



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)		
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)	-	
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))	-	
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

2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

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 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 Total ²									

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

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

		Standardised Approach							
		As of 31/12/2017				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 Total ²									

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

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

		Standardised Approach							
		As of 31/12/2017				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 Total ²									

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

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

		Standardised Approach							
		As of 31/12/2017				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 Total ²									

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

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

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	290	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	245	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 ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
TURKEY	Central banks and central governments	0	0	160	3	0	0	0	151	3	0	0	
	Institutions	26	0	13	8	0	0	39	0	19	16	0	
	Corporates	499	0	512	261	0	0	501	0	345	260	0	
	Corporates - Of Which: Specialised Lending	239	0	230	199	0	0	243	0	238	206	0	
	Corporates - Of Which: SME	3	0	3	5	0	0	18	0	0	0	0	
	Retail	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	157	0	157	381	0	0	51	0	51	119	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				
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	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	
	Corporates	6,210	21	4,232	2,210	3	14	6,224	17	4,230	2,063	2	
	Corporates - Of Which: Specialised Lending	1,147	0	1,047	779	0	1	1,104	0	1,005	749	0	
	Corporates - Of Which: SME	57	2	57	69	0	1	54	2	54	74	0	
	Retail	42	1	38	12	2	0	41	2	37	13	3	
	Retail - Secured on real estate property	34	1	33	11	2	0	34	1	33	12	3	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	34	1	33	11	2	0	34	1	33	12	3	
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0	0	
	Retail - Other Retail	3	0	3	1	0	0	2	0	2	1	0	
	Retail - Other Retail - Of Which: SME	1	0	1	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	
	Equity	47	0	47	136	0	0	42	0	42	138	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			
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
PERU	Central banks and central governments	1	0	243	29	0	0	0	0	250	27	0
	Institutions	11	0	6	2	0	0	16	0	9	2	0
	Corporates	736	45	736	499	6	1	625	42	302	134	6
	Corporates - Of Which: Specialised Lending	185	0	185	376	0	0	57	0	57	55	0
	Corporates - Of Which: SME	11	4	10	4	1	1	10	4	5	1	1
	Retail	5	0	5	1	0	0	4	0	3	1	0
	Retail - Secured on real estate property	4	0	4	1	0	0	3	0	3	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	3	0	3	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	13	0	13	36	0	0	11	0	11	30	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			
		(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
UNITED KINGDOM	Central banks and central governments	0	0	25	1	0	0	0	23	1	0	0
	Institutions	11,542	0	11,496	444	0	1	14,801	0	14,758	507	0
	Corporates	4,429	46	3,306	1,699	6	21	4,735	0	3,488	1,710	0
	Corporates - Of Which: Specialised Lending	817	0	802	599	0	0	775	0	767	573	0
	Corporates - Of Which: SME	21	0	11	6	0	0	28	0	13	6	0
	Retail	193	8	184	45	11	2	192	7	183	51	10
	Retail - Secured on real estate property	185	8	180	44	11	2	183	7	178	50	10
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	185	8	180	44	11	2	183	7	178	50	10
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0
	Retail - Other Retail	3	0	2	1	0	0	3	0	3	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	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
	Equity	42	0	42	111	0	0	157	0	157	407	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
	Institutions	317	0	316	2	0	0	83	0	82	1	0	0	0	0	0	0
	Corporates	509	0	344	119	0	0	550	0	379	128	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	2	0	2	1	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
	Retail - Secured on real estate property	1	0	1	0	0	0	2	0	2	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	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
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	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
	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	92	0	92	230	0	0	97	0	97	239	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	269	11	265	217	0	7	245	11	243	192	0	8	0	0	0	0
	Corporates - Of Which: SME	11	0	7	7	0	0	8	0	8	7	0	0	0	0	0	0
	Retail	15	0	14	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	0	0	0	0	0	0	0	0	0	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: 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			
I 1Y - 2Y f		171	171	121	0	1	49	0	1	7	0	0	0			
I 2Y - 3Y f		59	59	59	0	0	0	0	0	0	3	0	0			
I 3Y - 5Y f		90	90	0	0	0	90	0	0	2	14	0	0			
I 5Y - 10Y f		152	152	152	0	0	0	0	64	0	436	0	0			
I 10Y - more	59	59	59	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			
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		115	115	0	0	115	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		290	290	0	0	290	0	0	0	0	0	0	0			
I 10Y - more	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	277	36	0	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	74	131	0	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	11,501		
	Sweden	I 0 - 3M f	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	0		
	United Kingdom	I 0 - 3M f	57	0	0	0	0	57	0	0	1	0	0			
I 3M - 1Y f		0	0	0	0	0	0	0	2	0	0	0	0			
I 1Y - 2Y f		16	16	0	0	0	16	0	0	1	0	0	0			
I 2Y - 3Y f		0	0	0	0	0	0	0	0	1	0	0	0			
I 3Y - 5Y f		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			
I 10Y - more	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	39		

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	0	1	0		
		I 3M - 1Y f	325	325	0	0	265	60	0	0	0	0	0	56	0		
		I 1Y - 2Y f	257	257	3	0	140	114	0	0	0	0	0	109	0		
		I 2Y - 3Y f	316	316	17	0	193	106	0	0	0	0	0	85	0		
		I 3Y - 5Y f	4,361	4,361	13	0	3,844	504	0	0	0	0	0	117	0		
		I 5Y - 10Y f	2,927	2,927	78	0	1,069	1,780	0	0	0	0	0	128	0		
	I 10Y+ more	8,388	8,388	13	0	4,207	4,167	0	0	0	0	0	63	0			
	Total	16,969	16,875	123	0	10,066	6,781	0	0	0	0	0	557	0		551	
	China	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Other advanced economies non EEA	I 0 - 3M f	35	35	0	0	35	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	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	35	35	0	0	35	0	0	0	0	0	0	0	0		6	
	Other Central and eastern Europe countries non EEA	I 0 - 3M f	29	28	1	0	35	19	0	0	0	0	0	1	0		
		I 3M - 1Y f	292	292	3	0	284	6	0	0	0	0	0	0	0		
		I 1Y - 2Y f	1,605	1,605	3	0	879	723	0	0	0	0	0	0	0		
		I 2Y - 3Y f	552	552	2	0	137	413	0	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	0		
		I 5Y - 10Y f	3,395	3,395	28	0	1,725	1,642	0	0	0	0	0	0	0		
	I 10Y+ more	354	354	2	0	127	225	0	0	0	0	0	0	0			
	Total	8,165	8,164	60	0	4,053	4,052	0	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	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	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0		
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0		0	
	Latin America and the Caribbean	I 0 - 3M f	742	714	287	0	47	410	5	293	3	190	880	0	0		
		I 3M - 1Y f	6,282	6,282	4,204	0	1,867	211	0	47	1	1,041	76	0	0		
		I 1Y - 2Y f	7,221	7,221	6,061	0	967	193	199	1,038	2	899	2	0	0		
		I 2Y - 3Y f	3,446	3,446	1,297	0	1,625	234	0	1,079	180	149	0	0	0		
		I 3Y - 5Y f	2,622	2,622	1,032	0	560	1,029	0	0	0	12	0	0	0		
		I 5Y - 10Y f	5,182	5,182	462	0	1,902	2,818	9	1,038	168	0	49	0	0		
	I 10Y+ more	4,529	4,529	1,517	0	1,517	2,500	78	342	17	0	0	0	0			
	Total	30,025	29,996	14,879	0	7,261	7,885	233	4,336	381	2,281	1,008	0	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		Risk weighted exposure amount		
		On balance sheet						Derivatives				Off-balance sheet 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		Derivatives with positive fair value			Derivatives with negative fair value	
Carrying amount	Notional amount					Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount					
		23	23	0	0	0	0	23	0	0	0	0	0	0	0	20	0	
		16	16	0	0	0	0	16	0	0	0	0	0	0	0	8	0	
		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0	0	
		15	15	0	0	0	0	15	0	0	0	0	0	0	0	1	0	
		62	62	0	0	0	0	62	0	0	0	0	0	0	0	40	0	
		88	88	0	0	0	0	88	0	0	0	0	0	0	0	29	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		212	212	0	0	0	0	212	0	0	0	0	0	0	0	97	0	99
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		27	27	1	0	0	0	26	0	0	0	0	0	0	15	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
		6	6	6	0	0	0	0	0	0	0	0	0	0	0	0	0	
		11	11	1	0	0	0	9	0	0	0	0	0	0	10	0	0	
		52	52	21	0	0	0	31	0	0	0	0	0	0	0	0	0	
		8	8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	
		104	104	37	0	0	0	66	0	0	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	105
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	24	4	5	3	1	24	5	5	3	2	2
Non-financial corporations	10,430	6,635	3,436	3,223	3,639	9,454	6,194	3,652	3,262	3,481	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	2,550
Households	10,329	5,386	1,537	1,373	7,199	10,193	5,253	2,092	1,725	6,596	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.