

Bank Name	Banco Bilbao Vizcaya Argentaria, SA
LEI Code	K8MS7FD7N5Z2WQ51AZ71
Country Code	ES

## 2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	52,818	54,698	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,831	43,422	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	25,973	26,512	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	20,684	20,686	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	-1,339	-336	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	67	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	1,072	632	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-408	-482	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-8,738	-9,126	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $\ensuremath{CCR}$
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,196	-1,053	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	-135	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-201	-189	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR, Articles 36(1) point k) (v) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-158	-145	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-113	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	-8	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	6,030	6,921	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	813	583	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	5,217	6,338	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	4,205	5,341	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-4,205	-5,341	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	41,831	43,422	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,986	11,276	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	8,194	8,388	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	2,793	2,888	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	350,814	352,420	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.92%	12.32%	CA3 {1}	
Tier 1 Capital ratio	11.92%	12.32%	CA3 {3}	
Total Capital ratio	15.06%	15.52%	CA3 {5}	



## **Risk exposure amounts**

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	295,939	300,295
Risk exposure amount for securitisation and re-securitisations in the banking book	1,777	1,752
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	294,162	298,543
Risk exposure amount for position, foreign exchange and commodities (Market risk)	20,972	19,673
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	100	107
Risk exposure amount for Credit Valuation Adjustment	4,498	4,307
Risk exposure amount for operational risk	29,406	28,145
Other risk exposure amounts	0	0
Total Risk Exposure Amount	350,814	352,420

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



Banco Bilbao Vizcaya Argentaria, SA

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	24,402	11,579
Of which debt securities income	4,798	2,307
Of which loans and advances income	18,515	8,738
Interest expenses	9,586	4,205
(Of which deposits expenses)	6,065	2,577
(Of which debt securities issued expenses)	2,684	1,226
(Expenses on share capital repayable on demand)	0	0
Dividend income	527	234
Net Fee and commission income	4,640	2,355
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	1,430	682
Gains or (-) losses on financial assets and liabilities held for trading, net	-76	40
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-9	13
Gains or (-) losses from hedge accounting, net	-62	3
Exchange differences [gain or (-) loss], net	779	665
Net other operating income /(expenses)	-1,717	-349
TOTAL OPERATING INCOME, NET	20,327	11,018
(Administrative expenses)	9,625	5,035
(Depreciation)	1,177	585
(Provisions or (-) reversal of provisions)	1,168	385
(Commitments and guarantees given)	15	-1
(Other provisions)	1,153	387
Of which pending legal issues and tax litigation <sup>1</sup>	93	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,474	2,207
(Loans and receivables)	4,449	2,203
(Held to maturity investments, AFS assets and financial assets measured at cost)	25	4
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	258	119
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	22
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	806	409
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-431	791
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,000	3,908
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,053	2,932
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,053	2,932
Of which attributable to owners of the parent <sup>(1)</sup> Information available only as of end of the year	2,586	2,732

<sup>(1)</sup> Information available only as of end of the year



## EBA Market Risk

	S	A				]	IM										IM							
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015											
		TOTAL RISK EXPOSURE AMOUNT AMOUNT	TOTAL RISK TOTAL RISK		VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK		PRICE RISKS			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	emorandum	INCREN DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS HARGE FOR		
(min EUR)	EXPOSURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		
Traded Debt Instruments	2,624	2,178	242	85	440	117							243	78	409	160								
Of which: General risk	2,174	1,706	167	56	304	71							174	56	275	115								
Of which: Specific risk	450	471	75	29	135	46							69	22	134	45								
Equities	298	192	73	19	157	34							66	22	135	48								
Of which: General risk	101	63	69	17	146	30							65	21	131	47								
Of which: Specific risk	122	85	4	2	11	3							2	0	3	1								
Foreign exchange risk	9,149	7,835	27	8	57	10							43	14	73	31								
Commodities risk Total	12,072	10,206	185	64	349	95	178	141	0	0	0	8,900	196	64	342	139	219	202	0	0	0	9,468		

Credit Risk - Standardised Approach

	Banco Bilbao Vizcaya Argentaria, SA				Standardise	d Approach				
			As of 31/12/2	014			As of 30/06/	of 30/06/2015		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	103.926	107.683	29.846		122.372	121.283	25.122		
	Regional governments or local authorities	7,482	7,320	3,297		7,661	7,454	3,462		
	Public sector entities	5,524	2,532	1,333		5,528	2,731	1,534		
	Multilateral Development Banks	93	92	28		60	60	27		
	International Organisations	16	16	0		3,158	3,158	0		
	Institutions	20,366	11,461	2,635		38,518	19,696	4,714		
	Corporates	107,908	71,340	66,425		109,663	72,550	69,522		
	of which: SME	12,571	10,562	8,928		13,263	10,505	8,356		
	Retail	59,973	43,338	30,721		56,974	40,145	28,213		
	of which: SME	16,610	11,065	6,551		17,764	11,922	7,003		
Consolidated data	Secured by mortgages on immovable property	54,500	52,109	19,760		49,813	47,703	17,884		
	of which: SME	6,368	6,177	3,230		5,539	5,330	2,074		
	Exposures in default	9,311	5,224	5,450	3,440	9,126	5,047	5,318	3,605	
	Items associated with particularly high risk	380	176	158		214	123	110		
	Covered bonds	605	605	121		4,993	1,349	154		
	Claims on institutions and corporates with a ST credit assessment	2,063	1,834	421		2,221	2,003	443		
	Collective investments undertakings (CIU)	124	50	14		305	135	43		
	Equity	0	0	0		0	0	0		
	Securitisation	2,723	2,705	1,065		3,363	3,360	949		
	Other exposures	27.105	31.329	17.231		27.326	31.114	20.794		
	Standardised Total	402,098	337,815	178,503	4,639	441,295	357,911	178,290	6,797	

Standardised Approach As of 31/12/2014 As of 30/06/2015 Value ijustments provisions Exposure Value<sup>1</sup> Value stments Exposur Value<sup>1</sup> tisk exposi amount Original Ex osure<sup>1</sup> sk expos amount osure<sup>1</sup> 52,352 1,597 86 0 0 52,243 1,516 84 0 0 9,109 315 12 0 0 72,360 2,304 296 0 3,148 20,967 2,920 2.057 12,771 5.356 5,769 2.422 5,300 214 4,222 202 144 0 66,829 2,138 292 0 3,148 3,531 4,770 1.673 6,190 4.175 5,518 2.349 2,622 123 579 2,622 46 9,159 291 143 0 0,3,405 3,329 1.077 4,643 2,503 2,164 806 2,814 110 0 44 21 0 0 8,206 4,686 2.857 11,217 5.017 12,952 1.684 5,341 380 0 211 106 0 3,924 2.514 6,091 3.931 12,333 1.612 2,972 176 0 0 3,690 2.417 4,052 2.493 4,548 857 3,184 158 0 46 6 SPAIN 211 32 11,884 1,092 14,946 6,729 9.625 Original exposure, unlike Exp (2) Total value adjustments and nt any effect due t

		Standardised Approach										
		A	s of 31/12/2	014		ł	As of 30/06/2	2015				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	ntral governments or central banks	5,663	5,680	67		7,249	7,385	62				
	gional governments or local authorities	4,461	4,461	2,660		4,986	4,986	3,063	(			
	blic sector entities	236	652	35		364	737	44				
	Itilateral Development Banks	12	12	0		5	5	0				
	ternational Organisations	0	0	0		0	0	0	(			
	stitutions	1,883	1,880	338		3,026	2,930	952	(			
	rporates of which: SME	49,407 80	33,336 62	30,396 62		54,073 80	34,538	33,898 60	(			
Ret		7,302	5,409	3.670		7.953	61 6.094	4,248	(			
	of which: SME	7,302	1.671	3,670		7,953	1.831	4,248	í.			
	cured by mortgages on immovable property	14.024	13.576	5.020		15,595	15.103	5,606	(			
	of which: SME	14,024	13,370	5,020		13,353	13,103	3,000	í l			
	posures in default	528	372	375	0	625	451	454	0			
	ems associated with particularly high risk	0	0	0	ů	0	0	0	Ů			
	vered bonds	0	0	0		0	0	0	í l			
Cla	aims on institutions and corporates with a ST credit assessment	1,238	1,238	254		1,843	1,625	331	(			
	llective investments undertakings (CIU)	7	7	1		97	25	5				
Equ		0	0	0		0	0	0				
	curitisation								()			
	her exposures	1,491	2,786	942		1,544	4,491	1,375				
	andardised Total <sup>2</sup> alue, is reported before taking into account any effect due to credit conversion factors or credit ris				233				430			

					Standardise	ed Approach			
		4	is of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	12,913	16,936	19		15,217	19,596	527	
	Regional governments or local authorities	1,014	1,014	244		121	121	70	
	Public sector entities	3,148	520	249		3,170	276	138	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,542	1,512	302		2,226	2,186	618	
	Corporates	16,159	4,852	3,377		15,379	4,817	4,509	
	of which: SME	4,091	3,221	1,974		4,476	3,489	2,051	
	Retail	5,915	5,799	4,349		6,526	6,313	4,698	
	of which: SME	196	194	146		210	207	118	
MEXICO	Secured by mortgages on immovable property	9,799	8,770	3,155		10,389	9,393	3,518	
	of which: SME	574	557	281		0	0	0	
	Exposures in default	947	417	418	0	764	699	701	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	605	605	121		770	770	154	
	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	
	Eauity	0	0	0		0	0	0	
	Securitisation	6.550	3.035	2.012		5 101	6.744	2,000	
	Other exposures	6,559	7,075	3,013		5,191	5,711	3,089	
	Standardised Total <sup>2</sup> nosure value, is reported before taking into account any effect due to credit conversion factors or credit of				831				932

 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. sub (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
		4	us of 31/12/2	014		J.	s of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		142	140	3	
	Regional governments or local authorities	13	13	3		20	20	0	
	Public sector entities	4	1	1		0	4	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	159	163	33		1,455	1,304	383	
	Corporates	1.239	1.081	1.047		1.314	1.062	1.052	
	of which: SME	34	33	33		159	120	120	
	Retail	51	40	37		82	60	52	
	of which: SME	29	28	28		37	36	34	
FRANCE	Secured by mortgages on immovable property	5	8	3		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	78	56	53	0	76	51	48	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	1,477	1,335	45		1,005	1,008	0	
	Standardised Total <sup>2</sup>				97				70

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					Standardise	ed Approach			
		,	As of 31/12/2	014		ł	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4,422	4,126	1,470		6,233	5,931	2,522	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	348	306	173		374	331	142	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	307	343	161		375	521	130	
	Corporates	6,432	5,261	5,167		7,263	5,954	5,827	
	of which: SME	2,254	1,864	1,575		2,116	1,713	1,639	
	Retail	6,897	4,232	2,616		7,015	4,453	2,225	
	of which: SME	4,157	2,677	1,449		3,872	2,586	1,528	
PERU	Secured by mortgages on immovable property	3,385	3,271	1,277		3,696	3,595	1,394	
	of which: SME	673	655	347		826	815	389	
	Exposures in default	407	319	319	0	458	289	289	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	1,145	1,401	316		983	1,235	303	
	Standardised Total <sup>2</sup>				360				401

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Standardised Total<sup>2</sup>
 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conver (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

		4	s of 31/12/2	014		1	As of 30/06/	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	Central governments or central banks	5,633	5,566	1,311		5,098	5,125	2,555	
	Regional governments or local authorities	13	5	4		10	2	1	
	Public sector entities	0	3	0		0	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	724	746	310		851	801	468	
	Corporates	9,172	7,425	7,410		9,973	8,090	7,970	
	of which: SME	749	606	606		1,358	1,011	1,001	
	Retail	5,273	4,337	2,900		5,251	4,384	3,044	
	of which: SME	2.343	1.536	797		2.376	1.612	921	
TURKEY	Secured by mortgages on immovable property	1,857	1,849	769		2,036	2,036	742	
	of which: SME	810	807	403		809	809	308	
	Exposures in default	350	77	87	0	373	87	98	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	425	661	227		467	621	228	
	Standardised Total <sup>2</sup>				312				352

					Standardise	d Approach			
		A	s of 31/12/2	014		ļ	As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	9.430	9.430	14.144		694	693	1.039	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	7	5	3		0	0	0	
	Multilateral Development Banks	42	42	28		39	39	27	
	International Organisations	0	0	0		0	0	0	
	Institutions	210	220	24		58	52	14	
	Corporates	3,531	3,490	3,490		372	314	245	
	of which: SME	10	1	1		10	1	1	
VENEZUELA,	Retail	7,400	6,071	4,553		681	552	410	
	of which: SME	380	378	284		24	23	13	
BOLIVARIAN	Secured by mortgages on immovable property	1,027	964	471		99	98	40	
REPUBLIC OF	of which: SME	735	692	377		75	74	31	
KEF UDLIC UF	Exposures in default	153	44	44	0	13	5	5	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	952	1,028	515		106	119	66	
	Standardised Total <sup>2</sup>				179				32

Standardised 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).
(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
		م	us of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	765	765	0		1.346	1.363	0	
	Regional governments or local authorities	1	0	0		9	9	2	
	Public sector entities	568	288	280		97	96	96	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,578	1,577	317		1,568	1,571	320	
	Corporates	6.937	5.311	5.300		7.136	5.533	5.477	
	of which: SME	1,455	1,436	1,436		1,885	1,538	1,538	
	Retail	3,656	2,309	1,731		3,860	2,389	1,792	
	of which: SME	297	288	216		429	279	159	
CHILE	Secured by mortgages on immovable property	4,324	4,322	1,795		5,015	5,015	1,840	
	of which: SME	553	553	298		51	51	20	
	Exposures in default	321	206	206	0	342	232	279	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	330	330	78		156	156	42	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	515	1,313	197		682	1,006	312	
	Standardised Total <sup>2</sup>				208				61

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					Standardise	d Approach			
		А	s of 31/12/2	014		4	s of 30/06/2	015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	115	115	0		107	106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	6	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,572	1,381	217		2,373	1,336	240	
	Corporates	447	347	340		570	353	337	
	of which: SME	118	109	109		35	34	34	
	Retail	187	184	161		219	210	181	
	of which: SME	2	1	1		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	32	32	12		92	92	34	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	13	13	0	83	54	54	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	2	323	0		0	341	0	
1	Standardised Total <sup>2</sup>				7				6

Standardised Total<sup>2</sup>
(1) Digital 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 does not include Securitisation exposures

					Standardise	d Approach			
			As of 31/12/2	014		i	As of 30/06/:	2015	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	6,792	6,792	13		8,266	8,266	28	
	Regional governments or local authorities	137	137	34		16	16	0	
	Public sector entities	1	0	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	124	100	22		157	116	26	
	Corporates	223	130	130		262	168	167	
	of which: SME	20	13	13		36	34	34	
	Retail	282	282	211		179	183	138	
	of which: SME	0	0	0		0	0	0	
ITALY	Secured by mortgages on immovable property	9	9	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	7	7	0	36	5	5	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	0		1	1	0	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	5	5	5		4	5	4	
	Standardised Total <sup>2</sup>				28				31

Standardised Total<sup>2</sup>
 (1) Diginal exposure, unlike Exposure laws, 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 does not include Securistisation exposures



## EBA MARKEN 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	Banco Bilbao Vizcaya Argentaria, SA						IRB Ap	proach					
				As of 31,	/12/2014					As of 30,	/06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustmen and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	and provision:
	Central banks and central governments	3.001	309	4.529	376	6	4	3.653	323	5.078	346	16	5
	Institutions	112.235	227	109.494	12.425	42	78	88.555	267	85.821	11.182	47	111
	Corporates	130.154	10.824	102.682	60.998	3.156	6.711	139.958	19.390	109.477	63.822	5.232	7.433
	Corporates - Of Which: Specialised Lending	12,942	457	12,196	10,520	0	270	12,985	486	12,106	10,390	0	241
	Corporates - Of Which: SME	18,549	6,449	16,890	11,084	2,190	3,761	20,188	6,934	18,219	11,589	2,194	4,130
	Retail	96,276	4,269	86,866	21,059	881	1,620	127,505	6,667	110,568	24,876	1,633	2,801
	Retail - Secured on real estate property	70,113	3,573	69,892	10,420	758	721	99,098	5,689	92,509	13,638	1,566	1,688
	Retail - Secured on real estate property - Of Which: SME	1.066	200	1.063	321	42	45	2.316	733	2.269	881	290	337
Consolidated data	Retail - Secured on real estate property - Of Which: non-	69,047	3,373	68,830	10,099	716	676	96,782	4,956	90,239	12,757	1,276	1,350
	Retail - Qualifying Revolving	17.943	172	9.134	7.203	86	516	19.116	169	9.276	7.731	6	498
	Retail - Other Retail	8,219	523	7,839	3,436	37	384	9,291	809	8,783	3,506	61	615
	Retail - Other Retail - Of Which: SME	2,097	174	1,896	965	18	100	3,090	376	2,669	1,251	44	239
	Retail - Other Retail - Of Which: non-SME	6,123	349	5,943	2,471	19	284	6,201	434	6,115	2,255	17	376
	Equity	10.696	0	10.696	21.865	0		10.658	0	10.658	20.976	0	
	Securitisation	1.042		1.042	712		21	1.063		1.063	803		16
	Other non credit-obligation assets				0						0		4
	IRB Total				117.436						122.005		1

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30,	06/2015		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure1	Exposure	Risk expos	ure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	149	0	446	148	0	3	137	0	372	124	0	3
	Institutions	53,478	219	52,464	7,994	42	86	47,859	259	46,639	7,988	47	124
	Corporates	66.208	10.229	53.766	31.723	3.028	6.354	70.425	18.903	56.091	31.626	5.181	7.054
	Corporates - Of Which: Specialised Lending	4.856	219	4.607	4.106	0	184	4.553	257	4.315	3.811	0	123
	Corporates - Of Which: SME	18.341	6.390	16.705	10.943	2.183	3.741	19.945	6.915	18.062	11.445	2.191	4.112
	Retail	82.134	4.118	79.594	14.031	795	1.124	112.014	6.506	102.781	17.138	1.605	2.318
	Retail - Secured on real estate property	70,113	3,573	69,892	10,420	758	721	98,599	5,675	92,012	13,452	1,543	1,683
60.1TL	Retail - Secured on real estate property - Of Which: SME	1,066	200	1,063	321	42	45	2,295	733	2,248	867	290	337
SPAIN	Retail - Secured on real estate property - Of Which: non- Retail - Oualifying Revolving	69,047	3,373	68,830	10,099	716	676	96,304	4,942	89,764	12,585	1,253	1,346
	Retail - Qualifying Revolving Retail - Other Retail	3.801	21	1.863	175 3.436	1 37	20	4.142	22	2.002	186	1	20
	Retail - Other Retail Retail - Other Retail - Of Which: SME	8.219	523				384	9.273	809 376	8.766	3.500	61	615
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2.097 6.123	174 349	1.896 5.943	965 2.471	18 19	100 284	3.083 6.189	376	2.663 6.103	1.248 2.253	44 17	239 375
		6,123	349	5,943 4,991	2,4/1 8,998	19	284	6,189	433	6,103	2,253	1/	3/5
	Equity Securitisation	4,991	0	4,991	8,998	0	0	6,314	0	6,314	10,694	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	1.619	0	1.647	11	0	0	2.273	0	2.299	11	0	0
	Institutions	3,276	0	2,781	481	0	4	2,725	0	2,285	484	0	5
	Corporates	7,558	49	4,549	1,791	0	5	9,648	54	6,318	2,750	0	7
	Corporates - Of Which: Specialised Lending	379	49	363	317	0	0	581	54	485	457	0	1
	Corporates - Of Which: SME	3	0	2	1	0	0	2	0	2	1	0	0
	Retail Retail - Secured on real estate property	2	0	1	0	0	0	28	0	26	8	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	24	0	24	8	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	24	0	24	0	0	0
UNITED STATES	Retail - Secured on real estate property - or which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	24	0	24	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	129	0	129	340	0	0	166	0	166	514	0	0
	Securitisation	12.5	0	123	540	0	0	100		100	514	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	113	0	440	52	0	0	129	0	450	58	0	0
	Institutions	540	0	265	7	0	0	584	0	305	9	0	1
	Corporates	15,408	173	14,625	10,771	117	159	16,966	145	15,959	12,202	41	171
	Corporates - Of Which: Specialised Lending	26	0	25	22	0	0	46	0	35	32	0	0
	Corporates - Of Which: SME	45	39	44	11	5	1	69	0	14	16	0	0
	Retail	14.111	151	7.260	7.027	85	496	14.951	147	7.271	7.547	5	478
	Retail - Secured on real estate property	0	0	0	0	0	0	9	0	9	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
MEXICO	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	9	0	9	2	0	0
	Retail - Qualifying Revolving	14,111	151	7,260	7,027	85	496	14,941	147	7,262	7,544	5	478
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	1.141	0	1.141	2.686	0	0	1.416	0	1.416	3.125	0	0
	Other non credit-obligation assets												1
													4
exposure, unlike Exposure value, is	IRB Total												4

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	2	0	0	0	0	0	6	0	0	0
	Institutions	27.369	0	27.026	720	0	0	13.220	0	12.985	455	0	0
	Corporates	6.907	19	4.850	2.500	3	11	6.601	18	4.571	2.469	3	9
	Corporates - Of Which: Specialised Lending	1,899	0	1,697	1,268	0	2	1,854	0	1,638	1,257	0	2
	Corporates - Of Which: SME	78	4	78	98	2	2	77	2	75	95	1	1
	Retail	3	0	1	0	0	0	35	1	33	16	2	1
	Retail - Secured on real estate property	0	0	0	0	0	0	30	1	30	15	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	3	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	29	1	29	12	2	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	54	0	54	158	0	0	57	0	57	201	0	0
	Securitisation												
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	1	0	166	16	0	0	1	0	180	21	0	0
	Institutions	13	0	6	1	0	0	8	0	4	1	0	0
	Corporates	688	0	469	257	0	1	640	0	421	284	0	1
	Corporates - Of Which: Specialised Lending	261	0	246	182	0	0	271	0	254	189	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
PERU	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	14	0	14	38	0	0	15	0	15	42	0	0
	Securitisation												1
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
TURKEY	Central banks and central governments Institutious Corporate: - Of Which: Specialized Lending Corporate: - Of Which: Specialized Lending Retail: - Secured on real estate property Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Other Retail - Of Which: SPE Retail - Secured	3 18 347 134 14 0 0 0 0 0 0 0 0 0 79		143 13 136 67 2 0 0 0 0 0 0 0 0 0 0 79	3 5 83 47 0 0 0 0 0 0 0 193		0 0 0 0 0 0 0 0 0 0 0 0 0	2 9 528 279 14 0 0 0 0 0 0 0 96		152 5 275 178 2 0 0 0 0 0 0 0 0 0 96	3 2 2011 140 0 0 0 0 0 0 0 0 0 0 235		
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	178	178	95	0	0	0	178	178	95	13	13	0
	Institutions	21	0	18	4	0	0	38	0	35	9	0	0
	Corporates	4	0	4	2	0	0	17	0	7	2	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	2	0	0	0	18	0	15	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	12	0	12	3	0	0
VENEZUELA, BOLIVARIAN	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
REPUBLIC OF	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	12	0	12	3	0	0
REPUBLIC OF	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	2	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	56	0	56	138	0	0	10	0	10	24	0	0
	Securitisation												
	Other non credit-obligation assets												-
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	1	0	4	0	0	0	0	0	4	0	0	0
	Institutions	40	0	38	1	0	0	51	0	49	4	0	0
	Corporates	476	0	382	197	0	1	610	0	442	217	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail	0	0	0	0	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	1	0	0
0.07	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CHILE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	U	0	0	0	U	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	U	0	0	0	U	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	U	0	0	0	0	0	0	0	0	0	0	0
	Equity	77	0	77	190	0	0	81		81	202	0	0
	Securitisation		0	//	190	0	0	81	0	81	202	0	- U
	Other non credit-obligation assets												
	IRB Total												
	TKB Total reported before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	35	1	0	0	0	0	0	0	0	0
	Institutions	12,258	0	12,210	696	0	0	9,871	0	9,822	710	0	0
	Corporates	4.783	95	3.488	2.006	0	28	5.750	44	4.417	2.337	0	25
	Corporates - Of Which: Specialised Lending	1.118	95	1.062	717	0	25	1.129	44	1.081	756	0	19
	Corporates - Of Which: SME	9	0	5	4	0	0	9	0	6	4	0	0
	Retail	3	0	1	0	0	0	175	5	172	63	9	2
	Retail - Secured on real estate property	0	0	0	0	0	0	169	5	169	62	9	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	5	0	5	5	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	165	5	164	57	9	2
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Or Which: non-SME Equity	117	0	117	340	0	0	66	0	66	237	0	0
	Securitisation	117	U	117	340	0	0	00	0	00	237	0	0
	Other non credit-obligation assets												i l
	IRB Total												1

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	3	0	0	0	0	0	33	0	0	0
	Institutions	2.036	8	1.991	246	0	8	1.954	8	1.913	255	0	8
	Corporates	6,395	165	4,437	2,157	6	77	5,794	92	3,865	1,976	6	50
	Corporates - Of Which: Specialised Lending	464	21	447	376	0	14	402	18	392	336	0	15
	Corporates - Of Which: SME	18	17	18	1	0	17	18	17	17	2	2	17
	Retail	0	0	0	0	0	0	11	0	11	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	11	0	11	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	2	0	2	0	0	0
ITALY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	9	0	9	3	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	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	39	0	0	10	0	10	33	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).

Sovereign Exposure

	(mln EUR)							As o	f 31/12/2014						
		GROSS DIF	RECT LONG	NET DIRECT PO	SITIONS (gross e	xposures (long) er counterpaties	net of cash short only where there	DIR	ECT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with	ı positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 6 1 2 9 4 <b>22</b>	0 0 0 0 0 0	0 6 1 2 4 4 4 <b>17</b>	0 4 0 0 0 0 4	0 0 0 0 0 0 0 0	0 0 1 2 4 4 4 12	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 40 1 0 0 0 42	0 0 0 0 0 0	0 -40 -10 0 0 0 -50	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	32 0 266 87 13 38 32 <b>468</b>	0 0 0 0 0 32 <b>32</b>	32 -13 127 85 11 -54 -4 <b>185</b>	18 0 15 0 0 0 33	0 0 0 0 0 0 0 0	14 -13 127 70 11 -54 -4 <b>152</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	50 32 10 41 126 77 0 <b>336</b>	0 0 1 4 6 0 <b>11</b>	-100 -36 -10 -48 -66 -1 0 -261	0 0 -1 -2 -6 0 -9
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Bulgaria					0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0		0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark			0 0 0 0 0 0 0 0			0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 7 1 0 0 0 0	0 0 0 0 0 0	0 -7 -1 0 0 0 0	
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more	Estonia		0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	¥ 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	U 0 0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland	0 0 12 0 0 0	0 0 0 0 0 0 0	0 0 0 12 0 0 0	0 0 0 12 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 7 10 0 0 0 0	0 0 0 0 0 0 0	0 -7 -10 0 0 0	0 0 0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	12 91 615 52 66 32 39 44 939	0 0 0 0 0 0 28 28	12 71 532 -156 -33 -8 -105 4 <b>304</b>	12 0 40 0 0 0 0 0 40	0 0 0 0 0 0 0 0 0	0 71 492 -156 -33 -8 -105 4 <b>264</b>	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	17 41 83 3 24 101 0 0 253	0 0 1 1 0 0 2	-17 -38 -38 -1 5 -50 0 0 -123	0 0 0 -1 0 0 0 -1



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	38 142 42 78 49 189 36 <b>574</b>	0 0 0 0 0 0 0	23 84 -254 32 -56 -61 -6 -239	0 84 0 0 8 0 <b>92</b>	0 0 0 0 0 0 0	23 0 -254 32 -56 -69 -6 -331	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	21 48 1 26 25 -1 0 <b>120</b>	0 0 0 0 0 0 0	-824 -44 -1 -26 -47 0 0 - <b>941</b>	0 0 0 -1 0 0 -1
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece		0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 7 1 0 0 0 0 9	0 0 0 0 0 0	0 -7 -1 0 0 0 -9	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [10Y - more Total	Hungary	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 -2 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	0 0 0 1 168	0 0 0 0 0 0 0 0	0 0 0 1 167 0 168	0 0 0 167 0 167	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	2 7 1 0 0 0 0 9	0 0 0 0 0 0 0	-2 0 -7 -1 0 0 0 0 -9	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	191 241 266 598 4.217 2.704 989 <b>9,206</b>	4 45 23 0 0 69 0 141	187 -42 -134 311 4.081 2.444 895 <b>7,742</b>	107 15 34 177 4.091 1.418 815 <b>6,601</b>		136 -57 -169 134 -11 1.026 80 1,139				0 0 0 0 0 0 0 0	40 655 333 -96 -46 1.593 61 <b>2,541</b>	0 3 1 0 2 228 2 2 35	-299 -201 -187 50 -187 -2.961 -50 -3,834	0 -6 -1 0 -4 -347 -7 -7 -366
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Latvia		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0				-386 0 0 0 0 0 0 0
10Cal [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Luxembourg						0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0			<b>0</b> 0 0 0 0 0	0 0 0 0 0 0 0



Sovereign Exposure

	(min EUR)			-				As of	31/12/2014			-			
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	13 41 13 96 8 137 10 <b>318</b>	0 0 0 0 0 0	3 -31 -3 34 2 -21 -2 -17	0 0 0 4 3 0 <b>7</b>	0 0 0 0 0 0 0	3 -31 -3 34 -3 -2 -2 -25	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 7 1 8 20 0 0 0 <b>37</b>	0 0 1 0 0 1	10 -7 -4 -12 -1 0 -16	0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 4 0 0 0 4 8	0 0 0 0 0 0 0	0 4 0 0 0 4 <b>8</b>	0 4 0 0 0 4 <b>8</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	19 409 28 46 2 94 6 <b>604</b>	0 280 0 0 0 0 0 280	19 110 28 46 -3 91 1 292	0 0 0 23 0 <b>23</b>	0 0 0 0 0 0	19 110 28 46 -3 67 1 268		0 0 0 0 0 0 0 0 0	0 0 0 842 0 <b>842</b>	0 0 0 -101 -101	12 12 0 -25 25 0 <b>26</b>	0 0 0 1 2 0	-12 -12 -1 0 20 -55 0 -61	0 0 0 -1 -3 0
[0.3M]           [3M-1Y]           [3Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Romania	6 1 16 0 10 56 0 <b>89</b>		6 1 16 0 10 55 0 <b>88</b>	0 1 0 9 55 0 <b>65</b>	0 0 0 0 0 0 0 0	200 6 0 16 0 1 0 0 23	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia		0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			
102ar 10 - 3M [ 13M - 1Y [ 12Y - 2Y [ 13Y - 5Y [ 13Y - 5Y [ 10Y - more Total	Spain	7.328 5.142 5.514 4.609 9,342 23,489 5,761 <b>61,185</b>	6.926 2.749 720 1.555 3.097 5.036 3.339 23,422	402 2.315 4.570 2.582 5,976 17,796 2,209 35,851	91 1.142 4.314 2.351 4.759 14,821 1.379 28,857		312 1.172 256 154 354 1,390 780 <b>4,419</b>	1.221 21 221 146 701 487 243 <b>3,040</b>	7 0 5 11 18 64 59 <b>165</b>	728 0 38 0 1 200 0 967	-1 0 -6 0 0 -1 -1 -1 -8	171 14 54 289 236 1,991 469 <b>3,226</b>	0 0 0 0 76 64 141	-31 -31 -63 -232 -1,176 -6,157 -1,538 -9,228	-3 0 0 -22 -247 -275 -548
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	61,185 0 0 0 0 0 0 0 0	23,422 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	28,857 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	4,419 0 0 0 0 0 0 0 0	3,040 0 0 0 0 0 0 0 0 0		967 0 0 0 0 0 0 0 0	-8 0 0 0 0 0 0 0 0	3,226 0 7 1 0 0 0 0 0	141 0 0 0 0 0 0 0 0	9,228 0 -7 -1 0 0 0 0	-548 0 0 0 0 0 0 0 0 0



Sovereign Exposure

	(min EUR)							As o	f 31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long) per counterpaties	net of cash short only where there	DIR	ECT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) 1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 115 0 0 0 0 0 115	0 0 0 0 0 0 0 0	0 115 0 0 0 0 0 115	0 115 0 0 0 0 0 115	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 50 1 21 11 0 0 82	0 0 2 0 <b>3</b>	0 -37 -1 -21 -12 0 0 - <b>71</b>	0 0 0 0 0 0 -1
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway					000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 7 1 0 0 0 0	0 0 0 0 0 0 0 0	0 -7 -1 0 0 0 0 -9	0 0 0 0 0 0
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Australia		0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 31 0 -1 0 0 <b>31</b>		0 -18 0 0 0 0 -18	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong	79 0 0 0 0 0 0 0 79		79 0 0 0 0 0 0 79	79 0 0 0 0 0 0 0 79		0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
1041 [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 5Y [ [3Y - 10Y [ [10Y - more Total	Japan	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 22 0 -1 0 0 21	0 0 0 1 0 0 1	0 -10 0 0 0 0 -10	0 0 0 0 0 0 0
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	U.S.	0 140 3.443 200 378 911 3,561 2.609 11,242	0 2.354 0 0 1,637 0 3,991	0 140 1.089 172 97 790 1,883 2.603 6.773	0 139 371 20 11 365 925 2.400 4.231	0 0 0 0 0 0 0	0 0 716 151 70 387 816 1 <b>2.140</b>	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	21 -37 1.528 2,479 0 0 -171 2 3.801	1 2 1 0 0 0 0 3	-10 -24 0 -2,479 0 5 152 -2 -2 -2,347	0 0 -1 0 0 0 0 -1



Sovereign Exposure

#### Banco Bilbao Vizcaya Argentaria, SA

	(mln EUR)							As of	31/12/2014			_			
		GROSS DIF	RECT LONG		SITIONS (gross e ereign debt to oth		net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	rovisions) 1)		is a maturi	y matching) 1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 87 17 0 13 0 0 <b>116</b>	0 0 9 0 0 <b>9</b>	0 -27 -17 0 -7 0 0 - <b>50</b>	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	248 96 368 54 428 1.823 450 <b>3,466</b>	1 11 7 0 1 68 7 <b>94</b>	247 84 334 54 426 1.754 440 <b>3,340</b>	247 61 357 52 425 1.748 439 <b>3,329</b>	0 0 0 0 0 0	0 23 -23 2 1 6 1 1 11	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 -1 0 -1 0 -1	0 0 1 0 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Other Central and eastern Europe countries non EEA	0 0 0 1 1 1 3	0 0 0 0 0 0 0	0 0 0 1 1 1 3	0 0 0 1 1 1 3	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0			150 0 0 0 0 0 0	-4 0 0 0 0 0 0 0 -4	0 0 0 4 0 0 4	0 0 0 1 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0 468 1,921 3,001 5,340 7.721 13,989 1.042 <b>33,482</b>	0 1 521 227 0 29 8.214 9 9.001	0 467 1,400 2,774 5,340 7.692 5.599 982 24,254	324 117 184 665 4.165 3.833 275 <b>9.563</b>	0 0 0 0 0 0 0 0 0	0 135 1,216 2,345 4,566 3.520 419 722 12.923	4 94 103 92 47 15 0 <b>355</b>	2 10 6 4 8 0 0 0 <b>29</b>	150 95 0 0 24 56 8 <b>8</b>	-4 -1 0 0 -1 -23 -18 -43	0 140 21 -16 0 -29 -2 114	1 0 0 0 0 0 0 0 1	0 -144 -21 10 4 44 17 -89	0 0 -1 0 -1 0 -1 0 -1 0 -2
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa	33,482 5 25 18 18 18 27 61 0 154	9,001 5 25 18 18 18 27 61 0 0 154	24,254 0 0 0 0 0 0 0 0 0	9,563 0 0 0 0 0 0 0 0		12,923 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		184 0 0 0 0 0 0 0 0	-43 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0		
10731 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	154 7 27 48 33 45 55 41 256	154 3 14 0 6 9 22 0 54	4 13 48 27 36 33 41 <b>202</b>	0 0 13 0 0 0 13		4 13 48 24 36 33 41 <b>199</b>				0 0 0 0 0 0 0 0 0 0	0 0 47 37 0 0 0 84		0 0 -47 -62 0 0 0 -108	0 0 -1 -1 0 0 0

Notes and definitions
(1) The exposures reported over only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis





	(min EUR)							As of	30/06/2015						
		EXPOSURES (a	RECT LONG accounting value	NET DIRECT PC positions of sov	SITIONS (gross e ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p (	provisions) 1)		is a maturit (	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives witl valı	h negative fair Je
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 6 3 1 9 4 <b>24</b>	0 0 0 0 0 0 0 0	0 6 3 1 4 4 4 <b>19</b>	0 5 0 0 0 0 5	0 0 0 0 0 0 0	0 0 1 3 1 4 4 4 14	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 5 0 0 0 0 5	0 0 0 0 0 0 0 0	0 -5 -9 0 0 0 - <b>14</b>	0 0 0 0 0 0 -1
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Belgium	22 307 23 15 14 44 74 <b>499</b>	0 0 0 0 0 0 32 <b>32</b>	0 299 23 15 0 0 0 <b>337</b>	0 0 15 0 0 0 15	0 0 0 0 0 0 0	0 299 23 0 0 0 0 322	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	64 5 54 0 160 53 0 <b>337</b>	0 0 1 5 5 0 <b>11</b>	99 -5 -47 -10 -70 11 0 -22	0 -1 -2 -6 0
I 0 - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Bulgaria	0 0 0 0 2 2		0 0 0 0 2 2	0 0 0 0 0 0 2 2		0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000
[0 - 3M] [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Czech Republic		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Denmark	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 -5 0 0 0 0 -5	000000000000000000000000000000000000000
IOtal           [0 - 3M]           [3M - 1Y]           [1Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [SY - 10Y]           [10Y - more           Total	Estonia				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	000000000000000000000000000000000000000
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more	Finland	0 0 13 0 0 0			0 0 13 0 0 0	0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 5 9 0 0 0 0		0 -5 -9 0 0 0	0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	14 51 387 109 324 28 87 77 1,062	0 0 7 0 0 0 28	14 51 301 77 248 3 52 0 732	13 0 111 0 0 0 2 0 113	0 0 0 0 0 0 0 0	0 51 190 77 248 3 50 0 619		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	14 -33 10 8 30 1 0 0 0 15	U 0 0 1 0 0 0	-14 -26 -10 5 -11 0 0 0 -42	0 0 0 0 0 0



	(min EUR)							As of	30/06/2015						
		GROSS DI	RECT LONG accounting value	NET DIRECT P	OSITIONS (gross e vereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIN	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) [1]		is a maturit	y matching) 1)	omy uncreatione	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives witl valı	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	140 143 120 35 17 95 24 <b>575</b>	0 0 0 0 0 0 0	140 74 48 0 0 0 18 280	0 0 0 0 0 0	0 0 0 0 0	140 74 48 0 0 0 18 <b>280</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	-4.190 5 0 95 0 0 0 - <b>4.090</b>	79 0 0 0 0 0 0 80	3.436 -5 0 -95 0 0 0 <b>3,336</b>	-22 0 -1 0 0 0 -23
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0	0 -5 0 0 0 0 -5	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Ireland	0 0 1 175 0 <b>176</b>	0 0 0 0 0 0 0 0	0 0 0 1 175 0 <b>176</b>	0 0 0 175 0 <b>175</b>	0 0 0 0 0 0 0	0 0 0 1 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0	0 -5 0 0 0 0 -5	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	197 1,033 577 387 4.143 2.022 2.365 <b>10,723</b>	11 23 0 0 0 69 0 <b>103</b>	186 940 290 181 4.094 1.662 2.278 <b>9,632</b>	0 45 20 181 4.053 1.662 2.267 <b>8,229</b>	0 0 0 0 0 0	186 894 270 0 41 0 11 <b>1.403</b>	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	669 132 27 -28 -150 -218 -75 <b>357</b>	78 3 0 1 2 12 12 12 <b>107</b>	-1,537 -89 -23 50 133 154 86 -1,226	-16 -9 0 -1 -1 -1 -1 -1 -15 -50
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia			0 0 0 0 0 0 0 0 0 0 0 0	0,229 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			
1041           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Lithuania		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0
1041           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Luxembourg					0 0 0 0 0 0			0 0 0 0 0 0 0						0 0 0 0 0 0 0



	(min EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (i	RECT LONG accounting value	NET DIRECT PC	DSITIONS (gross e rereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	h negative fair Je
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	68 66 228 328 14 143 11 <b>857</b>	0 0 0 0 0 0 0 0 0	68 66 228 86 4 1 7 <b>461</b>	0 0 10 0 4 0 0 14	0 0 0 0 0 0 0 0	68 66 218 86 0 1 7 7 <b>447</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	198 5 0 20 0 0 223	0 0 2 0 0 0 2	-143 -5 0 -13 0 0 0 -162	0 0 0 0 0 0 0 -1
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Poland	0 0 8 0 0 6 <b>14</b>		0 0 8 0 0 6 <b>14</b>	0 0 8 0 0 6 14	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	98 354 15 40 24 81 38	23 275 0 0 0 0 0	75 79 15 40 1 75 0			75 79 15 40 1 75 0			0 0 0 0 842 0	0 0 0 -197 0	36 5 0 -25 0 0 0		-81 -5 0 25 0 0	0 0 -1 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania	650 0 0 9 64 0 73	298 0 0 0 0 0 1 0	285 0 0 0 9 63 0 72	1 0 0 9 63 0 72		285 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	842 0 0 0 0 0 0 0 0	-197 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 0 0 0 0 0 0 0		-61 0 0 0 0 0 0	 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia					0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0	0 0 0 0 0 0
10781 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia														
10781 [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Spain	9.025 6.840 9.745 3.961 12,948 17,957 5,825 66,301	6.383 3.128 1.331 1.562 3.232 4.497 2.943 23,077	2.642 3.384 8.019 2.005 8.772 12,262 2,330 39,413	1.387 1.286 8.019 1.034 7,714 11,974 2,082 33,496		1.255 2.098 0 519 0 248 4,119	90 115 84 259 485 352 255 <b>1,640</b>	2 3 1 15 13 63 50 <b>146</b>	1.128 0 38 0 201 30 75 1.472	-1 0 -6 0 -1 -12 -17 -37	513 -245 1 -7 0 50 -75 <b>236</b>	0 658 53 0 0 0 2 14 726	-1.051 75 321 -4 -1 -57 -95 -811	-38 -42 -20 0 0 -2 -7 -7
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden		23,077 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0		1,4/2 0 0 0 0 0 0 0				-811 -5 0 0 0 0 -5	0 0 0 0 0 0 0 0



	(mln EUR)							As of	30/06/2015						
		GROSS DIR EXPOSURES (a	RECT LONG	NET DIRECT PC	SITIONS (gross ) ereign debt to otl	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) (1)		Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at faii value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	United Kingdom	0 255 0 0 0 0 0 0 255	0 0 0 0 0 0 0 0	0 255 0 0 0 0 0 255	0 255 0 0 0 0 0 0 255	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 5 22 12 0 0 0 <b>40</b>	0 0 2 0 0 0 0 <b>3</b>	0 -5 -13 0 0 0 -41	0 0 0 0 0 0 -1
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Iceland	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein	0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 5 0 0 0 0 0 5	0 0 0 0 0 0 0 0	0 -5 0 0 0 0	0 0 0 0 0 0 0 0
I O - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Australia	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	13 0 -1 0 0 0 13			000000000000000000000000000000000000000
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Canada	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0				0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	85 0 0 0 0 0 0 85	0 0 0 0 0 0	85 0 0 0 0 0 0 85	85 0 0 0 0 0 0 0 85						0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Japan	85 0 9 0 0 0 0 0 0 0 0 0 0 9	0 0 0 0 0 0 0	85 0 9 0 0 0 0 0 9	85 0 9 0 0 0 0 9 0 0 9 9		0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 -2 0 0 0			0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	9 307 3.784 506 356 1.556 4.737 3.397 14,644	0 2.689 0 0 1,758 0 <b>4,448</b>	9 163 938 20 321 1,479 1,345 3,397 <b>7,662</b>	9 163 218 20 11 15 1,334 3,195 <b>5,097</b>	0 0 0 0 0 0 0 0	0 720 290 1,274 0 7 <b>2,291</b>	0 0 0 0 0 24 36 60	0 0 0 0 0 1 1 1 1	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	-2 2.517 2.606 584 0 0 45 0 0 5,752	1 7 1 0 0 46 0 56	0 -2.563 -359 0 0 -45 0 -5,303	0 -29 -1 0 0 -46 0 - <b>76</b>



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO positions of sove	SITIONS (gross e ereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p (	rovisions) 1)		is a maturit (	y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	China	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 18 17 0 0 0 35	0 0 3 6 0 0 <b>9</b>	0 -18 0 -8 0 0 -26	0 0 0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Switzerland	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	5 76 322 283 588 1.520 281 <b>3,075</b>	0 5 4 1 63 7 <b>79</b>	5 71 322 279 585 1.455 268 <b>2,984</b>	5 68 320 279 585 1.455 264 <b>2,975</b>	0 0 0 0 0 0 0	0 3 1 0 0 0 4 <b>9</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	-8 0 -1 0 0 -1 -1 0 0 -1 -9	3 0 1 0 0 0 3	5 0 0 0 0 0 5	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA	0 0 1 0 2 1 4	000000000000000000000000000000000000000	0 0 1 0 2 1	0 0 1 0 2 1	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000
I O - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Middle East	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 <b>7</b>		0 0 0 0 0 0 0	
[0-3M]           [3M - 1Y]           [1Y - 2Y]           [2Y - 3Y]           [3Y - 5Y]           [5Y - 10Y]           [10Y - more           Total	Latin America and the Caribbean	446 5,106 2,236 2,105 7,810 12,881 746 <b>31,330</b>	64 462 4 182 41 8.562 0 <b>9,314</b>	351 4,488 2,173 1,556 7,401 4,239 253 <b>20,459</b>	11 56 210 465 5.547 3.057 158 <b>9,503</b>	0 0 0 0 0 0 0 0 0	340 4,407 1,914 1,074 1.839 988 70 <b>10,633</b>	119 282 120 214 100 16 0 <b>851</b>	1 6 1 1 6 0 0 16	36 12 27 33 167 307 86 <b>668</b>	0 0 -1 -11 -34 -16 -63	49 3 40 0 0 0 0 <b>93</b>	2 0 0 0 0 0 0 0 0 0	-56 -3 -40 0 1 0 0 -99	-3 0 -1 0 0 0 0 -4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	3 37 30 3 45 36 0 153	3 37 30 3 45 36 0 <b>153</b>	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	20 0 0 2 21 0 <b>43</b>	20 0 4 6 2 21 0 <b>53</b>	2 0 10 36 11 26 42 <b>127</b>	0 0 1 0 0 0 0 1	0 0 0 0 0 0 0 0 0	2 0 10 35 11 26 42 <b>126</b>	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 101 0 27 0 0 128	0 4 0 1 0 0 <b>4</b>	0 0 -115 0 -18 0 0 0 -133	0 -4 0 0 0 0 -4

Notes and definitions
(1) The exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
(2) The basis discose the exposures in the "Financial sasks held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit rek (i.e. COS, financial quarantees) bodied in all the accounting portfolio (on-eff takince sheet). Irrespective of the denomination and or accounting dassification of the positions the exposures to bonked in date that the exposures to counterparts (with full or partial government guarantees) by central, regional and local governments the exposures to counterparts (bether than sovereign) with full or partial government guarantees by central, regional and local governments the exposures to counterparts (bether than sovereign) with full or partial government guarantees by central, regional and local governments for the sovereign of the first counterparts (bether than sovereign) with full or partial government guarantees by central, regional and local governments for the sovereign with full or partial government guarantees by central, regional and local governments for the sovereign with full or partial government guarantees by central, regional and local governments for the sovereign with full or partial government guarantees by central, regional and local governments for the sovereign with full or partial government guarantees by central, regional and local governments for the sovereign with full or partial government guarantees by central, regional and local governments for the sovereign with full or partial government guarantees by central, regional and local governments for the sovereign with full or partial government guarantees by central, regional and local government guarantees for the sovereign with full or gaverneign guarantees by cent



#### Information on performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12/2014					As of 30/06/2015								
			ng amount c			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions			Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and
		Of which performing but past due >30	Of which nor	on-performing <sup>1</sup> On performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures-						Of which: defaulted	exposures*	exposures <sup>2</sup>	
Debt securities (including at amortised cost and fair value)	80,712	0	96	96	23	33	0	95,254	0	96	96	23	34	0
Central banks	2,394	0	0	0	0	0	0	2,128	0	0	0	0	0	0
General governments	58,662	0	0	0	13	0	0	63,402	0	0	0	13	0	0
Credit institutions	4,535	0	21	21	5	17	0	3,840	0	22	22	3	19	0
Other financial corporations	8,345	0	75	75	2	16	0	18,582	0	74	74	2	15	0
Non-financial corporations	6,776	0	0	0	2	0	0	7,302	0	0	0	5	0	0
Loans and advances(including at amortised cost and fair value)	402,856	1,504	23,193	23,193	3,988	10,800	9,986	431,555	1,370	25,801	24,432	5,424	12,853	11,186
Central banks	7,462	22	0	0	0	0	0	9,689	0	0	0	0	0	0
General governments	39,207	54	180	180	26	24	23	39,845	20	201	200	32	36	25
Credit institutions	25,829	0	25	25	14	18	0	25,428	0	22	22	12	17	0
Other financial corporations	16,138	1	33	33	82	21	4	16,699	5	124	111	94	58	20
Non-financial corporations	143,908	500	15,042	15,042	2,021	7,859	5,674	154,912	469	16,139	15,028	2,973	8,906	5,804
Households	170,313	928	7,913	7,913	1,845	2,878	4,285	184,981	875	9,314	9,070	2,314	3,836	5,337
DEBT INSTRUMENTS other than HFT	483,568	1,504	23,288	23,288	4,011	10,833	9,986	526,808	1,370	25,897	24,527	5,447	12,886	11,186
OFF-BALANCE SHEET EXPOSURES	146,073		286	286	131	273	14,324	154,635		1,228	404	299	334	487

<sup>1</sup> 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

<sup>2</sup> 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)

<sup>3</sup> 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)



#### Forborne Exposures

#### Banco Bilbao Vizcaya Argentaria, SA

			As of 31/12/2014			As of 30/06/2015					
	Gross carrying amount of exposures with forbearance measures		provisions for exposures with forbearance measures		Collateral and financial	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 <sup>2</sup>		Collateral and financial	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non-		guarantees received on exposures with forbearance measures	
(min EUR, %) Debt securities (including at amortised cost and fair value)		0	0	0	0	0	0		0		
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
	-	U	-	-	-	0	-	U	0	U	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	31,867	14,611	7,255	6,379	19,551	32,788	15,565	8,146	7,178	19,435	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	925	6	2	1	916	888	12	7	6	838	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	22	3	3	0	1	52	3	6	2	3	
Non-financial corporations	18,281	10,015	5,662	5,013	8,819	18,436	10,654	6,297	5,616	8,442	
Households	12,639	4,588	1,589	1,364	9,815	13,412	4,896	1,836	1,554	10,151	
DEBT INSTRUMENTS other than HFT	31,867	14,611	7,255	6,379	19,551	32,788	15,565	8,146	7,178	19,435	
Loan commitments given	1,124	39	10	10	11	1,725	33	8	8	7	

<sup>1</sup> 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

#### Leverage ratio

(mln EUR, %)		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	41,831	43,422	LRCom {20}	
в	B Total leverage ratio exposures		700,631	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	C Leverage ratio		6.20%	A/B	





#### Information on collaterals: Mortgage loans

Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12	2/2014	As of 30/06/2015				
	Mortgage   [Loans collateralized by in]		Mortgage loans [Loans collateralized by immovable property]				
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>	Carrying amount	Maximum amount of the collateral that can be considered <sup>1</sup>			
Loans and advances	153,817	139,864	174,282	164,342			
of which: Other financial corporations	660	326	600	566			
of which: Non-financial corporations	32,572	23,732	39,016	37,407			
of which: Households	118,022	114,256	129,826	122,742			

<sup>1</sup>This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.