		
	Items associated with particularly high risk	709	596	893		713	595	893			
I	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			
I	Equity	0	0	0		0	0	0			
I	Other evangures	4.931	4.931	2.860		5.073	5.073	2.802			
	Standardised Total <sup>2</sup>				1,704				1,608		

		(2) Total value adjustments and provision	s per country of counterparty of	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised A	proach							
			As of 30/09/	2022			As of 31;	12/2022					
	(role Fills %)	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>				
	Central governments or central banks	18,167	18,102	9,807		16,106	16,263	9,726					
	Regional governments or local authorities	138	138	138		131	130	130					
	Public sector entities	121	93	90		159	128	126					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	2,483	2,352	1,640		2,256	2,150	1,427					
	Corporates	25,108	20,176	19,157		26,979	20,175	19,117					
	of which: SME	3,884	3,117 14.082	2,595 9,524		3,992 26.656	3,141 16.366	2,616 11.090					
	Retail	23,403	14,082	9,524 3,476			16,856 6,873						
TURKEY	of which: SME	9,313 1.882	6,018 1.832	3,4/6		10,662 1,746	1,700	3,970 684					
	Secured by mortoages on immovable property of which: SMF	1,022	1,832	416		1,011	972	413					
	or which; see	2,033	747	771	1,247	1,884	639		1.2				
	Items associated with particularly high risk	1.256	809	1.213	1,247	1,229	745	1.117	.,.				
	Covered bonds	0	0	0		0		0					
	Claims on institutions and corporates with a ST credit assessment	i o	ō	i o		0	ō	i o					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	2,492	2,519	1,096		2,025	2,052	829					
	Standardised Total <sup>2</sup>				2,402				2.3				

		(4)									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31,	12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	1,438	88 235	4		1,728	323	41			
	Regional governments or local authorities	235	235	4/		14	14	3			
	Public sector entities Multilateral Development Banks		0			0					
	Multilateral Development Banks International Organisations		0	0							
	Institutions	2,695	2,165	475		1,949	1.218	245			
	Corporates	277	260	241		814	798	779			
	of which: SME	2	2	2		7	7	7			
	Retail	318	315	236		16	13	10			
FRANCE	of which: SME	0	0	0		0	0	0			
HOWEL	Secured by mortgages on immovable property	8	8	3		6	6	2			
	of which: SME		2	1			.0				
	Exposures in default	36	20	22	1	36	18	21			
	Items associated with particularly high risk Covered bonds		0	0							
1	Claims on institutions and corporates with a ST credit assessment	ı .	0	0		ů					
	Collective investments undertakings (CIU)	i o	0	ō		ō	ō	i o			
	Equity	0	0	0		0	0	0			
1	Other exposures	353	353	0		486	486	0			
1	Standardised Total <sup>2</sup>				5				10		

S

This is associate, unlike Executer value, is recorded before takins into account any effect due to credit convention factors or costs risk mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general order that adjustments.



					Standardised Ap	proach					
			As of 30/09	2022			As of 31/12/2022				
	(min EUR. %)	Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providings* Original Exposure* Exposure Value* Risk exposure amount Value*								
UNITED STATES	Central governments or central stanks  Regional government or or local authorities  supposed portugation or local standardies  standardies development Stanks  standardies of consistence  standardies or consistence  standardies	10,071 0 2 2 0 8,104 464 3 320 0	10,071 0 1 0 5,690 499 2 317 0	12 0 0 0 0 1,291 506 2 238 0		9,397 0 2 0 0 6,547 453 2 2 8 1 1	9,397 0 1 0 3,125 396 2 5 0 4	15 0 0 0 759 427 2 4 0			
	of which; 20E Executes in default Item associated with carticularly bioh risk Covered boods Covered boods on institutions and consortes with a 5T credit assessment Coulomb on institutions and credit covered boods Coulomb or consortes the consortes covered by the consortes Coulomb or consortes the consortes th	0 3 0 0 0 0 0 450	0 1 0 0 0 0 0 467	0 0 0 0 0 0	10	0 1 0 0 0 0 0 306	0 1 0 0 0 0 0 319	0 1 0 0 0 0 0 0	9		

(2) Tratial value adjustments and provisions per country of countrypiny caused in the country conserving factors or result risk indications between a result risk adjustments and provisions per country of countrypiny calculates those for securitisation appeares but includes general credit risk adjustments.

					Standardised A	pproach					
			As of 30/09	2022			As of 31	of 31/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
GERMANY	Comit de commencia de contra de cont	955 67 959 940 140 12 2 2 7 7 1 1 0 0 0 0	13K	0 4 0 0 0 82 127 127 0 6 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1,691 123 30 0 0 0 350 148 3 13 6 6 0 0 0	223 20 6 7 223 148 1 6 6 6 6 6 7 233 1 1 6 6 6 6 6 6 6 6 6 6 6 7 7 8 7 8 8 8 8 8	4 0 0 0 71			
	Standardised Total <sup>2</sup>				4						

(1) Chairel essours: untile Exosure value in records before taken into account any effect due to credit convenion factors or credit risk initiation techniques (as, substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardised Ap	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	(min PUE %).)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
PERU	Central overvenments or central salestal seriosisal overvenments or bool and seriodises seriodises of the contract of the cont	7,200 221 368 0 0 11,525 1,588 9,576 4,119 1,031	4,775 21 240 0 0 0 0 8,992 1,427 5,395 2,159 3,635 861 330 204 0 0 0 0 1,136	2,735 21 200 0 0 8,6,20 1,166 3,888 1,461 1,369 364 391 305 0 0 0 4 22	627	\$,867   19   444   40   0   0   0   10,999   1,627   1,627   9,230   3,752   3,752   1,049   3   6   0   0   0   0   0   0   0   0   0	3,293 19 269 0 0 7,737 1,188 5,324 2,142 3,429 799 334 128 0 0 0 0	2,041 19 200 0 0 7,447 3,842 1,455 1,233 346 268 0 0 0 0 0	
	Standardised Total <sup>2</sup>	1,130			1,047	1,000	1,000	423	985

\*\*\* Charriel excessive. untile thecesive value is recorded before taken into account any effect due to credit convenion factors or credit risk institution televisions (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitsation exposures but includes general credit risk adjustments.

		· · · · · · · · · · · · · · · · · · ·									
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31;	12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	18 0	18	0		16 0	16 0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		2	2	0			
	International Organisations Institutions	227	226	20		234	232	35			
	Corporates	4.118	2.047	990		2,739	1,055	670			
	of which: SME	176	11	11		123	113	112			
	Retail	42	39	29		28	26	19			
LINITED KINGDOM	of which: SME	1	1	1		0	0	0			
OHETED HERODOFF	of which: SME Secured by mortsages on immovable property of which: SME	40	39	14		38	37	13			
	Exposures in default	7	6	6	1	6	4	4			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	20	0			12	0			
	Other exposures Standardised Total <sup>2</sup>	ů	20	0	,	0	12	0	7		

		(a) rote take adjustment and protestes per contral or consequely excludes when for exclusive documents of exclusive greater tree, tak adjustments.									
					Standardised Ap	proach					
			As of 30/09	2022			As of 31,	/12/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
ITALY	Central coverments or central sands Sectional coverments or body attributes Sectional coverments or body attributes Sectional coverments Sectional	7,276 0 0 0 202 202 1 1 22 0 0 0 0 0 0	7,783 0 0 0 97 32 1 1 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 59 32 1 1 6 0 0 0 0		6,625 0 0 0 0 177 599 28 0 5 0 0 0 0	7,102 0 0 0 0 59 22 10 0 5 0 0 0	0 0 0 0 277 288 1 1 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Other exposures Standardised Total <sup>2</sup>	0		,	2						

		Total value adjustments and provision					ELESSELUSION GENECIA I.					
					Standardised A	proach						
			As of 30/09/	2022			As of 31;	12/2022				
		Original Exposure <sup>1</sup>	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providinal adjustments and providinal Exposure* Exposure Value* Risk exposure amount Value adjustments and providing adjustment adjustment adju									
	(min EUR, %)											
	Central governments or central banks	1,540 715	1,511 712	759 712		1,354 673	1,702	961 666				
	Regional governments or local authorities Public sector entities	/15 430	/12	712 409		6/3	453	453				
	Multilateral Development Banks	430	409	409		472	403	403				
	International Organisations	ŏ	ů o	ů o		ő	ő	ő				
	Institutions	0	0	0		0	0	0				
	Corporates	6,236	5,290	5,092		5,435	4,572	4,392				
	of which: SME	105	94	74		88	78					
	Retail	7,528	6,132	4,508		6,734	5,448	4,003				
COLOMBIA	of which: SME	852	510	292		755	464	265 879				
	Secured by mortoages on immovable property	3,029 505	2,985 492	1,013		2,627 431	2,591 420	8/9				
	of which: SME Exposures in default	661	160	178	489	585	134	143	442			
ĺ	Exposures in default  Items associated with particularly high risk	312	221	332	407	275	201	302	442			
ĺ	Covered bands	310		0				0				
ĺ	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
ĺ	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	908	908	200		827	827	188				
	Standardised Total <sup>2</sup>				767				666			



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Bilbao Vizcaya Argentaria, S.A.

					Standardise	d Approach					
			As of 31)	03/2023			As of 30/	06/2023			
	(min PID <sup>4</sup> 6)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	170,502	193,570	30,903		165,012	182.658	32,354			
	Regional governments or local authorities	7,498	2,559	1,334		7,467	2.058	1,356			
	Public sector entities	1,485	1,167	1,048		1,385	1,034	946			
	Multilateral Development Banks	186	186	6		199	349	6			
	International Organisations	470	470	0		726	469	0			
	Institutions	50,561	16,939	5,595		54,478	15,460	5,339			
	Corporates	67,567	49,067	46,466		69,044	48,030	43,672			
	of which: SME	12,951	8,564	7,403		12,607	7,837	6,780			
	Retail	94,578	56,300	39,250		94,590	55,231	38,660			
Consolidated data	of which: SME	35,350	18,937	11,228		33,506 30,450	17,415	10,298 10.810			
	Secured by mortgages on immovable property	28,840 5.519	28,358	10,258 2,086			29,933 5.297	2.085			
	of which: SME	5,519 7,367	5,291 2,593	2,086	4,163	5,564 7,503	2,769	2,085	4,145		
	Exposures in default Thems accordated with narticularly high rick	2.877	2,593	3,122	4,103	7,503 2,961	1,891	2,836	4,143		
	Items associated with particularly high risk Covered honds	2,077	2,001	3,122		2,901	1,091	2,030			
	Claims on institutions and corporates with a ST credit assessment	1	i	ŏ		2	2	1			
	Collective investments undertakings (CIU)	2	2	2		2	1	1			
	Equity	0	0	0		0	0	0			
	Other exposures	19,925	20,257	12,170		21,411	21,716	12,225			
	Standardised Total <sup>2</sup>	451,861	373,550	152,853	7,583	455,228	361,602	151.068	7,531		

10 Operations, while Operation is, a special similar better particular of the Contract of Contract of

					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	88,678	114,762	11,350		75,353	103,065	10,987	
	Regional governments or local authorities	1,788	1,410	282		1,309	724	118	
	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	26,674	3,771	672		28,943	2,615	439	
	Corporates	3,001	2,579	1,840		5,543	4,684	2,351	
	of which: SME	2,093	1,591	1,355		2,230	1,667	1,433	
	Retail	14,317	5,533	3,406		15,394	6,093	3,789	
SPAIN	of which: SME	10,236	4,475	2,613		9,128	4,596	2,667	
SPAIN	Secured by mortgages on immovable property	2,588	2,549	919		2,539	2,503	907	
	of which: SME	1,938	1,910	677		1,921	1,892	675	
	Exposures in default	1,789	490		896	1,762	473	504	
	Items associated with particularly high risk	182	128	193		184	125	187	
	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		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	7,943	7,994	6,428		8,992	9,041	6,342	1.
	Standardised Total <sup>2</sup>				1,170				

(1) Original exposure, untille Diposure value, in reported before taking into account any effect, due to oveld convenire factors or ovell tak mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisors per country of counterparty exclusion shows for excenditation exposures but valuels general credit risk adjustments.

		.,,							
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %)	27,290	25.569	5,330		33,353	29.294	5.874	
	Central governments or central banks	27,290 4,659	25,569	5,330		33,353 5,173	29,294	5,874	
	Regional governments or local authorities Public sector entities	276	224	145		135	324	310	
	Public sector entities Multilateral Development Banks	80	224	143		135	79	/2	
	International Organisations		00			0			
	Institutions	8.248	4,243	1,979		9,173	4,202	1,920	
	Corporates	6.308	2,954	2,820		6,623	3,004	2,875	
	of which: SME	4.204	1.952	1,835		4,211	1,942	1.827	
	Retail	19,201	14,632	10,411		21,053	16,055	11,426	
MENTOO	of which: SME	7.085	3,292	1,906		7,744	3,591	2.078	
MEXICO	Secured by mortgages on immovable property	16.077	15.995	5.721		17,281	17,209	6,154	
	of which: SME	1,070	1,037	473		1,136	1,104	504	
	Exposures in default	1,457	816	822	633	1,672	955	961	706
I	Items associated with particularly high risk	807	678	1,017		967	769	1,153	
I	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
I	Other exposures	5.156	5.156	2,994		5.852	5.852	3,350	
	Standardised Total <sup>2</sup>				1,676				1,819

		(2) Total Value adjustments at	sa provisions per country or co	unterparty excludes those for se	cummation exposures out inclu	oes general credit risk adjustme	nts.		
					Standardisc	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments provisions <sup>2</sup>
	(min BUR. %) Central governments or central banks	19.582	19,663	9,449		18.456	18,502	9,788	
	Regional governments or local authorities	132	131	131		98	98	98	
	Public sector entities	214	159	157		105	77	52	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,865	1,733	1,034		1,627	1,490	999	
	Corporates	29,221	21,890	20,805		27,190	18,233	17,495	
	of which: SME	4,343	3,169	2,637		3,934	2,437	2,019	
	Retail	33,727	18,677	12,723		29,921	14,644	10,017	
TURKEY	of which: SME	12,200	7,488	4,331		10,618	5,387	3,074	
TORKET	Secured by mortgages on immovable property	1,650	1,602	662		1,633	1,532		
	of which: SME	987	944	410		859	765	328	
	Exposures in default	1,849	609	621	1,208	1,642	545	555	
	Items associated with particularly high risk	1,216	892	1,338		1,061	553	830	
	Covered bonds	0		0				0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU) Equity	o o						0	
	Other exposures	2.240	2.290	963		2,180	2.221	760	
	Standardised Total <sup>2</sup>			702	2.303		5,131		- 2

		(2) Total value aspatiments an							
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %) Central governments or central banks	1,363	1,353	18		2,418	244	24	
	Regional governments or local authorities Public sector entities	14	14	3 0		14	14	3 0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	2,783	2,211	490		2,557	1,962	479	
	Corporates of which: SME	674 4	660	642		547 4	520 3	503 3	
	Retail	410	407	305		260	256	192	
FRANCE	of which: SME Secured by mortgages on immovable property	5	0 S	2		5	0 S	2	
	of which: SME Exposures in default	0	0 17	0	2	0 32	13	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	399	399			388	388	0	12

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

(2) Total value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes permand credit risk adjustments.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banco Bilbao Vizcaya Argentaria, S.A.

	barres bilbas Vizeaya Pigeritaria, S.P.								
					Standardisc	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
	(min PID %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Central spermentary or control taskes  (Application of control and control of	9,433 0 2 2 0 0 8,366 385 2 2 135 1 1 3 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1	9,434 0 1 0 0 3,267 339 2 2 131 10 0 0 0 0 0 0 0	13 0 0 0 816 388 2 98 0 1 1 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0		7,599 2 0 9,425 591 11 10 3 0 1 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	7,510 1 0 3,396 499 0 1 9 0 0 3 3 0 0 0 0 0	12 0 0 0 873 482 1 7 4 0 0 1 0 0 0 0 0 873 1 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	a
	Standardised Total <sup>2</sup>				7				10

		(2) Total value adjustments ar	d provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustmen	bi.								
					Standardisc	d Approach									
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>						
	(min BJR, %)														
	Central governments or central banks		1,417	0		1,208	169	0							
	Regional governments or local authorities	101	20	4		20	20	4							
	Public sector entities Multilateral Development Banks	0	0			/0		0							
	Multilateral Development Banks International Organisations	0	0					0							
	Institutions	202	200	50		212	122	41							
	Corporates							153							
	of which: SMF		0	0				0							
	Retail	11	7	5		8	4	3							
CEDMANN/	of which: SME	0	0	0		0	0	0							
GERMANY	Secured by mortgages on immovable property	5	5	2		5	5	2							
	of which: SME	0	0	0		0	0	0							
	Exposures in default	3	1	1	1	3	1	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 undertakinos (CIU)	0	0	0		0	0	0							
	Equity	0	0	0		0	0	0							

					Standardise	d Approach			
			As of 31/	03/2023			As of 30/	06/2023	
	(min FID %A)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
PERU	Control sourcements or control sharks  Control sourcements or control sharks  Middlessed Development Banks  Control of Con	\$,695 16 450 0 0 10,826 1,366 9,073 3,569 3,675 908 1,061 377 0 0 0	3,501 16. 229 0 0 7,894 1,994 5,455 2,134 3,427 800 347 159 0 0 0	2.151 16. 229 0 0 7,573 861 3,952 1,461 1,298 365 288 28 0 0 0	576	6,991 14 469 0 0 10,743 1,255 9,706 3,814 958 1,082 408 0 0	4,398 14 246 0 0 7,903 977 5,868 2,247 3,577 8,875 300 199 0 2 0 0	2,504 14 246 0 0 0 7,582 804 4,249 1,533 1,533 1,533 1,533 201 201 201 201 0 0	547
	Other exposures Standardised Total <sup>2</sup>	1,112	1,112	441	991	1,176	1,176	465	972

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit adjustments.

					Standardise	d Approach			
			As of 31/	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR. %) Central governments or central banks	16	16	0		16	16	0	
	Regional governments or local authorities	0	0	0			0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	2	2	0		3	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	139	139	8		45	45	5	
	Corporates	2,631	768	498		2,632	703	451	
	of which: SME	32	22	22		35	24	23	
	Retail	28	25	19		25	23	17	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property		0			1			
	of which: SMF	30	33	12		34	33	12	
	Exposures in default	6	6	6	1	6	6	6	
	Items associated with particularly high risk	i i	i o	0		ō	ō	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		23	0		0	20	0	
	Standardised Total <sup>2</sup>				3				4

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BUR, %) Central povernments or central banks	6.725	7,183			6,967	7.225	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	198				214			
	Institutions Corporates	198	/8	42		214	95	46	
	of which: SME	27	13	12		42 28	12	2	
	Retail	34	9	6		40	7	5	
ITALY	of which: SME	0	0	0		1	0	0	
TIALT	Secured by mortgages on immovable property	5	5	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0		1		0	
	Items associated with particularly high risk Covered bonds	0		0		0		0	
	Claims on institutions and corporates with a ST credit assessment	0		0				0	
ĺ	Collective investments undertakings (CIU)	0	i i	o o		ő	ŏ	l ő	
	Equity	i i	i i	o o		i i	ō	i o	
	Other exposures	0	0	0		0	0	0	
	Chandrad and Value				,				

		(2) Total value adjustments as	nd provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	Ses general credit risk adjustmer	ris.								
					Standardisc	d Approach									
		As of 31 (03) (03) 2023  As of 31 (04) 2023  Original Exposure*  Pair 1,532  Fig. 1,532  F													
	(min BUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>						
	(min BUR, %) Central governments or central banks														
	Regional governments or local authorities														
	Public sector entities	452	435	435		516	499	499							
	Multilateral Development Banks	0	0	0		0		0							
	International Organisations	0	0	0		0	0	0							
	Institutions	0	0	0		0	0	0							
	Corporates		4,508	4,326		5,922									
	of which: SME														
	Retail			4,293											
COLOMBIA	of which: SME			355											
COLOTIDAT	Secured by mortgages on immovable property	2,689	2,653	902		3,040	3,000	1,023							
	of which: SME	430	420	118	460	460	449	125							
	Exposures in default	626 279	155 208	169	460	739 324	219	234							
	Items associated with particularly high risk	279	208	312		324	238	358							
	Covered bonds	0	0	0				0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0				0							
	Collective investments undertakings (CIU)	0	0	0				0							
	Equity	962	962	210		985	985	241							
	Other exposures	962	962	210	691		985	241	77						
	Standardised Total <sup>2</sup>														

Banco Bilbao Vizcaya Argentaria, S.A.

								IRB Ap	proach					
					As of :	30/09/2022					As of 3	31/12/2022		
			Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure¹	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
		(min ELIR, %)	Of which: Of which: provisions Of which: Of which: pro- defaulted defaulted defaulted defaulted									provisions		
	Central bi Institutio	anks and central governments	17,136 17 17,777 1,266 0 88 11,531 15 12,234 1,105 0 5 122,690 76 105,313 8,278 13 35 129,070 81 111,118 7,336 14 28									5 28		
	Corporate	Corporates - Of Which: Specialised Lending	205,521 8,153	2,109 6	164,091 6,912	82,892 5,677	442 0	2,022 43	206,910 7,588	2,307 5	161,188 6,513	80,508 5,306	450 0	1,896 37
	Retail	Corporates - Of Which: SME	25,791 123,540	1,327 4,361	17,893 97,851	13,224 24,017	326 378	934 3,042	26,174 122,945	1,232 4,172	18,201 98,198	12,896 24,483	310 378	810 2,791
Consolidated data		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	74,811 1,265	2,445 33	70,118 955	9,979 1,091	276 3	1,071 9	74,481 1,243	2,473 32	69,847 941	9,994 1,078	280 3	913 11
consonatica data		Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	73,545 30,852 17.878	2,412 291 1.625	69,163 12,502 15,231	8,888 8,699 5.339	273 14	1,062 825 1.146	73,238 30,185 18,279	2,441 273 1.426	68,906 12,741	8,916 8,868 5.620	276 13	903 721
		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	17,878 5,341 12,536	433 1.191	2,735 12,496	1,120 4,218	88 42 46	1,146 262 884	18,279 5,445 12.834	1,426 383 1.043	15,609 2,817 12,792	1,158 4.463	85 43 42	1,157 217 940
	Equity	n credit-obligation assets	5,751	0	5,751	13,160	0	804	5,692	0	5,692	13,097	0	96
	IRB Total					129,612						126,529		

175,612 1 155,529 1 155,52

		as or last quarter											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	18	0	4	2	0	0	19	0	4	3	0	0
	Institutions	28,073	76	12,743	2,239	13	22	29,642	81	14,359	1,872	14	17
	Corporates	76,460	1,770	56,482	33,360	318	1,498	77,535	1,993	54,782	31,857	327	1,443
	Corporates - Of Which: Specialised Lending	2,414 17.937	6	2,188 11.967	1,783 8.156	0 223	14 636	2,206 18.893	1.059	2,057 12,735	1,636	0	12
	Corporates - Of Which: SME Retail	99,918	1,072 4,141	11,967 88.467	8,156 15.652	353	2,300	18,893	3,948	12,735 88,670	8,340 15,971	216 352	622 2.131
	Retail - Secured on real estate property	74.382	2,434	69,710	9.848	353	1.067	74.066	2,462	69,452	9.866	332 266	908
	Retail - Secured on real estate property - Of Which: SME	1.264	2,434	953	1.091	202	1,067	1.242	32	940	1.078	200	10
SPAIN	Retail - Secured on real estate property - Of Which: non-S		2,402	68,756	8.757	259	1.057	72.824	2,430	68.512	8,788	262	897
	Retail - Qualifying Revolving	7.699	85	3,565	479	2	90	7,747	62	3.649	498	2	69
	Retail - Other Retail	17.838	1.622	15,193	5.326	88	1.144	18.236	1.423	15,569	5.607	85	1.155
	Retail - Other Retail - Of Which: SME	5,329	432	2,723	1,116	42	262	5,429	382	2,805	1,153	43	216
	Retail - Other Retail - Of Which: non-SME	12,509	1,189	12,469	4,210	46	882	12,806	1,041	12,764	4,454	42	939
	Equity	2,559	0	2,559	5,345	0	0	2,551	0	2,551	5,367	0	0
	Other non credit-obligation assets												
	IRB Total												

(5) 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 Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	159	0	32	21	0	0	159	0	33	21	0	0
	Institutions	199	0	57	36	0	0	278	0	146	66	0	0
	Corporates	31,606	302	28,708	18,459	119	335	30,550	259	27,669	17,866	115	302
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	7,248	254	5,590	4,647	102	258	6,740	171	5,024	3,965	92	185
	Retail	23,095	206	8,918	8,211	11	734	22,379	210	9,073	8,360	11	652
	Retail - Secured on real estate property	12	0	12	2	0	0	12	0	12	3	0	0
MEXICO	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
MEXICO	Retail - Secured on real estate property - Of Which: non		0	12	2	0	0	12	0	12	2	0	0
	Retail - Qualifying Revolving	23,081	205	8,905	8,208	11	734	22,365	210	9,059	8,357	11	652
	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	1,233	0	1,233	3,050	0	0	1,168	0	1,168	2,890	0	0
	Other non credit-obligation assets												
	IRB Total												

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

	İ						IRB Ap	oroach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	155	0	65	79	0	64	155	0	65	79	0	0
	Institutions	14	0	8	14	0	0	10	0	3	5	0	0
	Corporates	393	0	319	322 229	0	1	284	0	232	247	0	1 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	213	0	213	229	0	0	172	0	172	183	0	0
	Retail					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
TURKEY	Retail - Secured on real estate property - Of Which: non-Si	i	0	ĭ	0	0	0	1	0	ĭ	0	0	0
	Retail - Qualifying Revolving				0	0							0
	Retail - Other Retail	i i	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	191	0	191	425	0	0	335	0	335	703	0	0
1	Other non credit-obligation assets												
	IRB Total												

(ii) Orioinal emosure, unlike Emosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	oproach					
				As of :	0/09/2022					As of :	31/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	42	4	0	0	0	0	38	3	0	0
	Institutions Corporates	47,484 10.437	12	46,935 8.143	1,305 2.836	0	0 13	49,923 11.045	0 31	48,972 8.445	1,338 2,979		0 22
		537	12	8,143	2,83b 332	2	13	529	31	8,995	332	4	22
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	25	0	13	332 23		0	28		19	332		1
	Retail	40	1	35	12	2	0	41	1	36	13	2	1
	Retail - Secured on real estate property	32	î	30	11	2	ő	32	î	30	12	2	i
	Retail - Secured on real estate property - Of Which: SME	0	ō	0	0	0	ō	0	ō	0	0	0	
FRANCE	Retail - Secured on real estate property - Of Which: non-SI	32	1	30	11	2	0	32	1	30	12	2	0
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	0	3	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	25	0	25	85	0	0	1	0	1	2	0	0
	Other non credit-obligation assets												
	IRB Total												

<sup>(2)</sup> Original exposure, unlike Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk militiation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	10/09/2022					As of 3	1/12/2022		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	ixposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	7,261	0	7,261	155	0	0	6,863	0	6,863	146	0	0
	Institutions	2,873	0	2,977	628	0	0	2,589	0	2,579	618	0	0
	Corporates	29,731	0	24,827	8,538	0	/	29,529	1	24,252	8,291	0	6
	Corporates - Of Which: Specialised Lending	992 76	0	661	486 124	0	0	1,094	0	744 64	554 99	0	1
	Corporates - Of Which: SME Retail	/b 35	0	76 30	124	0	0	33	0	29	99	0	0
		28	0	27			0	27	0	26			0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	28	0	2/	5	0	0	2/	0	2b	5	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si		0	26		0	0	27	0	26			0
	Retail - Qualifying Revolving	4	0	1	ñ	0	0	4	n	1	ñ	0	0
	Retail - Other Retail	,	0	,	1	0	0	,	0	2	i	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	521	0	521	1,169	0	0	424	0	424	973	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2022					As of :	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
GERMANY	Control leads and control governments Compress of Whithis Specialist Lending Retail - Security of or red eaths property Retail - Security or red eaths property Retail - Compress or red eaths property of Which has 5 Retail - Compress or red eaths property of Which has 5 Retail - Compress or red eaths property or Which has 5 Retail - Compress or red eaths property or Which has 5 Retail - Compress or red eaths property or Which has 5 Retail - Compress or red eaths property or Which has 5 Retail - Compress or red eaths property or Which has 5 Retail - Compress or red eaths property or Which has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or White has 5 Retail - Compress or red eaths property or red eaths	0 6,745 7,082 386 168 34 28 0 28 4 2 2 0	0 0 0 0 1 1 0 1 0	0 6,321 5,615 260 14 30 27 0 27 1 2 0 2 2	0 347 2,174 343 22 8 8 0 8 0 1	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 49 12 35 0 0	0 7,446 7,031 354 21 34 29 0 29 4 2 0 2 2 6 8	0 0 0 0 1 1 0 1 0	0 6,708 5,371 246 18 31 27 0 27 1 2 0 2 2 6 8	0 398 2,098 328 35 7 7 0 7 0 1 0 1	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 12 0 0 0 0
	Other non credit-obligation assets												
	IRB Total												

				As of	30/09/2022		IRB Ap	proach		As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	9 0	0	0	0 16	0	0	0 37	0	0 29	0	0	0
	Institutions Corporates	1,107	0	48 826	16 511		0	1.112	0	835	499	0	0
	Corporates - Of Which: Specialised Lending	97	0	97	511	0	0	89	0	89	80		0
	Corporates - Of Which: SME	6	0	ő	0	ő	ő	9	ő	3	3	ő	ő
	Retail	4	0	3	1	0	0	4	0	3	1	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
PERU	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
FLRU	Retail - Secured on real estate property - Of Which: no	1·SI 3	0	3	1	0	0	3	0	3	1	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	10	0	10	26		0	11	0	11	26	0	0
	Other non credit-obligation assets	10	0	10	20			- 11	- U	- 11	20	_	
	IRB Total												

		i												
								IRB Ap	proach					
					As of :	0/09/2022					As of	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	57	14	0	0	2	0	58	14	0	0
	Institutio		12,222	0	12,136	921	0	0	11,703	0	11,583	882	0	0
	Corporate		7,829	1	6,534	3,043	0	11	8,578	1	6,965	3,135	0	8
		Corporates - Of Which: Specialised Lending	1,158	0	943	793	0	4	995	0	817	683	0	1
	Retail	Corporates - Of Which: SME	21 106	1	12 98	10 32	0	1	45 100	1	36 92	47 30	0	1
	Retail		10b 93	3	98 89	32 29	3	1	100 87	3	92	30 27	2	1
		Retail - Secured on real estate property	93	2	89	0	3	1	87	2	83	0	2	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI		0	89	29	0		87	0	83	27	0	
		Retail - Qualifying Revolving	93		2	29	3		6	0	2	0	6	0
		Retail - Other Retail	7	1	â	2			7	1	â	2	0	0
		Retail - Other Retail - Of Which: SME	· 's	0	4	2	0	0	Ś	1 0	1 4	5	0	0
		Retail - Other Retail - Of Which: non-SME	5	0		ī	0	ů i		0	1 3	i	0	0
	Equity	Pater - Color Receir - Cr Wilds, National	530	ō	530	1.324	ō	ō	519	ō	519	1.289	ō	ō
		credit-obligation assets			777									
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,158	0	5,999	529	0	1	6,784	0	6,551	478	0	2
	Corporates	7,826	1	5,413	2,596	0	4	7,965	1	5,313	2,539	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	746 18	0	641 11	435	0	0	734	0	639 21	434 50	0	0
	Corporates - Ut Which: SME Retail		0		29	0	0	11	0		50		
	Retail - Secured on real estate property	12 9	0	10	5	0	0	11	0	10	- 1	0	
	Retail - Secured on real estate property - Of Which: SME		0	n n	7	0	0	0	0	n n	,	0	
ITALY	Retail - Secured on real estate property - Of Which: non-S		0	ů	4	0	0				4	0	
	Retail - Qualifying Revolving	5	0	ĭ	0	0	0	2	0	1	n n	0	o o
	Retail - Other Retail	2	ō	2	ō	ō	ō	2	ō	2	ō	ō	ō
	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	5	0	5	13	0	0	5	0	5	13	0	0
	Other non credit-obligation assets												

(3) Original exposu	ure, unlike Exposu	e value, is reporte	d before taking into accoun	nt anv effect due t	o credit conversion	factors or credit ri	isk mitigation techn	viaues (e.a. substit	ution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	731 476	0	317 410	219 259			596 547	0	249 492	165 287	0	0
	Corporates - Of Which: Specialised Lending	4/6	3	410	259		0	547	3	492	28/	0	0
	Corporates - Of Which: SME	2	0	1	2		0	6	0	,	1	0	0
	Retail	6	0	ŝ	2	0	0	6	0	ŝ	3	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property - Of Which: SME	ó	ō	ó	ō	ō	ō	ó	ō	ó	ō	ō	ō
COLOMBIA	Retail - Secured on real estate property - Of Which: non-Si	4	0	4	2	0	0	4	0	4	2	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	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
l	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
l	Equity	251	0	251	616	0	0	201	0	201	498	0	0
	Other non credit-obligation assets												
ı	IRB Total												

<sup>(</sup>ii) Orional exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects)

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	16,679	15	17,283	1,040	0	5	16,926	14	17,544	1,271	0	2
	Institutions	159,797	61	141,872	6,682	13	19	186,370	30	167,505	7,546	5	17
	Corporates	207,496	2,051	162,402	81,820	425	1,650	210,103	2,108	164,268	88,934	542 0	1,587
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8,713 26.865	1.177	7,268 18,450	5,744 13.517	294	57 727	8,928 26,174	15 1.180	7,526 18.143	5,862 16.730	395	706
	Retail	124,736	4,264	98.718	31.449	800	2.873	125,792	4,644	98.803	39.165	1.018	3.040
	Retail - Secured on real estate property	73.751	2,564	69,394	15.764	708	929	73.288	2.820	68,995	17.711	891	962
	Retail - Secured on real estate property - Of Which: SME	1,219	30	937	1.696	10	10	1,197	30	921	1.911	11	902
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	72.532	2,533	68.458	14.068	698	919	72.091	2,790	68,074	15.800	880	953
	Retail - Qualifying Revolving	32,463	292	13,481	9.695	13	807	34.834	334	14,727	14.456	21	901
	Retail - Other Retail	18.523	1,409	15,843	5,990	78	1.137	17,670	1.490	15,081	6.998	106	1.177
	Retail - Other Retail - Of Which: SME	5,393	368	2,799	1,233	38	192	5,404	384	2,859	1,609	49	204
	Retail - Other Retail - Of Which: non-SME	13,129	1,041	13,044	4,757	41	944	12,266	1,106	12,222	5,389	57	973
	Equity	6,074	0	6,074	13,772	0		5,843	0	5,843	13,247	0	
	Other non credit-obligation assets				0				0				
	TRR Total <sup>2</sup>				134,764						150,163		

(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).

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

	IRB Approach												
						IRB Ap	proach						
			As of 3	31/03/2023					As of 3	0/06/2023			
	Original I	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	
(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions	
Central banks and central governments	8	0	3	2	0	0	24	0	19	3	0	0	
											5	12	
					294			1,769				1,127	
					0			4				15 514	
	18,6/3											2,205	
												956	
												9.30	
												947	
	7.838	63			2	69				690	3	74	
	18 482	1 406	15.805	5 977	78	1 135	17 630	1 487	15.044	6.981	106	1.175	
Retail - Other Retail - Of Which: SME	5.383	367	2,790	1.230	38	192	5,394	384	2.851	1.604	49	203	
Retail - Other Retail - Of Which: non-SME	13,099	1,039	13,016	4,748	41	943	12,236	1,104	12,193	5,377	57	972	
Equity	2,746	0	2,746	5,657	0	0	2,607	0	2,607	5,357	0	0	
Other non credit-obligation assets													
IRB Total													
	Contral banks and contral generations of Which: Specialised Lending Corporates - Of Which: Specialised Corporates - Of Which: Specia	(Initial Section of Control Should and Control Shou	Control Seals and central preventionates   2	Contral banks and contral governments	Control blooks and central governments   15	Control banks and central governments   Exposure	Control banks and central governmented.	Contral basks and central governments   Figure   Figure   Contral basks and central governments   Figure   Figure	Contral banks and contral presentments   Size   Contral banks and contral presentments   Size   Contral banks and contral presentments   Size   Siz	Original Exposury     Exposury	Control Bushis and centred governmented.   2,000   2	Control banks and central governments   1,000   1,00	

(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 Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Orig	inal Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	re amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of white default	nc .		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Contral banks and central governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME	0 7/	0 695 27 0	0 5,594	19 40 18,719 0 4,522	0 0 125 0 100	0 0 327 0 206	152 172 34,888 0 7,515	0 0 279 0 191	32 53 31,678 0 5,353	19 31 21,206 0 5,090	0 0 165 0 143	0 0 308 0 189
MEXICO	Retail - Secured on real estate property Retail - Secured on real estate proper Retail - Secured on real estate proper Retail - Qualifying Revolving	ty - Of Which: SME 0 ty - Of Which: non-Sh	565 22 0 0 0 0 550 22	12 0 12 9,849	9,169 2 0 2 9,166	0 0 0 11	738 0 0 0 738	26,810 12 0 12 26,796	263 0 0 0 262	10,980 12 0 12 10,966	13,753 3 0 2 13,749	19 0 0 0 19	826 0 0 0 826
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-  Equity  Other non-credit-oblication assets		0 0 0 0 0	2 0 2 1,250	1 0 1 3,094	0 0	0 0 0	2 0 1 1,306	0 0	2 0 1 1,306	1 0 1 3,236	0 0 0	0 0 0
	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 Ap	proach					
				As of	31/03/2023					As of 1	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	155	0	109	160	0	1 0	155 77		109	159	0	1
	Institutions	19	0	176	12		0		0		24		0
	Corporates  Corporates - Of Which: Specialised Lending	229 169	0	1/6	190 180	0	0	143 103	0	108 103	101 93	0	0
	Corporates - Of Which: SME	100	0	109	100		0	103	0	103	93		0
	Retail		0		,		0	3	0	1	3		0
	Retail - Secured on real estate property	1	0	1	0		0	1	0	1	0		0
	Retail - Secured on real estate property - Of Which: SME	n	0	â	0	0	0	n n	0	â	0	0	0
TURKEY	Retail - Secured on real estate property - Of Which: non-Si	1	ō	1	ō	ō	ō	1	ō	1	ō	ō	ō
	Retail - Qualifying Revolving	n	0	0	n n	0	n n	1			n n	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	389	0	389	805	0	0	331	0	331	685	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 Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		l l
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
FRANCE	Control banks and control governments Corporate. Corporate. Of Whithis Sponsitional Lending Corporate. Of Whithis Sponsitional Lending Corporate. Of Whithis State Retail - Securition of real exists properly Retail - Securition of real exists properly Retail - Commissional or real exists properly Retail - Commissional or real exists properly Retail - Commissional Comm	0 64,715 9,607 458 22 41 32 0 32 6 3 1	0 30 0 1 1 1 0 1 0	36 63,866 7,370 392 9 36 30 0 30 3 1 2	3 1,187 2,728 292 12 9 8 0 8 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 21 0 0 1 0 0	0 68,248 9,629 461 50 40 32 0 32 6 2 1 2 2 1	0 28 0 1 2 1 0 1 0	30 67,410 7,322 396 29 35 30 0 30 3 2 1	2 1,107 2,815 295 77 9 8 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 21 0 0 1 1 0 0 1 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)

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					
				As of	31/03/2023					As of 3	0/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original I	exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provision
	Central banks and central governments	7,015	0	7,015	140	0	0	8,504	0	8,504	134	0	0
	Institutions	2,208	0	2,247	494	0	0	2,546	0	2,359	502	0	0
	Corporates	30,870	1	25,152	8,600	0	5	31,241	1	25,374	8,677	0	6
	Corporates - Of Which: Specialised Lending	1,766	0	1,105	877	0	1	1,603	0	1,036	833	0	1
	Corporates - Of Which: SME Retail	93 32		81 28	126		1	63	0	58 26	101	0	1 0
				28	1		0	31 24	0		5		0
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	26 0		29	3	0	0	24	0	23	4		
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-			24	0	0	0	24	0	23	0	0	0
	Retail - Qualifying Revolving	20 A		24	3	0	0	4		23	0	0	0
	Retail - Other Retail	,		,	1		0	,		5	1	0	0
	Retail - Other Retail - Of Which: SMF	2		6	0	0	0	0		0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	o o	2	0	2	1	0	0
	Equity	446	0	446	1.029	0	0	429	0	429	1.006	0	0
	Other non credit-obligation assets	- 112		- 110	.,						-,		
	IRB Total												

							IRB Ap	nroach					
				As of	31/03/2023		21.0 Ap	prouen		As of 1	0/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>s</sup>	Exposure	Risk exposur	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 16,614 6,644	0	0 15,883 5.136	0 430 1.979	0	0 0 26	0 28,228 6.941	0	0 27,439 5.423	0 603 2.105	0	0 0 26
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	473 20	0	5,136 372 16	265 35	0	25 0	6,941 677 42	0	5,423 547 40	2,105 387 138	0	26 25 0
	Retail Retail - Secured on real estate property	31 26	1	27 24	5	0	0	31 26	1	27 24	5	0	0
GERMANY	Retail - Secured on real estate property - Of Which: Si Retail - Secured on real estate property - Of Which: no		0	0 24	0	0	0	0 26	0	0 24	0 5	0	0
	Retail - Qualifying Revolving Retail - Other Retail	4	0	2 1	0	0	0	4	0	2 1	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 1 81	0	0 1 81	0 0 250	0	0	0 1 20	0	0 1 70	0 1 200	0	0
	Other non credit-obligation assets	81		81	230	0	0	70		/0	200	0	0
	IRB Total												

						IRB Ap	proach					
			As of	31/03/2023					As of	30/06/2023		
	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central banks and central governments	0	0	0 28	0	0	0	0 58		0 54	0 22	0 0	0
Institutions	1,006		28 764	444		0	58 986	0	745	424	0	0
Corporates - Of Which: Specialised Lending	1,006	0	764 87	79	0	0	986 87	0	/45 87	424 79	0	0
Corporates - Of Which: SME	7	0	2	1		0	87	0	4	/9 A		0
Retail	4	0	3	i	0	0	4	0	3	i		0
Retail - Secured on real estate property	3	ō	3	i	ō	ō	3	ō	2	ō	ō	ō
PERU Retail - Secured on real estate proper	ty - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
PERU Retail - Secured on real estate proper	ty - Of Which: non-Si	0	3	1	0	0	3	0	2	0	0	0
Retail - Qualifying Revolving	1	0	1	0	0	0	2	0	1	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
Retail - Other Retail - Of Which: non-	SME 0	0	0	0			0	0		24	0	0
Equity Other non credit-obligation assets	9		9	23		0	10		10	24		-
IRB Total												

		•						IRB Ap	proach					
					As of	31/03/2023					As of 3	80/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central t	panks and central governments	2	0	10	1	0	0	1	0	10	1	0	0
	Institutio		13,190	0	13,068	599 3.350	0	0	13,402 9,708	0	13,189	432	0	0
	Corporat		9,414	2	7,635			9	1,139	1	7,749	3,198		9
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	941		788 10	655 12	0	5	62	0	950 40	802 17	0	
	Retail	Corporates - Or Wildi: SHE	95	2	87	20	1	1 2	90	2	82	23	,	1
	recuir.	Retail - Secured on real estate property	84	2	80	18	n n	î	79	5	75	21	i	i
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Sh	84	2	80	18	ō	1	79	2	75	20	1	1
		Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0
		Retail - Other Retail	5	1	5	2	0	0	5	0	4	2	0	0
		Retail - Other Retail - Of Which: SME	4	0	3	1	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: non-SME			0	2	1	0	0	2	0	2	1	0	0
	Equity		521	0	521	1,293	0	0	468	0	468	1,164	0	0
		n credit-obligation assets												
	IRB Tota	ı												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
ITALY	Control banks and central governments Corporates - Of Whith Specialised Leading Corporates - Of Whith Specialised Leading Corporates - Of Whith State Specialised Leading Real - Security of real - Calendary Specialised Leading Real - Calendary Specialised Control - Calendary - Calendary Specialised Control - Calendary	0 7,420 7,420 733 26 12 9 0 9 2 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6,936 4,753 645 12 11 8 0 8 1 2 0	0 4677 2,225 438 30 2 2 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 0	0 9,923 7,542 742 50 12 8 0 8 2 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9,641 4,477 664 15 10 8 0 8 1 2 0	0 678 2,175 432 50 2 2 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 1 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Origina	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0 294	0 187	0	0 0	0 767	0	0 0	0 253	0	0
	Corporates	547	3	492	274	0	0	845	3	802	498	1	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	6	0	0	1	0	0	4	0	1	1	0	0
		6	0	1 1	1	0	0	6		5	- 2		0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: S	MF 0	0	3 0	1 0		0	3	0	0	1	0	0
COLOMBIA	Retail - Secured on real estate property - Of Which: r		ő	3	1	ő	ő	3	ő	3	1	ő	ő
	Retail - Qualifying Revolving	2	0	1	0		0	2	0	1	0		0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0 579	0	0	1	0	1	1	0	0
	Equity Other non credit-obligation assets	236		236	2/9		0	251		251	625	-	
	other har creat-valigation assect												

(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)



General governments exposures by country of the counterparty

						Band	co Bilbao Vizcaya Argenta	ıria, S.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance el	neet exposures	
												OII-balance si	ieet exposures	
					Non-derivative financial as	sets by accounting portfolion		Derivatives with po	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					arrough profit of loss	comprehensive income								
[ 0 - 3M [			0								_			
[ 3M - 1Y [			0	0	0		Ö	0	0	0	0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria		0	0	0		,	0	0	0	0	0		0
[3Y - 5Y [ [5Y - 10Y [		0	0	0	0		0	0	0	0	0	0		0
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0		0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		59 39	59 39	0	0	59 14	0 1 24	o o	0	0	0	0		0
[ 1Y - 2Y [	Belgium	39 173 218	171 214 0	91 13 6	0	31	1 48 205 0 0	0	0	0	0	0		0
[10Y - more Total		34 528	30 513	7 118	0	104	27 304	0	0	0	0	0		0 10
「0-3M「 「3M-1Y「 [1Y-2Y[														
	Bulgaria													
127 - 37     137 - 57     157 - 107     1107 - more   Total														
[ 0 - 3M [														
1 2Y - 3Y I	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Czech Republic													
[5Y - 10Y   [10Y - more Total														
Total														
[ 2Y - 3Y [	Denmark													
Total f 0 - 3M f														
[ 3M - 1Y [	Estonia													
[3Y - 5Y   [5Y - 10Y	Estonia													
Total														



General governments exposures by country of the counterparty

						Banc	o Bilbao Vizcaya Argenta							
							As of 31/12/2022							
						Dire	ct exposures					1		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland													
[ 0 - 3M [	France	0 29 12 17 0 0 50	0 29 12 17 0 0 60	0 0 0 0 0 7	000000000000000000000000000000000000000	0 29 5 5 9 0 0	0 0 7 7 0 0	( ( ( ( ( 113	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	2
Total	Germany	20 20 28 29 72 92 0	2 15 0 25 20 45 0	2 20 28 29 51 92 0	0 0 0	0 0 0	0 0 0 0 0 20 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
10 - 3M     10 - 3M     13M - 1Y	Croatia	243	107	122	U	U	20		U	U	U	U	U	4
[ 0 - 3M [ [ 3M - 1Y [	Greece	7 0 0 0 0	7 0 2 0 0	7 0 2 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M   [3 M - 1 Y   [1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Hungary		,	,						,		,	v	
[ 0 - 3M [	Ireland	0 0 0 2 21 0 0	0 0 0 19 0 19	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 19 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Italy	1. 880 234 9589 2,195 5,313 604	0 313 73 769 1,706 4.205	16 875 233 189 829 1,107 527 3,776	000000000000000000000000000000000000000	0 0 403 0 2.898 61	0 5 1 367 1,366		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0
Total	Latvia	NJ. V	7,220	3/10		5,355	3,633							



General governments exposures by country of the counterparty

						Bulle	As of 31 /13 /3033							
							As of 31/12/2022							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3m] [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Luxembourg													
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Netherlands	0 0 10 0	0 0 9 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		
Total	Poland	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3m    3m - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    15Y - 10Y    10Y - more	Portugal	107 25 4 4 1 7 150 150 95	2	3 24 4 0 65 143 96	000000000000000000000000000000000000000	000000000000000000000000000000000000000	105 1 0 1 1 2 17 0 125	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 0 0 0 0 0 0	0 33 0 0 0 0		9
Total	Romania	**************************************	83 191 71 91 39 63	0 0 0 0 0	000000000000000000000000000000000000000	0 0 42 71 91 39 63 0 306	83 150 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		30
[ 0 - 3M	Slovakia	539	539	U	0	306	252	0	0	0	0	0		20
Total   Tota	Slovenia													



#### General governments exposures by country of the counterparty

						Band	o Bilbao Vizcaya Argenta	aria, S.A.						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Spain	1.16 6.32 6.94 4.21 9.13 12.83 4.151 44,272	8 1,132 6,000 6,00	35 789 690 236 843 1,153 808 4,554	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 4,40 3,10 52 7 2,20 1	3,461 8,217 9,480 3,332	( ) ; ; ; ; ; ; ; ;	0 0 0 11 862 567	0 3 0 4 0 37 0	0 31 1 50 17 377 0	441 1.719 13 57 9 167 354 2,760	0 0 0 0 0 0	12,223
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	2 1	5 25 5 15 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		25 15 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 10Y - more	United Kingdom	-								·		J	·	J
Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Iceland													
[ 0 - 3M [ [ 3M - 1Y [	Liechtenstein													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Norway													
[ 0 - 3M [	Australia													
Total	Canada	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	2:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
Total	Hong Kong	10	3 23 9 109 0	0 0 0 0 0	0 0 0 0 0	100	0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	U
iotai		109	109		U	105				ı u		U	U	



General governments exposures by country of the counterparty

						Ddill	to Bilbao Vizcaya Argenta							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan	0 1,954 851 0 0 0 2,825	1 861 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,96- 86 86 2,825	0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0 0 0 0		
[ 0 - 3M [	u.s.	2.6.25 9.5 9.5 2.55 2.55 9 1.256 1.4 4.903	970 970 195 2 2,138 7 195 9 95 1,269	0 12 14	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,622 96- 191 27- 27- 1,254 2,696	6 0 1,860 190 91 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0		139 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	China		0 1 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 1 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Switzerland	0 10 10 0 0 0	0 0 0 10 10 10 10 10 10 10 10 10 10 10 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 10 10 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Other advanced economies non EEA	25 0 0 0 0 0 0	29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M	Other Central and eastern Europe countries non EEA	334 1,255 1,211 1,554 3,1999 2,284 32 9,867	333 1,250 1,205 1,547 3,185 2,276 32 9,827		0	21 73 22: 40: 1,11 1,111 3,83:	113 494 975 1,124 2,048 1,154	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		3,862
[0 - 3M] [3M - 1Y  [1Y - 2Y  [2Y - 3Y  [3Y - 5Y  [5Y - 10Y  Total	Middle East	0 0 3 3 277 7	0 0 0 0 0 8 8 38 271 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 271 0	6 0 0 0	196 0 0 0 0 0 0	3 0 0 0 0 0	155 0 0 0 0 0	0 0 0 0 0		3,602
Total	Latin America and the Caribbean	1,745 6,370 5,508 3,646 7,922 4,075 5,780	1,261 6,144 5,422 3,636 2 7,371 3,664 5,484	1,096 3,988 1,228 1,246 2,030 1,076	0	47: 1,45: 2,55: 1,899 3,68: 599	176 861 1,688 505 2,160 2,399 4,891	6 0 0 0 3 3 50	156 99 383 67 1.385 767	38 1 45 0 0 11	1.629 693 995 100 17 316	141 237 46 0 5 0		53
Total	1	35,053	32,981	11,201	0	11,007	12,681	90	2,858	95	3,749	442		8,571



#### General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

						Danc	o biibao vizcaya Argenta	ana, J.A.						
							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Africa	1 1 1 1 7 5 5 2	1 11 3 3 3 10 10 1 1 11 7 7 76 8 57 6 26	0 0 0 16 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	11 3 10 11 61 57 26	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24 0 0 0 0 24 128 11 186		149
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Others	6 3 4 43 1.	5 65 2 2 2 1 311 7 46 4 434 3 3 3 13 13	0 0 0 0 0 0 13	000000000000000000000000000000000000000	0 0 0 1 1 0 0	65 2 31 46 434 3 0 580	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 6 0 0		

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

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

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



#### General governments exposures by country of the counterparty

	İ					Danc	to Bilbao Vizcaya Argenta							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
[ 0 - 3M [ [ 3M - 1Y [	Belgium	103 29 38 38 133 220 21 21 33 5788	21	103 0 0 51 13 21	000000000000000000000000000000000000000	3 15 3 ( (	0 0 0 24 49 0 208 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total  [ 0 - 3M [	Bulgaria	378	401	192	·	7.0	309	Ü		·		·		10
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M     1 M - 1 Y     1 Y - 2 Y     2 Y - 3 Y     1 3 Y - 5 Y     1 5 Y - 10 Y     1 0 Y - more	Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

						Danc	o Bilbao Vizcaya Argenta As of 30/06/2023							
						Direc	ct exposures							
				On balance si	heet	Direc	ct exposures		Deriva	tives		Off balar	ice sheet	+
	(mln EUR)			On Bulance 3	ilect.				Deriva					+
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			posicions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
1 17 - 27 1 1 2Y - 3Y 1 13Y - 5Y 1	Finland													
Total														
[0 - 3M [		12 16	12 16	0	0	5 16	7 0	0	0	0 0 0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	France	7 0 142	7 0	0 0 142	0	0	7 0 0	0	0	0 0 0	0 0	0	(	
Total		25 203	24 58	1 144 0	0	21	24 38 0	0	0 0	0 0	0	0 0		4
[ 0 - 3M [		5 38 24	0	38 4	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Germany	49 72	5 39	49 72		0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		189	64	169	O	0	20	0	0	Ö	0	Ô	Č	4
[ 0 - 3M [	Croatia													
[3Y - 5Y     5Y - 10Y     10Y - more   Total														
[ 0 - 3M [		0 2	0 2	0 2	0	0	0	0	0	0	0	0	(	
[ 1Y - 2Y [	Greece	14 0 13	14 0 13	14 0 13	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		6 0	6	6 0	0	0	0	0	0	0	0	0		0
Total  [ 0 - 3M			33	33							•			
[ 2Y - 3Y [ [ 3Y - 5Y [	Hungary													
[ 0 - 3M [		0	0	0 0 0	0	0	0	000	0	0 0	0 0	0	- (	
	Ireland	21 0 0	19 0 0	0	0	19	0	0	0	0	0	0	(	
Total		21	19 1 1 1 1 50	0 0	0	19	0	0	0	0	0	0		0
15Y - 10Y   110Y - more Total 10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more Total		30 21 1,159 1,163 645 1,1955 2,117 809 303	1,159 927 246	U 1,159 1,159 644 1,147 457 1,412 810	0	000	5	0	0	0	0	0	(	
[ 2Y - 3Y [	Italy	1,965 2,117 5,407	246 1,088 1,850 4,016	1,147 457 1,412	0	43 2.972	1,618 1,044	0	0	0 0 0	0	0	(	
[10Y - more Total [ 0 - 3M [		13,346	9,368	6,787	0	74 3,488	3,066	40 40	93 93	0	0	0	C	0
TO - 3M	Latvia													
[3Y - 5Y [	Latvia													
f10Y - more Total	<u> </u>													



General governments exposures by country of the counterparty

As of 30/06/2023  Direct exposures  (min EUR) On balance sheet Derivatives		lance sheet	
(min EUR) On balance sneet Derivatives			
	Off-balanc		
		sheet exposures	
Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fi	fair value		-
			Risk weighted exposure amount
Residual Maturity Country / Region derivative financial assets assets (net of short			exposure amount
positions)	Nominal	Provisions	
	al amount		
through profit or loss comprehensive income			
	0 0 0	0	0
[ 2Y - 2Y	0	0	0
Table 0 0 0 0 0 0 0 0	0	0	0 0
0 -391			
[2Y-5Y] Luxembourg			
Total			
[0-3M] [3M-1Y] [3Y-2Y]			
12Y - 3Y1			
10Y - more Total			
	0	0	0
12'-3Y  Netherlands	0	0	0
130' more	0	0	0 0
[0-3M] 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
1 1 1 2 - 2 1	0	0	0
	0	0	0 0
1.1   1.2	0 0 0	13 13 0	0
[2Y-3Y[ Portugal   22   22   21   0   0   0   0   0   0   0   0   0	0	0	0
F3Y-5Y    Fortugal   15   8   11   0   0   8   0   0   0   0   0   0   0	0	0 27	0 0 14
	0	0	0
	0	0	0
TSY-10Y    0   0   0   0   0   0   0   0   0	0	0	0 0 36
10 - 3M   13M - 1Y   13Y - 2Y			
12Y - 3Y   Slovakia   3Y - 5Y			
19Y - 19Y			
[ 0 - 347			
[37-57]			
SY - 10Y			



General governments exposures by country of the counterparty

						Band	o Bilbao Vizcaya Argenta	aria, S.A.						
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	1,482 6,599 6,718 6,519 8,393 13,748 6,126 49,562	1,482 5,647 6,496 6,285 7,806 11,425 4,755 43,896	469 3,002 178 374 585 2,058 1,363 8,028	0 0 0 0 0	104 36i 2,922 900 77 2,255 ( <b>6,617</b>	7,736 9,102 4,755	0 0 2 0 220 49 271	16 0 0 0 36 176 889	0 0 4 0 19 0	0 1 0 25 15 93 0	1.337 311 0 65 0 165 105 1,982		0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Sweden		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 7Y - 3Y	United Kingdom													
[ 0 - 3M	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada	22 23 6 6 7	0 0 22 0 0 0 0	0 0 0 0 0	0 0 0 0 0	( ( 22 ( ( ( (	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more	Hong Kong	107	107 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	10) () () () () () ()	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Ddii	o Bilbao Vizcaya Argenta							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	·	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan	2,522 2,522	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	2,52	0 0	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	u.s.	131 431 431 181 181 133 1,488 1,488	438 431 2,168 187 137 1,261	31 15	0 0 0	43. 43. 411. 26. 44. 1,24.	6 0 1,849 187 90 0	0 0 0		0 0 0	0 0 0 0 0 0	0 2 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	China		1 1 0 0 0 0 0	0 0 0 0 0	0		1 1 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[ 0 - 3M [	Switzerland	11	0 0 10 10 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 10 10 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Other advanced economies non EEA	32	324 0 0 0 0 6 6 330	0 0 0 0 0 6	000000000000000000000000000000000000000	21	296 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other Central and eastern Europe countries non EEA	3,34 353: 1,712 1,655 700 3,424: 1,288 3,0 9,188	3375 1,735 1,705 729 3,429 1,398 31 <b>9,402</b>	1 1 3 10 11 64 18 1	0 0 0 0 0	321 24: 38: 21: 93: 52: 2: 2,656	46 1,479 1,309 506 2,426 858 3	0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 87		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total [0-3M[ 13M-1Y[ 11Y-2Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 10Y-more Total	Middle East	9,186 1 3 25-5 311	2 0 2 19 33 254	0 0 2 19 33 4 1	0 0 0	2,650	2 0 0 0 0 0 250	1 0 0 0	129 33 0 0 0 0 0 0	3 0 0 0 0	28 35 0 0 0 0	0 0 0 0 0		4,266 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean	1,786 4,34 9,73; 5,945 9,35; 6,391 6,176	1,676 3,871 9,587 4,955 8,831 6,019 5,869	1,553 1,861 3,971 1,362 1,975 2,412	0 0 0 0	1,48 3,34 3,45; 3,79 1,06 31	175 786 2,276 993 3,280 2,849 5,485	1 0 88 0 0 0 0	3 88 110 0 0 0 14	0 65 2 0 0	195 1.211 250 43 19 0	122 293 28 0 4 0		0 0 0 0 0 0
Total	1	43,728	40,809	13,502	0	13,462	15,844	88	345	67	1,717	572		9,513



#### General governments exposures by country of the counterparty

Banco Bilhao Vizcava Argentaria S.A.

						Band	o Bilbao Vizcaya Argenta	aria, S.A.						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolion	•	Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M	Africa	11 55 8 22	0 0 0 2 2 2 2 2 7 7 7 7 7 6 8 8 58 58 8 7 87 6 6 26 6 196	0 0 0 0 0			0 2 7 16 58 87 26					0 0 0 0 9 127 9		0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Others	66 111 81 411 411 1 598	0 60 60 9 19 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 0 0 0			66 19 9 79 419 0 0					0 0 0 109 0 0		0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridda and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

## Performing and non-performing exposures Banco Bilbao Vizcaya Argentaria, S.A.

,										,,								
					As of 30/09/2022									As of 31/12/2022				
		Gross ca	rrying amount/ Nominal	amount		Accumulated imp value due to cred	airment, accumulated ne t risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	l amount			airment, accumulated neg it risk and provisions <sup>4</sup>	pative changes in fair	Collaterals and
		Of which performing but past due >30 days		of which non-performing		On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>	exposures		Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures		Of which Stage 3 <sup>8</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	81,620					10				73,470					12			
Debt securities (including at amortised cost and fair value)	82,559		57	57	57	174	42	42		81,161		57	57	57	167	41	41	
Central banks	3,540		0		0	8		0		3.123	0	0	0		7			
General governments	70,691		0	0	0	153	0	0	0	69,526	0	0	0		150	0		0
Credit institutions	1,578	0	0	0	0	4	0	0	0	1,697	0	0	0		3	0		0
Other financial corporations	2,420	0	54	54	54	4	40	40	0	2,443	0	54	54	54	4	40	40	0
Non-financial corporations	4,331	. 0	3	3	3	5	2	2	0	4,373	0	3	3	3	3	2	2	0
Loans and advances(including at amortised cost and fair value)	396,300	1,152	14,259	14,259	14,259	4,275	7,833	7,833	4,549	388,971	1,446	13,497	13,497	13,497	4,024	7,285	7,285	4,422
Central banks	7,058	0	0	0	0	32	0	0	0	4,420	0	0	0		19	0	0	0
General governments	20,537	62	49	49	49	18	17	17	9	20,922	34	38	38	38	19	11	11	5
Credit institutions	16,524	. 0	0	0	0	21	0	0	0	16,137	0	0	0		34	0	0	0
Other financial corporations	12,666		27	27	27	27	17	17	,	12.167	0	17	17	17	27	10	10	5
				_	_			_				-	-	-	-	-	-	_
Non-financial corporations	174,018	315	6,752	6,752	6,752	1,752	4,115	4,115	1,702	171,176	309	6,340	6,340	6,340	1,666	3,829	3,829	1,672
of which: small and medium-sized enterprises	59,542	188	4,017	4,017	4,017	765	2,418	2,418	1,338	57,476	217	3,653	3,653	3,653	721	2,192	2,192	1,203
of which: Loans collateralised by commercial immovable property	24,740	46	1,958	1,958	1,958	350	994	994	881	24,193	92	1,870	1,870	1,870	323	1,044	1,044	796
Households	165,498	3 775	7,431	7,431	7,431	2,425	3,684	3,684	2,831	164,148	1,103	7,102	7,102	7,102	2,260	3,435	3,435	2,740
of which: Loans collateralised by residential immovable property	95,493	303	3,861	3,861	3,861	432	1,079	1,079	2,645	94,087	544	3,785	3,785	3,785	419	1,087	1,087	2,559
of which: Credit for consumption	54,396	419	2,615	2,615	2,615	1,761	1,988	1,988	38	54,718	484	2,434	2,434	2,434	1,614	1,760	1,760	45
DEST INSTRUMENTS other than HFT	560,479	1,152	14,316	14,316	14,316	4,459	7,875	7,875	4,549	543,601	1,446	13,554	13,554	13,554	4,203	7,327	7,327	4,422
OFF-BALANCE SHEET EXPOSURES	195,199		1,090	1,090	1,090	473	330	330	144	192,217		1,147	1,147	1,147	431	339	339	196

<sup>195,189 1,000 1,000 1,000 1,000 1,000 472 330 330 340 144 193,217 1,147</sup> 



Performing and non-performing exposures
Banco Bilbao Vizcaya Argentaria, S.A.

1					As of 31/03/2023									As of 30/06/2023				
		Gross carr	rying amount/ Nomina	d amount		Accumulated impa value due to credi	nirment, accumulated negative ch t risk and provisions <sup>4</sup>	anges in fair	Collaterals and		Gross ca	rrying amount/ Nominal	l amount		Accumulated imp	airment, accumulated ne it risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing		On performing exposures <sup>2</sup>	On non-performing expos	sures <sup>2</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and K-90 days		Of which: defaulted	Of which Stage 3 <sup>s</sup>		Of whi	ich Stage 3 <sup>3</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>s</sup>			Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	77,095	0	0		0	21	0	0	0	65,169	0	0	0	0	15	0	0	0
Debt securities (including at amortised cost and fair value)	87,404		52	52	52	165	39	39	0	87,781	0	54	54	54	188	40	40	0
Central banks	2,736	0	0	0	0	6	0	0	0	3,139	0	0	0	0	11	0	0	0
General governments	74,414	0	0	0	0	148	0	0	0	73,625	0	0	0	0	166	0	0	0
Credit institutions	2,861	0	0	0	0	3	0	0	0	3,302	0	0	0	0	3	0	0	0
Other financial corporations	2,527		49	49	49	4	37	37	0	2,632	0	51	51	51	4	39	39	0
Non-financial corporations	4,867	0	3	3	3	4	2	2	0	5,083	0	2	2	2	4	1	1	0
Loans and advances(including at amortised cost and fair value)	395,851	1,721	13,219	13,219	13,219	4,160	7,070	7,070	4,434	405,343	1,313	13,792	13,792	13,792	4,164	7,107	7,107	4,782
Central banks	4,817	0	0	0	0	19	0	0	0	6,753	0	0	0	0	19	0	0	0
General governments	21,784	23	32	32	32	18	7	7	6	23,760	36	31	31	. 31	16	8	8	6
Credit institutions	17,490	0	0	0	0	25	0	0	0	17,416	0	0	0	0	34	0	0	0
Other financial corporations	11,348	0	14	14	14	21	9	9	3	12,482	12	14	14	14	22	8	8	6
Non-financial corporations	171,540	368	5,847	5,847	5,847	1,577	3,551	3,551	1,605	171,062	257	5,678	5,678	5,678	1,470	3,312	3,312	1,597
of which: small and medium-sized enterprises	57,954	228	3,483	3,483	3,483	663	2,060	2,060	1,175	57,467	143	3,345	3,345	3,345	617	1,950	1,950	1,151
of which: Loans collateralised by commercial immovable property	24,171	90	1,748	1,748	1,748	298	983	983	737	24,928	24	1,654	1,654	1,654	284	949	949	652
Households	168,871	1,330	7,327	7,327	7,327	2,500	3,503	3,503	2,819	173,870	1,007	8,068	8,068	8,068	2,603	3,778	3,778	3,173
of which: Loans collateralised by residential immovable property	94,566	642	3,858	3,858	3,858	408	1,082	1,082	2,629	95,010	358	4,209	4,209	4,209	418	1,081	1,081	2,966
of which: Credit for consumption	58,321	609	2,573	2,573	2,573	1,839	1,829	1,829	53	60,568	573	2,836	2,836	2,836	1,942	1,997	1,997	58
DEBT INSTRUMENTS other than HFT	560,350	1,721	13,272	13,272	13,272	4,345	7,109	7,109	4,434	558,293	1,313	13,846	13,846	13,846	4,367	7,146	7,146	4,782
OFF-BALANCE SHEET EXPOSURES	206,957		1,096	1,096	1,096	419	328	328	144	210,216		1,069	1,069	1,069	408	340	340	136

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#### Forborne exposures

			As of 30/	09/2022					As of 31/			
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	О	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	16,796	8,663	5,194	4,405	7,253	2,866	15,120	8,135	4,920	4,242	6,312	2,689
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	55	34	11	10	6	6	48	29	9	8	6	5
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	22	19	5	5	8	6	13	10	5	5	6	4
Non-financial corporations	9,323	4,825	3,371	2,820	2,798	1,047	8,289	4,442	3,128	2,658	2,355	964
of which: small and medium-sized enterprises	3,895	2,494	1,648	1,457	1,709		3,456	2,303	1,499	1,350	1,433	
Households	7,396	3,785	1,807	1,570	4,441	1,808	6,771	3,654	1,779	1,571	3,945	1,717
DEBT INSTRUMENTS other than HFT	16,796	8,663	5,194	4,405	7,253		15,120	8,135	4,920	4,242	6,312	
Loan commitments given	324	40	17	9	0	0	432	41	22	6	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice ${}^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\bf 3}$	0						0					

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

<sup>&</sup>lt;sup>10</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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 operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



#### Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

			As of 31/						As of 30/			
		ring amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ing amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	14,634	7,805	4,692	3,999	6,113	2,695	13,502	7,762	4,440	3,833	5,977	2,820
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	44	26	7	6	6	6	42	25	7	6	6	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	7	4	3	5	3	27	7	4	3	10	5
Non-financial corporations	7,935	4,040	2,916	2,426	2,224	894	6,922	3,782	2,656	2,233	2,240	861
of which: small and medium-sized enterprises	3,294	2,141	1,387	1,244	1,386		3,004	1,949	1,248	1,125	1,360	
Households	6,642	3,732	1,766	1,565	3,877	1,792	6,512	3,948	1,773	1,591	3,721	1,948
DEBT INSTRUMENTS other than HFT	14,634	7,805	4,692	3,999	6,113		13,502	7,762	4,440	3,833	5,977	
Loan commitments given	542	37	14	6	0	0	398	46	20	8	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> 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-TTS 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 enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Banco Bilbao Vizcaya Argentaria, S.A.

ı	AS 01 30/09/2022							AS 07 31/12/2022						AS 01 31/03/2023						As of 30/06/2023					
	Gross carrying amount						Gross carrying amount					A commission of	Gross carrying amount					Assumutated	Gross carrying amount					Accumulated	
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment		Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	mi s	Of which loans and advances subject to impairment		Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to	
A Agriculture, forestry and fishing	4,628	162	162	4,628	154	0	4,475	153	153	4,475	151	0	4,356	141	141	4,356	142	0	4,377	133	133	4,377	128	0	
B Mining and guarrying	5,118	215	215	5,118	125	0	5,006	179	179	5,006	106	0	4,840	164	164	4,840	101	0	5,032	152	152	5,032	60	0	
C Manufacturing	44.990	1.052	1.052	44.913	862	0	44.658	869	869	44.583	795	0	44.006	830	830	43.931	742	0	44.421	788	788	44.345	663	0	
D Electricity, gas, steam and air conditioning supply	16,881	736	736	16,881	557	0	15,344	650	650	15,344	535	0	15,832	434	434	15,832	505	0	15,077	386	386	15,077	476	0	
E Water supply	977	21	21	977	16	0	875	21	21	875	16	0	773	17	17	773	12	0	926	16	16	926	11	0	
F Construction	8.463	795	795	8.463	615	0	8.349	784	784	8.349	538	0	8,940	752	752	8.940	517	0	8.446	714	714	8.446	482	0	
G Wholesale and retail trade	31.616	1.281	1.281	31.616	1.080	0	30.974	1.184	1.184	30.974	951	0	32.368	1.121	1.121	32.368	903	0	31.901	1.169	1.169	31.901	901	0	
H Transport and storage	10,983	352	352	10,983	368	0	11,054	319	319	11,051	343	0	10,382	298	298	10,381	317	0	10,084	295	295	10,084	341	0	
I Accommodation and food service activities	8,266	447	447	8,266	339	0	8,003	451	451	8,003	329	0	8,152	448	448	8,152	294	0	7,902	420	420	7,902	278	0	
3 Information and communication	7.371	112	112	7.371	53	0	7.497	113	113	7.497	47	0	7.448	105	105	7.448	50	0	7.595	114	114	7.595	50	0	
K Financial and insurance activities	7,771	183	183	7,771	180	0	7,468	200	200	7,468	187	0	7,459	180	180	7,459	159	0	7,336	191	191	7,336	170	0	
L Real estate activities	11,317	741	741	11,230	510	0	11,431	718	718	11,349	527	0	10,779	720	720	10,686	528	0	11,870	663	663	11,776	496	0	
M Professional, scientific and technical activities	3,642	181	181	3,642	167	0	3,948	169	169	3,948	154	0	3,768	167	167	3,768	146	0	3,933	182	182	3,933	146	0	
N Administrative and support service activities	4,158	187	187	4,158	136	0	4,021	180	180	4,021	124	0	4,037	159	159	4,037	117	0	4,136	156	156	4,136	105	0	
O Public administration and defence, compulsory social security	307	12	12	307	18	0	268	8	8	268	13	0	268	9	9	268	14	0	315	10	10	315	14	0	
P Education	563	42	42	563	32	0	556	35	35	556	29	0	550	36	36	550	31	0	554	27	27	554	24	0	
Q Human health services and social work	2,092	47	47	2,092	43	0	2,108	138	138	2,108	53	0	2,085	133	133	2,085	57	0	2,133	132	132	2,133	56	0	
R Arts, entertainment and recreation	989	75	75	989	86	0	927	68	68	927	79	0	935	62	62	935	72	0	1.026	46	46	1.026	72	0	
S Other services	3,886	112	112	3,886	527	0	4,214	101	101	4,214	519	0	4,562	72	72	4,562	423	0	3,999	83	83	3,999	308	0	
Loans and advances	174 018	6.752	6.752	173.853	5.867	0	171 176	6.340	6.340	171 017	5 495	0	171 540	5.847	5.847	171 372	5 129	0	171.062	5 678	5 678	170.893	4 783	0	

<sup>(1)</sup> The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.