



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	55,778	54,958	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	42,341	39,550	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,961	26,852	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	26,947	27,436	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-8,877	-10,016	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	5	4	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5,121	4,828	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-528	-558	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,284	-8,255	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-1,197	-1,197	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-20	-18	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-39	-35	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-39	-35	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	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	C 01.00 (r490,r010)	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	C 01.00 (r500,r010)	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	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-254	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-26	-42	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	2,279	804	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	325	-263	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,954	1,067	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,639	6,167	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	6,255	5,939	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-1,616	228	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,980	45,717	C 01.00 (r015,r010)	Article 52 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,798	9,241	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,022	8,676	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	601	586	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	175	-21	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	362,875	356,887	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	-220	C 05.01 (r010,r040)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.67%	11.08%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.95%	12.81%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.37%	15.40%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,061	38,746	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.04%	10.85%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		865	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		-220	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

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Leverage ratio

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	46,980	45,717	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	46,316	44,685	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	709,758	711,046	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	709,480	709,979	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	6.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.3%	C 47.00 (r330,c010)	

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Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	310,536	307,845
Risk exposure amount for securitisation and re-securitisations in the banking book	1,751	2,211
Risk exposure amount for contributions to the default fund of a CCP	49	48
Risk exposure amount Other credit risk	308,737	305,585
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,018	12,732
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	162	79
Risk exposure amount for Credit Valuation Adjustment	1,566	1,413
Risk exposure amount for operational risk	34,755	34,898
Other risk exposure amounts	0	0
Total Risk Exposure Amount	362,875	356,887

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

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P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	29,081	14,010
Of which debt securities income	3,887	1,852
Of which loans and advances income	23,484	11,857
Interest expenses	11,678	5,539
(Of which deposits expenses)	7,839	4,151
(Of which debt securities issued expenses)	1,954	955
(Expenses on share capital repayable on demand)	0	0
Dividend income	326	82
Net Fee and commission income	5,144	2,593
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	915	113
Gains or (-) losses on financial assets and liabilities held for trading, net	219	331
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-75	107
Gains or (-) losses from hedge accounting, net	-209	51
Exchange differences [gain or (-) loss], net	1,047	91
Net other operating income /(expenses)	-791	-391
TOTAL OPERATING INCOME, NET	23,978	11,450
(Administrative expenses)	10,922	5,246
(Depreciation)	1,360	595
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	704	162
(Commitments and guarantees given)	-313	-102
(Other provisions)	1,017	264
Of which pending legal issues and tax litigation ¹	319	
Of which restructuring ¹	8	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,803	1,610
(Financial assets at fair value through other comprehensive income)	n.a.	-12
(Financial assets at amortised cost)	n.a.	1,622
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	256	5
(of which Goodwill)	4	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	879	534
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	24	28
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	6,837	4,394
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,712	3,205
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,712	3,205
Of which attributable to owners of the parent	3,481	2,630

⁽¹⁾ Information available only as of end of the year

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

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Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	122,404	135,914	29,759		108,164	130,740	29,240	
	Regional governments or local authorities	10,140	6,516	1,252		10,414	6,943	1,428	
	Public sector entities	1,596	1,701	654		1,085	1,817	703	
	Multilateral Development Banks	93	191	14		69	236	10	
	International Organisations	1	1	0		0	0	0	
	Institutions	22,176	16,285	5,793		31,849	20,437	6,411	
	Corporates	132,075	93,319	91,600		128,948	95,616	93,302	
	of which: SME	21,196	17,601	15,777		20,633	16,277	15,915	
	Retail	92,773	55,645	39,177		101,167	56,065	39,508	
	of which: SME	24,478	19,415	9,389		38,353	19,631	12,253	
	Secured by mortgages on immovable property	49,883	48,740	19,609		47,878	46,918	18,239	
	of which: SME	9,071	8,927	3,583		6,788	6,567	918	
	Exposures in default	9,753	4,684	5,248	4,645	9,405	3,838	4,291	4,993
	Items associated with particularly high risk	2,557	2,463	3,694		2,500	2,414	3,621	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	25	25	5		7	7	2	
Collective investments undertakings (CIU)	34	24	24		41	23	23		
Equity	0	0	0		0	0	0		
Securitisation	4,314	4,314	924		4,425	4,425	933		
Other exposures	21,200	29,274	11,725		19,061	30,005	11,075		
Standardised Total²	468,985	399,100	209,478	8,023	465,914	399,484	208,786	8,410	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SPAIN	Central governments or central banks	63,672	71,215	13,001		54,783	71,739	12,310	
	Regional governments or local authorities	687	581	4		379	215	19	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	119	0		0	190	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,271	847	415		8,330	2,183	580	
	Corporates	5,339	7,544	7,419		3,501	6,059	3,061	
	of which: SME	1,394	1,158	882		1,640	1,299	1,177	
	Retail	13,354	7,002	4,707		14,552	7,173	4,784	
	of which: SME	6,524	6,157	3,590		6,586	5,084	3,265	
	Secured by mortgages on immovable property	4,953	4,886	1,838		4,286	4,174	1,538	
	of which: SME	321	326	90		976	941	251	
	Exposures in default	3,010	1,623	1,931	0	2,438	779	867	1,368
	Items associated with particularly high risk	220	148	221		188	138	208	
	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	0	0		6	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	9,227	6,269	5,552		8,747	5,794	4,662		
Standardised Total²				3,093				2,024	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	6,059	8,725	466		6,202	8,788	460	
	Regional governments or local authorities	7,139	5,565	1,113		7,275	5,783	1,157	
	Public sector entities	0	886	171		0	816	159	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,828	1,567	344		2,066	1,781	276	
	Corporates	46,504	34,287	34,121		48,326	35,889	35,444	
	of which: SME	3,628	3,438	3,116		3,937	3,449	3,431	
	Retail	14,675	7,955	5,687		16,553	9,015	6,466	
	of which: SME	2,250	1,492	870		3,279	1,660	950	
	Secured by mortgages on immovable property	9,417	9,385	3,501		9,856	9,828	3,672	
	of which: SME	2	2	1		2,155	2,154	182	
	Exposures in default	866	575	775	0	825	503	654	206
	Items associated with particularly high risk	1,055	1,055	1,582		1,085	1,085	1,628	
	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)	8	8	8		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1,721	1,863	1,428		1,878	2,058	1,419		
Standardised Total²				584				767	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
MEXICO	Central governments or central banks	14,475	17,309	1,678		10,969	13,624	2,047	
	Regional governments or local authorities	2,031	94	9		2,330	556	112	
	Public sector entities	756	79	16		74	54	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,036	3,407	992		5,434	3,165	886	
	Corporates	14,735	11,967	12,009		13,305	4,337	3,924	
	of which: SME	273	189	147		891	746	737	
	Retail	12,366	8,932	6,660		19,326	9,533	7,129	
	of which: SME	258	268	112		12,129	3,074	2,287	
	Secured by mortgages on immovable property	10,686	10,110	4,330		9,616	9,074	3,326	
	of which: SME	2,237	2,272	1,138		0	0	0	
	Exposures in default	836	368	392	0	784	247	274	454
	Items associated with particularly high risk	0	0	0		358	351	527	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	2		1	1	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	4,846	12,140	2,106		4,147	13,585	2,041		
Standardised Total²				1,159				1,066	

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

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

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Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
TURKEY	Central governments or central banks	16.535	19.013	7.841		13.962	16.387	7.121	
	Regional governments or local authorities	31	45	10		49	38	15	
	Public sector entities	75	103	56		92	86	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2.467	2.494	1.167		2.436	2.425	841	
	Corporates	31.688	24.681	24.428		29.333	23.412	23.142	
	of which: SME	9.822	7.880	7.163		8.383	6.408	6.287	
	Retail	25.908	15.239	10.341		26.009	14.764	9.558	
	of which: SME	11.004	7.497	2.701		11.375	6.297	3.088	
	Secured by mortgages on immovable property	6.514	6.261	3.763		7.038	6.936	3.196	
	of which: SME	5.906	5.722	2.166		2.355	2.645	97	
	Exposures in default	2.341	764	764	0	2.431	1.168	1.315	1.230
	Items associated with particularly high risk	147	147	220		125	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)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	2.016	2.588	784	1.263	1.822	2.296	647	1.878	
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FRANCE	Central governments or central banks	1.900	358	18		2.144	744	105	
	Regional governments or local authorities	0	0	0		103	103	8	
	Public sector entities	0	7	0		0	8	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.599	988	246		3.506	2.710	964	
	Corporates	389	451	426		531	341	331	
	of which: SME	9	9	9		10	9	9	
	Retail	22	17	13		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	12	12	5		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	13	6	6	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	61	272	76	12	30	210	0	11	
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
PERU	Central governments or central banks	3.640	2.691	1.272		3.358	2.380	1.175	
	Regional governments or local authorities	67	66	33		60	60	30	
	Public sector entities	288	224	118		331	275	136	
	Multilateral Development Banks	49	27	14		44	20	10	
	International Organisations	0	0	0		0	0	0	
	Institutions	967	984	358		999	744	258	
	Corporates	8.024	6.347	6.195		9.224	6.785	6.665	
	of which: SME	1.867	1.687	1.510		1.963	1.664	1.599	
	Retail	5.060	3.036	2.863		5.125	3.103	2.111	
	of which: SME	1.807	1.478	862		1.926	1.224	702	
	Secured by mortgages on immovable property	4.205	4.086	1.677		4.271	4.206	1.728	
	of which: SME	0	0	0		778	763	359	
	Exposures in default	640	367	371	0	695	256	266	423
	Items associated with particularly high risk	95	84	126		92	80	121	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	942	989	253	518	1.047	1.087	272	771	
Standardised Total²									

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	3	0		0	3	0	
	Multilateral Development Banks	4	4	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2.983	1.910	719		3.503	2.440	876	
	Corporates	566	454	453		336	288	287	
	of which: SME	74	78	71		72	68	68	
	Retail	136	133	99		133	96	72	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	128	127	56		77	77	30	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	33	13	14	0	32	6	6	26
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1	1.044	0	25	0	1.019	59	29	
Standardised Total²									

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
CHILE	Central governments or central banks	1,475	1,496	396		1,545	1,557	420	
	Regional governments or local authorities	5	5	1		5	5	1	
	Public sector entities	91	84	17		111	93	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,447	1,300	221		2,068	1,920	320	
	Corporates	7,038	5,430	5,373		7,563	6,088	6,059	
	of which: SME	2,392	2,102	1,908		2,068	1,673	1,665	
	Retail	5,259	3,461	2,513		4,944	3,104	2,313	
	of which: SME	735	572	271		732	458	228	
	Secured by mortgages on immovable property	5,724	5,720	2,140		5,854	5,854	2,157	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	420	302	315	0	443	282	300	155
	Items associated with particularly high risk	291	291	496		304	303	455	
	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		
Securitisation									
Other exposures									
Standardised Total ²	355	516	132	241	324	460	143	276	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
COLOMBIA	Central governments or central banks	1,379	1,774	863		1,714	2,053	1,037	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	250	245	201		438	437	300	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	355	389	175		491	442	175	
	Corporates	4,694	3,748	3,568		4,350	3,658	3,653	
	of which: SME	96	39	35		119	43	41	
	Retail	5,502	4,370	3,223		5,966	4,743	3,524	
	of which: SME	345	306	178		576	410	274	
	Secured by mortgages on immovable property	2,947	2,908	1,034		3,114	3,089	1,115	
	of which: SME	0	0	0		497	37	14	
	Exposures in default	332	321	482	0	350	331	496	515
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	732	818	95	427	721	778	98	767	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
ITALY	Central governments or central banks	6,658	6,657	16		7,401	7,401	1,145	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	1	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	288	101	49		438	262	200	
	Corporates	116	108	108		94	82	82	
	of which: SME	79	85	77		66	66	66	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	4		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	0	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	4	68	68	4	4	62	291	4	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach											
		As of 31/12/2017				As of 30/06/2018							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)											
Consolidated data	Central banks and central governments	6.817	96	8.131	1.172	0	4	6.700	220	8.179	1.088	5	10
	Institutions	97.127	194	75.314	5.931	26	71	96.354	145	74.300	5.416	9	64
	Corporates	134.011	6.198	103.323	56.643	1.418	3.447	135.458	5.462	104.829	57.323	1.212	3.136
	Corporates - Of Which: Specialised Lending	9.325	321	9.111	8.077	0	109	8.795	238	8.496	7.396	0	110
	Corporates - Of Which: SME	18.015	3.485	15.651	10.956	947	1.821	17.169	3.174	14.949	9.320	850	1.889
	Retail	117.747	5.397	101.576	19.662	1.063	2.339	117.409	5.193	100.657	19.377	1.000	2.711
	Retail - Secured on real estate property	84.366	4.479	80.073	8.268	949	1.192	83.177	4.219	78.900	7.853	891	1.548
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	84.365	4.479	80.072	8.268	949	1.192	83.177	4.219	78.900	7.853	891	1.548
	Retail - Qualifying Revolving	20.625	168	9.154	6.764	9	527	21.347	168	9.275	6.948	9	488
	Retail - Other Retail	12.756	750	12.350	4.629	95	620	12.885	806	12.483	4.576	100	676
	Retail - Other Retail - Of Which: SME	3.857	367	3.464	1.612	70	198	3.819	373	3.628	1.613	77	234
	Retail - Other Retail - Of Which: non-SME	8.899	384	8.885	3.017	25	421	9.066	434	9.055	2.963	24	442
	Equity	7.783	0	7.783	16.775	0	0	7.016	0	7.016	14.528	0	0
	Securitisation	3.267	0	3.148	827	0	9	5.413	0	5.222	1.279	0	10
	Other non credit-obligation assets												
IRB Total							101.010						99.010

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach												
		As of 31/12/2017				As of 30/06/2018								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
		(min EUR, %)												
SPAIN	Central banks and central governments	595	0	264	81	0	0	18	0	139	10	0	0	
	Institutions	44.396	186	24.094	3.298	25	54	43.024	137	23.725	2.839	9	53	
	Corporates	64.286	5.996	49.814	28.451	1.340	3.149	60.930	4.929	48.242	26.937	1.131	2.822	
	Corporates - Of Which: Specialised Lending	3.572	80	3.539	3.342	0	31	3.488	61	3.352	3.216	0	39	
	Corporates - Of Which: SME	16.831	3.479	14.578	9.350	946	1.814	16.001	3.168	13.882	8.661	849	1.881	
	Retail	103.155	5.235	94.747	12.954	1.016	1.835	102.040	5.039	93.635	12.471	962	2.240	
	Retail - Secured on real estate property	83.716	4.455	79.442	8.110	918	1.187	82.528	4.195	78.270	7.668	858	1.534	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	83.715	4.455	79.441	8.110	918	1.187	82.527	4.195	78.269	7.668	858	1.534	
	Retail - Qualifying Revolving	6.715	31	2.894	221	3	29	6.659	39	2.912	224	3	32	
	Retail - Other Retail	12.727	749	12.321	4.623	95	619	12.853	805	12.453	4.569	100	674	
	Retail - Other Retail - Of Which: SME	3.848	367	3.455	1.610	70	198	3.810	372	3.421	1.612	77	233	
	Retail - Other Retail - Of Which: non-SME	8.879	383	8.866	3.012	25	420	9.043	432	9.032	2.957	24	441	
	Equity	5.756	0	5.756	11.535	0	0	4.923	0	4.923	9.211	0	0	
	Securitisation													
	Other non credit-obligation assets													
IRB Total														

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

		IRB Approach												
		As of 31/12/2017				As of 30/06/2018								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
		(min EUR, %)												
UNITED STATES	Central banks and central governments	4.231	0	4.318	27	0	0	3.819	0	3.937	104	0	0	
	Institutions	2.544	0	2.283	361	0	0	2.721	0	2.433	309	0	1	
	Corporates	10.307	91	6.773	2.275	8	16	11.809	92	7.756	2.937	8	16	
	Corporates - Of Which: Specialised Lending	306	7	302	285	0	3	292	6	278	253	0	4	
	Corporates - Of Which: SME	5	0	6	5	0	0	5	0	4	4	0	0	
	Retail	41	1	37	7	1	0	43	1	39	9	2	1	
	Retail - Secured on real estate property	36	1	35	7	1	0	37	1	35	8	2	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	36	1	35	7	1	0	37	1	35	8	2	1	
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0	
	Retail - Other Retail	1	0	1	0	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	1	0	1	0	0	0	2	0	2	1	0	0	
	Equity	201	0	201	502	0	0	223	0	223	572	0	0	
	Securitisation													
	Other non credit-obligation assets													
IRB Total														

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

		IRB Approach												
		As of 31/12/2017				As of 30/06/2018								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions					
		(min EUR, %)												
MEXICO	Central banks and central governments	136	0	439	48	0	1	133	0	415	44	0	1	
	Institutions	505	0	501	80	0	0	587	0	541	97	0	0	
	Corporates	18.639	152	16.979	10.532	54	128	21.532	175	19.053	13.529	61	178	
	Corporates - Of Which: Specialised Lending	1	0	1	1	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	928	0	818	470	0	3	925	0	803	488	0	3	
	Retail	13.869	137	6.162	6.545	6	498	14.643	128	6.355	6.716	6	456	
	Retail - Secured on real estate property	13	0	13	2	0	0	13	0	13	3	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	2	0	0	13	0	13	3	0	0	
	Retail - Qualifying Revolving	13.855	137	6.148	6.543	6	498	14.628	128	6.340	6.712	6	456	
	Retail - Other Retail	1	0	1	0	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	1	0	1	0	0	0	2	0	2	1	0	0	
	Equity	811	0	811	1.913	0	0	837	0	837	1.956	0	0	
	Securitisation													
	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).

2018 EU-wide Transparency Exercise

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

		IRB Approach														
		As of 31/12/2017					As of 30/06/2018									
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
		(in EUR, %)														
TURKEY	Central banks and central governments	0	0	160	3	0	0	0	0	0	151	3	0	0	0	
	Institutions	26	0	13	8	0	0	0	39	0	19	16	0	0	0	
	Corporates	499	0	512	261	0	0	0	501	0	345	260	0	0	0	
	Corporates - Of Which: Specialised Lending	239	0	230	199	0	0	0	243	0	238	206	0	0	0	
	Corporates - Of Which: SME	3	0	3	5	0	0	0	18	0	0	0	0	0	0	
	Retail	1	0	1	0	0	0	0	1	0	1	0	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	0	1	0	1	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	0	1	0	1	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	157	0	157	381	0	0	0	51	0	51	119	0	0	0	
	Securitisation															
	Other non credit-obligation assets															
IRB Total																

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

		IRB Approach														
		As of 31/12/2017					As of 30/06/2018									
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
		(in EUR, %)														
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	20,125	0	19,837	310	0	7	18,053	0	17,761	302	0	0	0	0	
	Corporates	6,210	21	4,232	2,210	3	14	6,224	17	4,230	2,063	2	17	17	17	
	Corporates - Of Which: Specialised Lending	1,147	0	1,047	779	0	1	1,104	0	1,005	749	0	0	0	0	
	Corporates - Of Which: SME	57	2	57	69	0	1	54	2	54	74	0	2	2		
	Retail	42	1	38	12	2	0	41	2	37	13	3	1	1		
	Retail - Secured on real estate property	34	1	33	11	2	0	34	1	33	12	3	1	1		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	34	1	33	11	2	0	34	1	33	12	3	1	1		
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0	0	0	0		
	Retail - Other Retail	3	0	3	1	0	0	2	0	2	1	0	0	0		
	Retail - Other Retail - Of Which: SME	1	0	1	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	0		
	Equity	47	0	47	136	0	0	42	0	42	138	0	0	0		
	Securitisation															
	Other non credit-obligation assets															
IRB Total																

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

		IRB Approach														
		As of 31/12/2017					As of 30/06/2018									
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
		(in EUR, %)														
PERU	Central banks and central governments	1	0	243	29	0	0	0	0	250	27	0	0	0		
	Institutions	11	0	6	2	0	0	16	0	9	2	0	0	0		
	Corporates	736	45	736	499	6	1	625	42	302	134	6	1	1		
	Corporates - Of Which: Specialised Lending	185	0	185	376	0	0	57	0	57	55	0	0	0		
	Corporates - Of Which: SME	11	4	10	4	1	1	10	4	5	1	1	1			
	Retail	5	0	5	1	0	0	4	0	3	1	0	0			
	Retail - Secured on real estate property	4	0	4	1	0	0	3	0	3	1	0	0			
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	3	0	3	1	0	0			
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Equity	13	0	13	36	0	0	11	0	11	30	0	0			
	Securitisation															
	Other non credit-obligation assets															
IRB Total																

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

		IRB Approach														
		As of 31/12/2017					As of 30/06/2018									
		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
		Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted				
		(in EUR, %)														
UNITED KINGDOM	Central banks and central governments	0	0	25	1	0	0	0	0	23	1	0	0	0		
	Institutions	11,542	0	11,496	444	0	1	14,801	0	14,758	507	0	0	0		
	Corporates	4,429	46	3,306	1,699	6	21	4,735	0	3,488	1,710	0	2	2		
	Corporates - Of Which: Specialised Lending	817	0	802	599	0	0	775	0	767	573	0	0	0		
	Corporates - Of Which: SME	21	0	11	6	0	0	28	0	13	6	0	0			
	Retail	193	8	184	45	11	2	192	7	183	51	10	4	4		
	Retail - Secured on real estate property	185	8	180	44	11	2	183	7	178	50	10	4	4		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Secured on real estate property - Of Which: non-SME	185	8	180	44	11	2	183	7	178	50	10	4	4		
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0			
	Retail - Other Retail	3	0	2	1	0	0	3	0	3	1	0	0			
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	3	1	0	0			
	Equity	42	0	42	111	0	0	157	0	157	407	0	0			
	Securitisation															
	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).

2018 EU-wide Transparency Exercise

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

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(min EUR, %)																	
CHILE	Central banks and central governments	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	317	0	316	2	0	0	83	0	82	1	0	0	0	0	0	0	0	
	Corporates	509	0	344	119	0	0	550	0	379	128	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2	0	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	4	0	3	1	0	0	4	0	3	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	2	0	2	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2	0	2	0	0	0	1	0	1	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0	0	
	Equity	92	0	92	230	0	0	97	0	97	239	0	0	0	0	0	0	0	
Securitisation																			
Other non credit-obligation assets																			
IRB Total																			

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

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(min EUR, %)																	
COLOMBIA	Central banks and central governments	0	0	43	0	0	0	0	0	42	0	0	0	0	0	0	0		
	Institutions	149	0	189	75	0	0	97	0	73	26	0	0	0	0	0	0		
	Corporates	224	0	227	64	0	0	259	0	216	75	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	4	0	5	2	0	0	5	0	4	3	0	0	0	0	0	0		
	Retail	5	0	4	3	0	0	6	0	5	3	0	0	0	0	0	0		
	Retail - Secured on real estate property	4	0	4	3	0	0	4	0	4	3	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	3	0	0	4	0	4	3	0	0	0	0	0	0		
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	258	0	258	618	0	0	261	0	261	639	0	0	0	0	0	0		
Securitisation																			
Other non credit-obligation assets																			
IRB Total																			

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

		IRB Approach																	
		As of 31/12/2017						As of 30/06/2018											
		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹		Risk exposure amount		Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
		(min EUR, %)																	
ITALY	Central banks and central governments	0	0	27	0	0	0	0	0	27	0	0	0	0	0	0	0		
	Institutions	1,544	8	1,520	136	1	6	1,703	8	1,566	172	0	9	0	0	0	0		
	Corporates	6,209	11	3,953	1,791	0	10	5,843	11	3,703	1,747	0	11	0	0	0	0		
	Corporates - Of Which: Specialised Lending	11	0	7	7	0	7	245	11	243	192	0	8	0	0	0	0		
	Corporates - Of Which: SME	15	0	14	3	0	0	8	0	8	7	0	0	0	0	0	0		
	Retail	13	0	13	3	0	0	15	0	14	5	0	0	0	0	0	0		
	Retail - Secured on real estate property	13	0	13	3	0	0	13	0	13	5	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	3	0	0	13	0	13	5	0	0	0	0	0	0		
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0		
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0		
	Equity	18	0	18	77	0	0	36	0	36	110	0	0	0	0	0	0		
Securitisation																			
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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹			Designated at fair value through profit or loss ²			Available-for-sale ³			Loans and Receivables ⁴			Held-to-maturity investments		
				of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities	
TOTAL - ALL COUNTRIES	106,366.8	32,289.1	74,077.7	18,824.2	0.0	18,824.2	648.2	648.2	0.0	38,258.6	0.0	38,258.6	36,020.9	31,640.9	4,380.0	12,617.8	0.0	12,617.8
Austria	1.8	0.0	1.8															
Belgium	51.1	31.1	20.0															
Bulgaria	9.2	0.0	9.2															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	334.6	27.3	307.3															
Germany	226.4	0.0	226.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	8,894.5	54.1	8,840.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	16.5	0.0	16.5															
Poland	38.4	0.0	38.4															
Portugal	721.6	201.9	519.7															
Romania	416.7	0.8	415.9															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	45,317.4	18,079.0	27,238.5															
Sweden	24.2	0.0	24.2															
United Kingdom	36.5	36.5	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	116.3	0.0	116.3															
Japan	20.9	0.1	20.8															
U.S.	14,003.7	5,141.3	8,862.4															
Other advanced economies non EEA	17.6	0.0	17.6															
Other Central and eastern Europe countries non EEA	9,813.6	152.1	9,661.4															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	25,866.5	8,168.1	17,698.4															
Africa	223.4	223.4	0.0															
Others	215.8	173.4	42.4															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting; "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

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

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

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
	Portugal	I 0 - 3M f	49	0	5	0	0	43	28	13	2	35	0	0		
I 3M - 1Y f		7	7	7	0	0	1	86	1	7	0	0	0	0		
I 1Y - 2Y f		171	171	121	0	1	49	0	1	7	0	0	0	0		
I 2Y - 3Y f		59	59	59	0	0	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		90	90	0	0	0	90	0	0	0	2	14	0	0		
I 5Y - 10Y f		152	152	152	0	0	0	0	0	64	0	436	0	0		
I 10Y - more	59	59	59	0	0	0	0	0	0	0	0	0	0			
Total		587	538	404	0	1	182	29	100	71	507	3	0		5	
	Romania	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 2Y - 3Y f		115	115	0	0	115	0	0	0	0	0	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0		
I 5Y - 10Y f		290	290	0	0	290	0	0	0	0	0	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		406	406	0	0	405	1	0	0	0	0	0	0		0	
	Slovakia	I 0 - 3M f														
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
	Slovenia	I 0 - 3M f														
I 3M - 1Y f																
I 1Y - 2Y f																
I 2Y - 3Y f																
I 3Y - 5Y f																
I 5Y - 10Y f																
I 10Y - more																
Total																
	Spain	I 0 - 3M f	4,154	0	1,362	0	666	2,126	16	290	19	123	764	0		
I 3M - 1Y f		9,384	9,384	2,804	0	4,497	2,083	1	54	0	0	1,044	0			
I 1Y - 2Y f		5,138	5,138	290	0	1,063	3,785	2	114	6	277	36	0			
I 2Y - 3Y f		2,987	2,987	468	0	187	1,027	29	352	3	81	144	1			
I 3Y - 5Y f		1,822	1,822	252	0	96	1,474	18	184	8	74	131	0			
I 5Y - 10Y f		12,174	12,174	775	0	5,954	10,445	10	97	4	50	46	0			
I 10Y - more	6,571	6,571	981	0	204	5,385	286	949	5	81	64	0				
Total		47,230	43,077	6,933	0	12,667	26,325	361	2,040	47	685	2,230	2			
	Sweden	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		25	25	0	0	0	25	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0				
Total		25	25	0	0	0	25	0	0	0	0	0	0			
	United Kingdom	I 0 - 3M f	57	0	0	0	0	57	0	0	0	1	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	2	0	0	0		
I 1Y - 2Y f		16	16	0	0	0	16	0	0	1	0	0	0	0		
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	1	0	0	0		
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	3	0	0	0		
I 5Y - 10Y f		59	59	0	0	0	59	1	37	1	4	0	0	0		
I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		132	133	0	0	133	1	47	1	9	5	0	0			

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
Residual Maturity	Country / Region															
	U.S.	I 0 - 3M f	397	303	0	0	347	50	0	0	0	0	1	0		
I 3M - 1Y f		325	325	0	0	265	60	0	0	0	0	56	0			
I 1Y - 2Y f		257	257	3	0	140	114	0	0	0	0	109	0			
I 2Y - 3Y f		316	316	17	0	193	106	0	0	0	0	85	0			
I 3Y - 5Y f		4,361	4,361	13	0	3,844	504	0	0	0	0	117	0			
I 5Y - 10Y f		2,927	2,927	0	0	1,069	1,780	0	0	0	0	128	0			
I 10Y+ more	8,388	8,388	13	0	4,207	4,167	0	0	0	0	63	0				
Total	16,969	16,875	123	0	10,066	6,781	0	0	0	0	557	0	551			
	China	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0				
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Switzerland	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0				
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	6		
	Other advanced economies non EEA	I 0 - 3M f	35	35	0	0	35	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0				
Total	35	35	0	0	35	0	0	0	0	0	0	0	0	5		
	Other Central and eastern Europe countries non EEA	I 0 - 3M f	29	28	1	0	35	19	0	0	0	0	1	0		
I 3M - 1Y f		292	292	3	0	284	6	0	0	0	0	0	0			
I 1Y - 2Y f		1,605	1,605	3	0	879	723	0	0	0	0	0	0			
I 2Y - 3Y f		552	552	2	0	137	413	0	0	0	0	0	0			
I 3Y - 5Y f		1,938	1,938	20	0	893	1,025	0	0	0	0	0	0			
I 5Y - 10Y f		3,395	3,395	28	0	1,725	1,642	0	0	0	0	0	0			
I 10Y+ more	354	354	2	0	127	225	0	0	0	0	0	0				
Total	8,165	8,164	60	0	4,053	4,052	0	0	0	0	1	0	2,744			
	Middle East	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0			
I 10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0				
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	75		
	Latin America and the Caribbean	I 0 - 3M f	742	714	267	0	47	410	5	293	3	190	880	0		
I 3M - 1Y f		6,282	6,282	4,204	0	1,867	211	0	47	1,041	1	76	0			
I 1Y - 2Y f		7,221	7,221	6,061	0	967	193	199	1,038	2	899	2	0			
I 2Y - 3Y f		3,446	3,446	1,297	0	1,625	234	0	1,079	160	149	0	0			
I 3Y - 5Y f		2,622	2,622	1,032	0	560	1,029	0	0	0	12	0	0			
I 5Y - 10Y f		5,182	5,182	462	0	1,902	2,818	9	1,038	168	0	49	0			
I 10Y+ more	4,529	4,529	1,517	0	1,517	2,500	78	1,642	17	0	0	0				
Total	30,025	29,996	14,879	0	7,261	7,885	233	4,336	381	2,281	1,008	0	5,663			

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2018

(mln EUR)		Direct exposures												Off-balance sheet exposures		Risk weighted exposure amount
		On balance sheet						Derivatives				Off-balance sheet exposures				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions			
Carrying amount	Notional amount							Carrying amount	Notional amount							
Residual Maturity	Country / Region															
		23	23	0	0	0	23	0	0	0	0	0	20	0		
[0 - 3M]		16	16	0	0	0	16	0	0	0	0	0	8	0		
[3M - 1Y]		9	9	0	0	0	9	0	0	0	0	0	0	0		
[1Y - 2Y]		15	15	0	0	0	15	0	0	0	0	0	1	0		
[2Y - 3Y]		62	62	0	0	0	62	0	0	0	0	0	40	0		
[3Y - 5Y]		88	88	0	0	0	88	0	0	0	0	0	29	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		212	212	0	0	0	212	0	0	0	0	0	97	0	99	
		0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]		27	27	1	0	0	26	0	0	0	0	0	15	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		6	6	6	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		11	11	1	0	0	9	0	0	0	0	0	10	0		
[3Y - 5Y]		52	52	21	0	0	31	0	0	0	0	0	0	0		
[5Y - 10Y]		8	8	8	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		104	104	37	0	0	66	0	0	0	0	0	25	0	6	

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees.

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
(mln EUR)														
Debt securities (including at amortised cost and fair value)	70,701	0	66	66	21	28	0	74,106	0	38	38	21	15	0
Central banks	1,363	0	0	0	0	0	0	1,122	0	0	0	0	0	0
General governments	55,263	0	0	0	6	0	0	58,303	0	6	6	11	0	0
Credit institutions	1,968	0	0	0	9	0	0	1,154	0	0	0	0	0	0
Other financial corporations	9,144	0	42	42	2	16	0	9,147	0	32	32	6	15	0
Non-financial corporations	2,964	0	24	24	3	12	0	4,381	0	0	0	3	0	0
Loans and advances (including at amortised cost and fair value)	470,040	1,262	19,396	19,396	4,097	8,670	7,478	439,759	4,675	18,632	18,632	4,408	9,076	6,391
Central banks	39,019	0	0	0	0	0	0	30,496	0	0	0	2	0	0
General governments	32,400	16	171	171	69	42	62	30,181	74	160	160	43	48	44
Credit institutions	30,175	0	11	11	30	6	0	17,971	1	10	10	6	6	0
Other financial corporations	18,449	0	12	12	19	7	1	8,451	35	12	12	13	5	1
Non-financial corporations	172,493	323	10,784	10,784	1,929	5,593	3,002	173,243	1,735	10,075	10,075	1,975	5,467	2,496
of which: small and medium-sized enterprises at amortised cost	62,341	168	5,711	5,711	905	2,808	2,266	62,288	951	5,212	5,212	981	2,783	1,834
Households	177,504	923	8,417	8,417	2,050	3,022	4,413	179,418	2,830	8,375	8,375	2,370	3,550	3,849
DEBT INSTRUMENTS other than HFT	540,741	1,262	19,461	19,461	4,118	8,697	7,478	513,865	4,675	18,670	18,670	4,429	9,091	6,391
OFF-BALANCE SHEET EXPOSURES	156,129		1,276	1,276	327	251	128	171,033		1,057	1,057	383	216	104

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

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

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

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/12/2017					As of 30/06/2018					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)											
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	21,320	12,127	4,995	4,616	11,253	19,910	11,550	5,780	5,011	10,184	
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	537	101	18	16	414	240	99	31	21	105	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	24	4	5	3	1	24	5	5	3	2	
Non-financial corporations	10,430	6,635	3,436	3,223	3,639	9,454	6,194	3,652	3,262	3,481	
of which: small and medium-sized enterprises at amortised cost	5,988	3,972	1,868	1,770	2,864	5,321	3,475	1,909	1,704	2,550	
Households	10,329	5,386	1,537	1,373	7,199	10,193	5,253	2,092	1,725	6,596	
DEBT INSTRUMENTS other than HFT	21,320	12,127	4,995	4,616	11,253	19,910	11,550	5,780	5,011	10,184	
Loan commitments given	252	142	29	29	18	216	99	33	28	0	

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.