

Bank name:

BBVA

General Bank Data

| Section 1 - General Information | GSIB | Response | |
|--|------|---|---------|
| a. General information provided by the relevant supervisory authority: | | | |
| (1) Country code | 1001 | ES | 1.a.(1) |
| (2) Bank name | 1002 | BBVA | 1.a.(2) |
| (3) Reporting date (yyyy-mm-dd) | 1003 | 2014-12-31 | 1.a.(3) |
| (4) Reporting currency | 1004 | EUR | 1.a.(4) |
| (5) Euro conversion rate | 1005 | 1 | 1.a.(5) |
| b. General Information provided by the reporting institution: | | | |
| (1) Reporting unit | 1007 | 1,000 | 1.b.(1) |
| (2) Accounting standard | 1008 | IFRS | 1.b.(2) |
| (3) Date of public disclosure (yyyy-mm-dd) | 1009 | 2015-04-30 | 1.b.(3) |
| (4) Language of public disclosure | 1010 | English | 1.b.(4) |
| (5) Web address of public disclosure | 1011 | http://shareholdersandinvestors.bbva.com/TLBB/binir/mult/BBVAGSI | 1.b.(5) |

Size Indicator

| Section 2 - Total Exposures | GSIB | Amount | |
|--|------|-------------|---------|
| a. Counterparty exposure of derivatives contracts | 1012 | 13,555,636 | 2.a. |
| b. Gross value of securities financing transactions (SFTs) | 1013 | 19,392,474 | 2.b. |
| c. Counterparty exposure of SFTs | 1014 | 35,263 | 2.c. |
| d. Other assets | 1015 | 569,268,388 | 2.d. |
| (1) Securities received in SFTs that are recognised as assets | 1016 | 0 | 2.d.(1) |
| e. Total on-balance-sheet items (sum of items 2.a, 2.b, 2.c, and 2.d, minus 2.d.(1)) | 1017 | 602,251,761 | 2.e. |
| f. Potential future exposure of derivative contracts | 1018 | 12,666,851 | 2.f. |
| g. Notional amount of off-balance-sheet items with a 0% credit conversion factor | 1019 | 50,991,877 | 2.g. |
| (1) Unconditionally cancellable credit card commitments | 1020 | 26,235,315 | 2.g.(1) |
| (2) Other unconditionally cancellable commitments | 1021 | 24,756,562 | 2.g.(2) |
| h. Notional amount of off-balance-sheet items with a 20% credit conversion factor | 1022 | 15,371,673 | 2.h. |
| i. Notional amount of off-balance-sheet items with a 50% credit conversion factor | 1023 | 69,834,595 | 2.i. |
| j. Notional amount of off-balance-sheet items with a 100% credit conversion factor | 1024 | 11,311,114 | 2.j. |
| k. Total off-balance-sheet items (sum of items 2.f, 2.g, and 2.h through 2.j, minus 0.9 times the sum of items 2.g.(1) and 2.g.(2)) | 1025 | 114,283,421 | 2.k. |
| l. Entities consolidated for accounting purposes but not for risk-based regulatory purposes: | | | |
| (1) On-balance-sheet assets | 1026 | 20,832,618 | 2.l.(1) |
| (2) Potential future exposure of derivatives contracts | 1027 | 158,232 | 2.l.(2) |
| (3) Unconditionally cancellable commitments | 1028 | 0 | 2.l.(3) |
| (4) Other off-balance-sheet commitments | 1029 | 0 | 2.l.(4) |
| (5) Investment value in the consolidated entities | 1030 | 3,646,951 | 2.l.(5) |
| m. Regulatory adjustments | 1031 | 10,712,088 | 2.m. |
| n. Total exposures indicator (sum of items 2.a, 2.k, 2.l.(1), 2.l.(2), 0.1 times 2.l.(3), 2.l.(4), minus the sum of items 2.l.(5) and 2.m) | 1032 | 723,166,993 | 2.n. |

Interconnectedness Indicators

| Section 3 - Intra-Financial System Assets | GSIB | Amount | |
|--|------|------------|---------|
| a. Funds deposited with or lent to other financial institutions | 1033 | 8,310,619 | 3.a. |
| (1) Certificates of deposit | 1034 | 0 | 3.a.(1) |
| b. Unused portion of committed lines extended to other financial institutions | 1035 | 1,056,859 | 3.b. |
| c. Holdings of securities issued by other financial institutions: | | | |
| (1) Secured debt securities | 1036 | 6,386,093 | 3.c.(1) |
| (2) Senior unsecured debt securities | 1037 | 7,298,647 | 3.c.(2) |
| (3) Subordinated debt securities | 1038 | 163,567 | 3.c.(3) |
| (4) Commercial paper | 1039 | 239,057 | 3.c.(4) |
| (5) Equity securities | 1040 | 5,556,952 | 3.c.(5) |
| (6) Offsetting short positions in relation to the specific equity securities included in item 3.c.(5) | 1041 | 0 | 3.c.(6) |
| d. Net positive current exposure of securities financing transactions with other financial institutions | 1042 | 446,954 | 3.d. |
| e. Over-the-counter derivatives with other financial institutions that have a net positive fair value: | | | |
| (1) Net positive fair value | 1043 | 5,223,249 | 3.e.(1) |
| (2) Potential future exposure | 1044 | 2,067,239 | 3.e.(2) |
| f. Intra-financial system assets indicator (sum of items 3.a, 3.b through 3.c.(5), 3.d, 3.e.(1), and 3.e.(2), minus 3.c.(6)) | 1045 | 36,749,237 | 3.f. |

| Section 4 - Intra-Financial System Liabilities | GSIB | Amount | |
|---|------|------------|---------|
| a. Deposits due to depository institutions | 1046 | 16,134,066 | 4.a. |
| b. Deposits due to non-depository financial institutions | 1047 | 35,369,060 | 4.b. |
| c. Unused portion of committed lines obtained from other financial institutions | 1048 | 0 | 4.c. |
| d. Net negative current exposure of securities financing transactions with other financial institutions | 1049 | 1,056,039 | 4.d. |
| e. Over-the-counter derivatives with other financial institutions that have a net negative fair value: | | | |
| (1) Net negative fair value | 1050 | 6,184,416 | 4.e.(1) |
| (2) Potential future exposure | 1051 | 5,195,179 | 4.e.(2) |
| f. Intra-financial system liabilities indicator (sum of items 4.a through 4.e.(2)) | 1052 | 63,938,761 | 4.f. |

| Section 5 - Securities Outstanding | GSIB | Amount | |
|---|------|-------------|------|
| a. Secured debt securities | 1053 | 32,643,081 | 5.a. |
| b. Senior unsecured debt securities | 1054 | 22,330,222 | 5.b. |
| c. Subordinated debt securities | 1055 | 8,864,890 | 5.c. |
| d. Commercial paper | 1056 | 2,843,355 | 5.d. |
| e. Certificates of deposit | 1057 | 27,524,667 | 5.e. |
| f. Common equity | 1058 | 48,470,000 | 5.f. |
| g. Preferred shares and any other forms of subordinated funding not captured in item 5.c. | 1059 | 4,645,000 | 5.g. |
| h. Securities outstanding indicator (sum of items 5.a through 5.g) | 1060 | 147,321,214 | 5.h. |

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Substitutability/Financial Institution Infrastructure Indicators

| Section 6 - Payments made in the reporting year (excluding intragroup payments) | Reported in | Amount in specified currency | GSIB | Amount | |
|---|-------------|------------------------------|------|---------------|------|
| a. Australian dollars | AUD | AUD 22,090,239 | 1061 | 15,019,128 | 6.a. |
| b. Brazilian real | BRL | BRL 95 | 1062 | 30 | 6.b. |
| c. Canadian dollars | CAD | CAD 78,307,673 | 1063 | 53,455,317 | 6.c. |
| d. Swiss francs | CHF | CHF 43,898,336 | 1064 | 36,143,308 | 6.d. |
| e. Chinese yuan | CNY | CNY 359,143,983 | 1065 | 43,955,262 | 6.e. |
| f. Euros | EUR | EUR 2,121,395,102 | 1066 | 2,121,395,102 | 6.f. |
| g. British pounds | GBP | GBP 231,152,490 | 1067 | 286,874,187 | 6.g. |
| h. Hong Kong dollars | HKD | HKD 345,955,772 | 1068 | 33,634,091 | 6.h. |
| i. Indian rupee | INR | INR 236,023 | 1069 | 2,916 | 6.i. |
| j. Japanese yen | JPY | JPY 3,303,055,263 | 1070 | 23,553,800 | 6.j. |
| k. Swedish krona | SEK | SEK 78,181,943 | 1071 | 8,596,063 | 6.k. |
| l. United States dollars | USD | USD 2,883,710,263 | 1072 | 2,174,146,101 | 6.l. |
| m. Payments activity indicator (sum of items 6.a through 6.l) | | | 1073 | 4,796,775,306 | 6.m. |

| Section 7 - Assets Under Custody | GSIB | Amount | |
|-----------------------------------|------|-------------|------|
| a. Assets under custody indicator | 1074 | 635,711,607 | 7.a. |

| Section 8 - Underwritten Transactions in Debt and Equity Markets | GSIB | Amount | |
|--|------|------------|------|
| a. Equity underwriting activity | 1075 | 1,139,800 | 8.a. |
| b. Debt underwriting activity | 1076 | 30,295,000 | 8.b. |
| c. Underwriting activity indicator (sum of items 8.a and 8.b) | 1077 | 31,434,800 | 8.c. |

Complexity indicators

| Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives | GSIB | Amount | |
|---|------|---------------|------|
| a. OTC derivatives cleared through a central counterparty | 1078 | 460,986,939 | 9.a. |
| b. OTC derivatives settled bilaterally | 1079 | 1,317,454,236 | 9.b. |
| c. OTC derivatives indicator (sum of items 9.a and 9.b) | 1080 | 1,778,441,175 | 9.c. |

| Section 10 - Trading and Available-for-Sale Securities | GSIB | Amount | |
|--|------|------------|-------|
| a. Held-for-trading securities (HFT) | 1081 | 32,937,553 | 10.a. |
| b. Available-for-sale securities (AFS) | 1082 | 73,255,241 | 10.b. |
| c. Trading and AFS securities that meet the definition of Level 1 assets | 1083 | 80,749,274 | 10.c. |
| d. Trading and AFS securities that meet the definition of Level 2 assets, with haircuts | 1084 | 6,288,048 | 10.d. |
| e. Trading and AFS securities indicator (sum of items 10.a and 10.b, minus the sum of 10.c and 10.d) | 1085 | 19,155,472 | 10.e. |

| Section 11 - Level 3 Assets | GSIB | Amount | |
|--|------|---------|-------|
| a. Level 3 assets indicator (Assets valued using Level 3 measurement inputs) | 1086 | 762,164 | 11.a. |

Cross-Jurisdictional Activity Indicators

| Section 12 - Cross-Jurisdictional Claims | GSIB | Amount | |
|---|------|-------------|-------|
| a. Cross-jurisdictional claims indicator (Total foreign claims on an ultimate risk basis) | 1087 | 302,419,686 | 12.a. |

| Section 13 - Cross-Jurisdictional Liabilities | GSIB | Amount | |
|--|------|-------------|----------|
| a. Foreign liabilities (excluding derivatives and local liabilities in local currency) | 1088 | 143,957,846 | 13.a. |
| (1) Any foreign liabilities to related offices included in item 13.a. | 1089 | 14,535,710 | 13.a.(1) |
| b. Local liabilities in local currency (excluding derivatives activity) | 1090 | 198,649,300 | 13.b. |
| c. Cross-jurisdictional liabilities indicator (sum of items 13.a and 13.b, minus 13.a.(1)) | 1091 | 328,071,436 | 13.c. |

Ancillary Data