

2018 EU-wide Stress Test

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



2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(min EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	17,258		17,193	17,048	16,910	16,360	15,589	14,890
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	907		458	458	458	-542	343	343
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,658		-5,262	-2,892	-2,940	-10,886	-5,083	-4,798
Profit or (-) loss for the year	4,712		4,137	5,500	5,367	-2,766	1,773	1,337
Coverage ratio: non-performing exposure (%)	44.27%	46.85%	50.94%	48.58%	47.21%	54.65%	51.98%	51.08%
Common Equity Tier 1 capital	42,341	42,054	43,610	45,970	48,175	33,629	35,764	36,749
Total Risk exposure amount (all transitional adjustments included)	362,875	362,857	368,183	369,582	370,524	379,821	392,051	397,286
Common Equity Tier 1 ratio, %	11.67%	11.59%	11.84%	12.44%	13.00%	8.85%	9.12%	9.25%
Fully loaded Common Equity Tier 1 ratio, %	11.04%	10.73%	11.45%	12.09%	12.72%	8.44%	8.58%	8.80%
Tier 1 capital	46,980	46,693	49,865	52,225	54,430	39,884	42,019	43,004
Total leverage ratio exposures	709,480	709,480	709,480	709,480	709,480	709,480	709,480	709,480
Leverage ratio, %	6.62%	6.58%	7.03%	7.36%	7.67%	5.62%	5.92%	6.06%
Fully loaded leverage ratio, %	6.53%	6.36%	6.83%	7.18%	7.53%	5.38%	5.59%	5.78%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event 2			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

 $^{^1}$ Conversions not considered for CET1 computation 2 Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-I	RB	F-IRI	В	Performing	Non performing		Of which: from non performing	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)	Non-deraulted	Deraulted	Non-derauited	Deraulted	Non-deraulted	Deraulted	Non-deraulted	Deraulted				A /	A .
	Central banks and central governments	8,110	21	0	0	1,172	0	0	0	6,956	5 21	2	C	0.69
	Institutions	75,226	88	0	0	5,905	26	0	0	12,472		113	15	17.09
	Corporates	88,626	5,587	8,806	305	47,148	1,418	8,077	0	94,118	5,843	3,918	3,230	55.39
	Corporates - Of Which: Specialised Lending	0	0	8,806	305	0	0	8,077	0	7,625	272	141	97	35.59
	Corporates - Of Which: SME	12,345		0	0	9,109	947	0	0	12,196				
	Retail	96,192	5,384	0	0	18,609	1,053	0	0	96,184	5,383	2,448	1,441	26.89
	Retail - Secured on real estate property	75,598	4,474	0	0	7,319	949	0	0	75,598	4,474	1,369	888	19.89
Banco Bilbao Vizcaya Argentaria	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	(0	0	0	30.09
	Retail - Secured on real estate property - Of Which: non-SME	75,598		0	0	7,319	949	0	0	75,598		1,369		
S.A.	Retail - Qualifying Revolving	8,986		0	0	6,756	9	0	0	8,986		565		
	Retail - Other Retail	11,608		0	0	4,534	95	0	0	11,599				
	Retail - Other Retail - Of Which: SME	3,105		0	0	1,542	70	0	0	3,097		223		
	Retail - Other Retail - Of Which: non-SME	8,503	383	0	0	2,992	25	0	0	8,503	383	291	238	62.3%
	Equity									(0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	4-
	IRB TOTAL	268,154	11,079	8,806	305	72,834	2,497	8,077	0	209,730	11,335	6,481	4,686	41.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	.7					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-IF	RB	A-1	IRB	F-IR	3	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	763	0	0	0	90	0	0	0	318	0	1	0	0.09
	Institutions	24,367	80	0	0	3,285	25	0	0	4,773	80	45	10	12.39
	Corporates	42,962	5,286	3,460	80	24,230	1,341	3,342	0	45,151	5,343	3,528	3,054	57.29
	Corporates - Of Which: Specialised Lending	0	0	3,460	80	0	0	3,342	0	3,003	72	36	18	25.39
	Corporates - Of Which: SME	11,369	3,300	0	0	8,461	946	0	0	11,222	3,285	2,041	1,749	53.29
	Retail	89,525	5,222	0	0	11,938	1,016	0	0	89,517	5,221	1,892	1,304	25.09
	Retail - Secured on real estate property	74,992	4,450	0	0	7,192	918	0	0	74,992	4,450	1,354	877	19.79
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	30.09
Spain	Retail - Secured on real estate property - Of Which: non-SME	74,991	4,450	0	0	7,192	918	0	0	74,991	4,450	1,354	877	19.79
	Retail - Qualifying Revolving	2,953	31	0	0	218	3	0	0	2,953	31	24	20	63.89
	Retail - Other Retail	11,580	741	0	0	4,528	95	0	0	11,572	740	514	407	55.09
	Retail - Other Retail - Of Which: SME	3,096	359	0	0	1,540	70	0	0	3,088	359	223	169	47.29
	Retail - Other Retail - Of Which: non-SME	8,484	382	. 0	0	2,988	25	0	0	8,484	382	291	238	62.3%
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	TRR TOTAL	157.617	10.588	3.460	80	39.543	2.382	3.342		139,758	10.644	5.466	4.367	41.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	≀B	F-I	RB	A-1	RB	F-IR	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	4,318	0	0	0	27	0	0	0	4,31	0	0	(j -
	Institutions	2,283	0	0	0	361	0	0	0	67:		1	(j -
	Corporates	6,297	57	295	7	2,403	8	285		6,40		33	ġ	9 14.6%
	Corporates - Of Which: Specialised Lending	0	0	295	7	0	0	285	0	27:	5	5	- 2	2 50.4%
	Corporates - Of Which: SME	4	0	0	0	4	0	0	0		0	0	(j -
	Retail	36	1	0	0	6	1	0	0	31	5	0	(0 51.7%
	Retail - Secured on real estate property	34	1	0	0	5	1	0	0	34	1	0	(51.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	(j -
United States	Retail - Secured on real estate property - Of Which: non-SME	34	1	0	0	5	1	0	0	34	1	0	(51.9%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0		. 0	0	(0 41.4%
	Retail - Other Retail	1	0	0	0	0	0	0	0		. 0	0	(j -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0	0	(j -
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0		. 0	0	(j -
	Equity										0	0	(j -
	Securitisation													
	Other non-credit obligation assets										0	0	(j -
	IRB TOTAL	12,935	58	295	7	2,797	9	285	0	11,432	63	34	9	15.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	₹B	F-I	RB	A-1	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	160	0	0	0	3	0	0	0	160	0		0 0	-
	Institutions	13	0	0	0	8	0	0	0	13	0	-	0) -
	Corporates	100	0	230	0	50	0	199	0	321	. 0		1) -
	Corporates - Of Which: Specialised Lending	0	0	230	0	0	0	199	0	227	7 0		1) -
	Corporates - Of Which: SME	3	0	0	0	4	0	0	0		0	-	0) -
	Retail	1	0	0	0	0	0	0	0	1	. 0		0	-
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	. 0		0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	(0	-	0) -
Turkey	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0		. 0	-	0) -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	(0	-	0) -
	Retail - Other Retail	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 (-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	(0		0 (-
	Equity									(0		0 (-
	Securitisation													
	Other non-credit obligation assets									(0	-	0) -
	IRB TOTAL	274	0	230	0	61	0	199	0	495	0		1 () -

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF	:B	F-IRB	3	A-1	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	439		0	0	48	0	0	0	439		0	0	-
	Institutions	267	0	0	0	80	0	0	0	263	7 0	0	0	-
	Corporates	16,311	125	1	0	10,457	54	1	0	16,310	125	153	59	47.1%
	Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	1	0	-	0	0	0	-
	Corporates - Of Which: SME	799	0	0	0	461	0	0	0	799	0	5	0	-
	Retail	6,026	137	0	0	6,539	6	0	0	6,02	137	541	125	91.8%
	Retail - Secured on real estate property	13	0	0	0	2	0	0	0	13	0	1	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0	-
Mexico	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	2	0	0	0	13	0	1	0	-
	Retail - Qualifying Revolving	6,012	137	0	0	6,536	6	0	0	6,01	137	540	125	91.8%
	Retail - Other Retail	1	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	1	0	0	0	0	0	0	0		. 0	0	0	-
	Equity									_	0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	
	IRB TOTAL	23,043	262	1	0	17,123	60	1	0	23,042	262	695	184	70.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						1
		A-II	₹B	F-I	RB	A-1	RB	F-IR	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	0	(0	(0	0	0	0		0	0	() -
	Institutions	19.837	(0	(310	0	0	0	519	9 0	36	()-
	Corporates	3,152	19	1,047		1,422	2	779	0	3,92	1 19	17	10	54.4%
	Corporates - Of Which: Specialised Lending	0	(1,047	(0	0	779	0	850	5 0	5	(-
	Corporates - Of Which: SME	55	2	0	(68	0	0	0	5	3 2	0	(0.0%
	Retail	36	1	0	(9	2	0	0	31	5 1	1	1	59.4%
	Retail - Secured on real estate property	32	1	0	0	8	2	0	0	32	2 1	1	1	59.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(0	0	0	0		0	0	(-
France	Retail - Secured on real estate property - Of Which: non-SME	32	1	0		8	2	0	0	32	2 1	1	1	59.5%
	Retail - Qualifying Revolving	2	(0	(0	0	0	0		2 0	0	(59.3%
	Retail - Other Retail	3	(0	(1	0	0	0		3 0	0	(58.8%
	Retail - Other Retail - Of Which: SME	1	(0	(0	0	0	0		1 0	0	(-
	Retail - Other Retail - Of Which: non-SME	2	(0		1	0	0	0		2 0	0	(58.8%
	Equity										0	0) -
	Securitisation													
	Other non-credit obligation assets									- 1	0	0	(-
	IRB TOTAL	23,025	20	1.047	0	1,741	5	779	0	4,477	7 20	53	11	54.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		Banco Bilba	ao Vizcaya	Argentaria	a S.A.			Restated	•					
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-I	IRB	A-1	RB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
	() ===	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	242		0		29		0		242	. 0	-	0 (4-
	Institutions	6	(0	(2	C	0	(6	0	-	0 (1 -
	Corporates	197	41	185	(75	6	376		364			2 1	2.1%
	Corporates - Of Which: Specialised Lending	0		185	(0		376	(166	0		1 (J -
	Corporates - Of Which: SME	1	4	0	(2		0	() 1	. 4	:	1 1	1 17.8%
	Retail	5	C	0	(1		0	(9	0		0 (71.0%
	Retail - Secured on real estate property	4		0	(1	0	0	(4	0		0 () -
	Retail - Secured on real estate property - Of Which: SME	0	(0	(0	0	0	(0	0	-	0 () -
Peru	Retail - Secured on real estate property - Of Which: non-SME	4		0	(1	(0	(4	0	-	0 (j -
	Retail - Qualifying Revolving	0	(0	(0	(0	(0	0	-	0 (j -
	Retail - Other Retail	0		0		0		0	0	0	0		0 (71.0%
	Retail - Other Retail - Of Which: SME	0		0	(0		0	(0	0		0 (j -
	Retail - Other Retail - Of Which: non-SME	0		0	(0		0	(0	0		0 (71.0%
	Equity										0		0 (-
	Securitisation													
	Other non-credit obligation assets									0	0		0 (-
	IRB TOTAL	450	41	185		106	6	376	0	616	41		2 1	2.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	i					
								31/12/20	17					
			Exposur	e values			Risk exp	osure amounts						
		A-1	RB	F	IRB	A-I	RB	F-II	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments		. (0		0	(0	0		1 0	() (-
	Institutions	316	i (0		2	(0	0		1 0	() (-
	Corporates	340		0		118	(0	0	341	0	1	1 (-
	Corporates - Of Which: Specialised Lending			0		0	(0	0		0	() (-
	Corporates - Of Which: SME		. (0		1	(0	0		1 0	() (-
	Retail			0		1	(0	0		3 0	() (10.4%
	Retail - Secured on real estate property		. (0		0	(0	0		1 0	() (10.4%
	Retail - Secured on real estate property - Of Which: SME			0		0	(0	0		0	() (-
Chile	Retail - Secured on real estate property - Of Which: non-SME		. (0		0	(0	0		1 0	() (10.4%
	Retail - Qualifying Revolving			0		0	(0	0		0	() (-
	Retail - Other Retail		! (0		0	(0	0		2 0	() (-
	Retail - Other Retail - Of Which: SME	() (0		0	(0	C		0	() (-
	Retail - Other Retail - Of Which: non-SME		. (0		0	(0	C		1 0	() (-
	Equity										0	() (-
	Securitisation													
	Other non-credit obligation assets										0	() () -
	TOD TOTAL	660				121				241				10.40/-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-IF	:B	F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	25	0	0	0	1	0	0	0	25		0	0	-
	Institutions	11,496	0	0	0	444	0	0	0	988		21	. 0	-
	Corporates	2,429	46	802	0	1,091	6	599	0	2,884	46	19	18	38.5%
	Corporates - Of Which: Specialised Lending	0	0	802	0	0	0	599	0	607	0	0	0	/- J
	Corporates - Of Which: SME	10	0	0	0	6	0	0	0	10	0	0	0	0.6%
	Retail	176	8	0	0	34	11	0	0	176	8	5	4	48.0%
	Retail - Secured on real estate property	172	8	0	0	34	11	0	0	172	8	5	4	47.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	, -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	172	8	0	0	34	11	0	0	172	8	5	4	47.8%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	74.2%
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	3.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	, -
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	3.9%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	
	IRB TOTAL	14,126	54	802	0	1,571	17	599	0	4,073	54	45	21	39.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Banco Bilba	ao Vizcaya	Argentari	a S.A.									
								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-II	RB	F-	IRB	A-I	RB	F-IF		Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	43	L U	0	(0	0	0	(43			0	<i>j</i> -
	Institutions	147		0	(65	0	0	(147				<i>j</i> -
	Corporates	180	0	0	(62	0	0	(179	0		0	<i>j</i> -
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	()	0	1	0	j
	Corporates - Of Which: SME	1	0	0	0	1	0	0	(1	. 0	1	0	j
	Retail	4	0	0	(3	0	0	() 4	0		0	69.3%
	Retail - Secured on real estate property	4	0	0	0	3	0	0	() 4	1 0	_	0	J -
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	(0	0	_	0	J -
Colombia	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	3	0	0	() 4	0	-	0) -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	() (0	-	0	65.8%
	Retail - Other Retail	0	0	0	0	0	0	0	() (0	-	0	72.7%
	Retail - Other Retail - Of Which: SME	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	72.7%
	Equity									(0		0) -
	Securitisation													
	Other non-credit obligation assets									(0	- 1	0) -
	IRB TOTAL	374	0	0	0	130	0	0	0	373	0		. 0	69.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	ЗВ	F-I	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments	27	0	0	0	0	0	0	C	27	0	0	0	1-
	Institutions	1,512	8	0	0	135	1	0	0	517	8	6	5	63.6%
	Corporates	3,576	0	253	11	1,549	0	217	0	3,506	11	18	8	70.9%
	Corporates - Of Which: Specialised Lending	0	0	253	11	0	0	217	0	239	11	8	8	70.9%
	Corporates - Of Which: SME	7	0	0	0	7	0	0	0	7	0	0	0	/-
	Retail	14	0	0	0	3	0	0	0	14	0	0	0	3.3%
	Retail - Secured on real estate property	13	0	0	0	2	0	0	0	13	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	/-
Italy	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	2	0	0	0	13	0	0	0	0.0%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	54.6%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	4-
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	/I-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	C	0	0	0	0	-
	Equity									0	0	0	0	/-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	/-
	IRB TOTAL	5,128	8	253	11	1.687	2	217	0	4,064	20	24	13	67.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Е	Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	6,955	22	9	9	40.0%	6,954	23	10	9	40.0%	6,954	23	10	9	40.0%
	Institutions	12,422	138	83	48	34.8%	12,365	195	100	61	31.1%	12,301	260	117	78	30.2%
	Corporates	93,007	6,953	4,423	3,761	54.1%	91,861	8,100	4,788	4,113	50.8%	90,665	9,295	5,141	4,467	48.1%
	Corporates - Of Which: Specialised Lending	7,531	367	217	138	37.7%	7,431	467	248	162	34.7%	7,326	572	282	195	34.1%
	Corporates - Of Which: SME	11,975	3,512	2,161	1,953	55.6%	11,750	3,737	2,236	2,025	54.2%	11,515	3,972	2,304	2,095	52.8%
	Retail	94,911	6,656	3,224	2,258	33.9%	93,718	7,849	3,617	2,737	34.9%	92,606	8,960	3,988	3,182	35.5%
	Retail - Secured on real estate property	74,946	5,127	1,730	1,236	24.1%	74,337	5,735	1,789	1,343	23.4%	73,773	6,299	1,848	1,443	22.9%
Banco Bilbao Vizcaya Argentaria	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	33.5%	0	0	0	0	31.8%	0	0	0	0	30.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,945	5,127	1,730	1,236	24.1%	74,337	5,735	1,789	1,343	23.4%	73,773	6,299	1,848	1,443	22.9%
S.A.	Retail - Qualifying Revolving	8,546	608	865	493	81.1%	8,140	1,014	1,141	802	79.1%	7,765	1,388	1,398	1,085	78.2%
	Retail - Other Retail	11,419	922	629	530	57.5%	11,241	1,100	686	592	53.9%	11,068	1,273	742	654	51.4%
	Retail - Other Retail - Of Which: SME	3,036	419	287	250	59.5%	2,975	480	308	272	56.6%	2,915	541	328	293	54.2%
	Retail - Other Retail - Of Which: non-SME	8,383	502	342	280	55.7%	8,266	619	379	321	51.8%	8,153	732	415	360	49.2%
	Equity	0	0	0	0	-	0	0	0	0		0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0		0	0	0	0	-
	IRB TOTAL	207,295	13,770	7,739	6,076	44.1%	204,899	16,166	8,515	6,920	42.8%	202,526	18,539	9,256	7,736	41.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								[:	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	317	1	1	0	40.0%	316	1	1	1	40.0%	316	2	1	1	40.0%
	Institutions	4,754	99	50	34	34.0%	4,734	119	55	39	32.7%	4.714		59	44	31.6%
	Corporates	44,619	5,875	3,798	3,368	57.3%	44,071	6,423	3,985	3,541	55.1%	43,500	6,994	4,160	3,716	53.1%
	Corporates - Of Which: Specialised Lending	2,949	126	96	45	35.6%	2,896	179	111	61	34.1%	2,843	232	126	77	33.1%
	Corporates - Of Which: SME	11,014	3,493	2,146		55.7%	10,801	3,706	2,218	2,012	54.3%	10,579	3,929	2,283	2,079	
	Retail	88,679	6,059	2,368		29.3%	87,887	6,851	2,487	1,948		87,144		2,604		
	Retail - Secured on real estate property	74,344	5,098	1,715	1,224	24.0%	73,740	5,701	1,774	1,331		73,181	6,261	1,831	1,430	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	33.5%	0	0	0	0	31.8%	0	0	0	0	30.8%
Spain	Retail - Secured on real estate property - Of Which: non-SME	74,344	5,098	1,715		24.0%	73,740	5,701		1,331		73,181		1,831	1,430	
	Retail - Qualifying Revolving	2,942	42	26		55.0%	2,931	53	29	26	49.3%	2,920		33	29	45.7%
	Retail - Other Retail	11,392	920	627		57.4%	11,215	1,097	684	591		11,043		740		51.3%
	Retail - Other Retail - Of Which: SME	3,027	419	287		59.5%	2,966	480	307			2,906		328		
	Retail - Other Retail - Of Which: non-SME	8,365	501	340	279	55.7%	8,249	617	377	319	51.7%	8,136	729	413	359	49.2%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	1-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	1-
	IRB TOTAL	138,368	12,034	6,217	5,177	43.0%	137,009	13,394	6,528	5,528	41.3%	135,674	14,728	6,824	5,872	39.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	4,318	0	0	0	40.0%	4,318	0	0	0	40.0%	4,318	0	0	0	40.0%
	Institutions	676	1	1	0	26.2%	673	5	3	1	24.6%	667	10	4	2	24.1%
	Corporates	6,232	230	102	53	23.0%	6,040	422	149	95	22.6%	5,824	638	197	144	22.6%
	Corporates - Of Which: Specialised Lending	264	14	7	4	31.2%	255	23	9	6	27.6%	245	33	11	9	26.1%
	Corporates - Of Which: SME	4	0	0	0	23.1%	4	0	0	0	22.6%	4	0	0	0	22.6%
	Retail	36	1	1	1	47.2%	36	1	1	1	42.3%	35	2	1	1	38.3%
	Retail - Secured on real estate property	34	1	1	0	45.7%	33	1	1	1	40.0%	33	2	1	1	35.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	34	1	1	0	45.7%	33	1	1	1	40.0%	33	2	1	1	35.5%
	Retail - Qualifying Revolving	1	0	0	0	79.5%	1	0	0	0	79.4%	1	0	0	0	79.4%
	Retail - Other Retail	1	0	0	0	64.7%	1	0	0	0	65.1%	1	0	0	0	65.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	60.1%	0	0	0	0	62.0%	0	0	0	0	63.2%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	64.8%	1	0	0	0	65.2%	1	0	0	0	65.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	IRB TOTAL	11,263	232	104	54	23.1%	11,066	428	153	97	22.7%	10,844	650	202	147	22.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	160				40.0%	160			0	40.0%	16				40.0%
	Institutions	100	2 0		0	40.3%	100	0	0		40.3%	10	2 0			40.3%
	Corporates	319	3 2	3	1	39.4%	317	4	2	2	38.7%	31	. 6	- 1		38.3%
	Corporates - Of Which: Specialised Lending	221	2	1	1	39.4%	224	3	2	1	38.7%	22	2	3		38.3%
	Corporates - Of Which: SME		3 0		0	39.4%	3	0	0		38.7%		3 0			38.3%
	Retail		. 0	0	0	17.1%	1	0	0	0	16.9%					17.1%
	Retail - Secured on real estate property		. 0	C	0	5.7%	1	0	0	0	5.7%			C		5.7%
	Retail - Secured on real estate property - Of Which: SME	(0		0		0	0	0	0) (C		-
Turkey	Retail - Secured on real estate property - Of Which: non-SME		. 0	C	0	5.7%	1	0	0	0	5.7%			C		5.7%
, a.r.e,	Retail - Qualifying Revolving	(0		0	41.7%	0	0	0	0	41.3%		0	C	0	41.2%
	Retail - Other Retail	(0	0	0	33.7%	0	0	0	0	33.0%		0			32.8%
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	0	0	0	-		0	C	(-
	Retail - Other Retail - Of Which: non-SME		0	0	0	33.7%	0	0	0	0	33.0%		0	C		32.8%
	Equity	(0	0	0		0	0	0	0	-		0	C	(-
	Securitisation															
	Other non-credit obligation assets	(0		0		0	0	0	0	-		0	C	(-
	IRB TOTAL	493	2	2	1	39.4%	491	4	2	2	38.7%	489	6	3	2	38.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	rio						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	439	_			40.0%	439	0		0	40.0%	439	0			40.0%
	Institutions	267			0	34.1%	267		0	0	39.5%	266	1	1		38.6%
	Corporates	16.132		212	113	37.4%	15,969		267	209	44.8%	15.812	623	315	258	
	Corporates - Of Which: Specialised Lending	10,132	0		0	- 37.170	15,505	0	0	0	-	15,012	023	0	250	- 12.570
	Corporates - Of Which: SME	789	10	7	2	19.8%	781	18	10	7	37.4%	772	27	12	9	35.3%
	Retail	5,597	566	838	469	83.0%	5,202	960	1,111	775	80.7%	4,839	1,323	1,364	1,055	79.7%
	Retail - Secured on real estate property	13	0	0	0	12.8%	12	1	0	0	12.3%	12	1	0	0	12.0%
	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-SME	13	0	0	0	12.8%	12	1	0	0	12.3%	12	1	0	0	12.0%
	Retail - Qualifying Revolving	5,583	565	838	469	83.0%	5,189	959	1,110	775	80.8%	4,826	1,322	1,363	1,054	
	Retail - Other Retail	1	0	C	0	84.5%	1	0	0	0	83.6%	1	0	0	0	83.4%
	Retail - Other Retail - Of Which: SME	0	0	C	0	55.7%	0	0	0	0	56.3%	0	0	0	0	56.5%
	Retail - Other Retail - Of Which: non-SME	1	0		0	87.8%	1	0	0	0	86.2%	1	0	0	0	85.5%
	Equity	0	0		0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0		0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	22,435	869	1,051	583	67.1%	21,876	1,427	1,378	985	69.0%	21,356	1,948	1,680	1,314	67.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man naufaumina	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0	(0	40.0%	() (0	0	40.0%	0	0	C)	40.0%
	Institutions	51		4	1	26.8%	509		. 5	3	26.8%	503		6	5	4 26.8%
	Corporates	3,89		28	19	43.9%	3,869		. 37	28	39.6%	3,842		45	37	7 37.4%
	Corporates - Of Which: Specialised Lending	85	6 0	(0	40.0%	855	1	. 0	0	40.0%	855	1	C)	40.0%
	Corporates - Of Which: SME	5	2 3	1	1	30.7%	50) 4	1	1	24.9%	49	6	2	2	1 21.8%
	Retail	3	6 2	1	1	51.2%	35	. 2	1	1	46.5%	35	3	1	1	1 43.4%
	Retail - Secured on real estate property	3	1 2	1		51.3%	31	. 2	1	1	46.3%	31	2	1		1 42.9%
	Retail - Secured on real estate property - Of Which: SME		0 0		0	-		0	0	0	-	0	0	0) (0 -
France	Retail - Secured on real estate property - Of Which: non-SME	3	1 2	1	. 1	51.3%	31	. 2	1	1	46.3%	31	2	1		1 42.9%
	Retail - Qualifying Revolving		2 0) (57.9%	2		0	0	53.6%	2	0	C) (0 50.5% 0 45.4%
	Retail - Other Retail		2 0) (49.1%	2		0	0	46.6%	2	0	C) (45.4%
	Retail - Other Retail - Of Which: SME		1 0) (39.4%	1		0	0	39.4%	1	0	C) (39.4%
	Retail - Other Retail - Of Which: non-SME		2 0	() (49.6%	2		0	0	47.1%	2	0	C) (45.9%
	Equity		0 0	() (-) (0	0	-	0	0	C) (0 -
	Securitisation															
	Other non-credit obligation assets		0 0	() (-) (0	0	-	0	0	C) (0 -
	IRB TOTAL	4,44	5 52	34	22	42.4%	4,413	83	44	32	38.1%	4,381	116	53	42	36.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Banco Bilba	ao Vizcaya <i>i</i>	Argentaria	ı S.A.											
									Baseline Scena	rio						
				31/12/2018					31/12/20:	19				31/12/20	20	
	/ - 	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments	24				40.0%	242				40.0%	242				40.0%
	Institutions	24.	2 0) (51.9%	242	0	0	0	40.0% 51.2%	242	0	U		49.8%
	Corporates	35	5 50			94.1%	346		- 0	U 54	91.3%	337	0	70	60	49.8% 88.2%
	Corporates - Of Which: Specialised Lending	16		30	9 4/	83.0%	157		12	79	79.5%	153		15	10	75.4%
	Corporates - Of Which: SME	10.	1 4	,	1	96.3%	137	4	12	, A	96.2%	133	4	- 13	10	96.0%
	Retail		4 0	-		46.4%		1	0	1	42.0%	4	0	-		39.6%
	Retail - Secured on real estate property		4 0) (22.9%		0	0	0	21.8%	4	0	0	0	20.8%
	Retail - Secured on real estate property - Of Which: SME		0 0) (-		0	0	0	-		0	0	0	- 20.070
Peru	Retail - Secured on real estate property - Of Which: non-SME		4 0			22.9%		0	0	0	21.8%	4	0		0	20.8%
i ciu	Retail - Qualifying Revolving		0 0) (72.2%		0	0	0	72,2%	0	0	0	0	72.2%
	Retail - Other Retail		0) (70.4%	(0	0	0	69.4%	0	0	0	0	68.9%
	Retail - Other Retail - Of Which: SME		0 0	0) (86.3%		0	0	0	76.9%	0	0	0	0	74.6%
	Retail - Other Retail - Of Which: non-SME		0	0) (70.1%	(0	0	0	69.2%	0	0	0	0	68.7%
	Equity		0	0) (-	(0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	C) (-	(0	0	0	-	0	0	0	0	-
	IRB TOTAL	608	50	58	47	94.0%	598	59	65	54	91.2%	589	68	70	60	88.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						1
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	man manfarmina	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		1 0	1	0	40.0%	1	0	(0	40.0%	1	. 0	0	0	40.09
	Institutions		1 0	1	0	20.0%	1	0	(0	19.6%	1	. 0	0	0	19.79
	Corporates	33	38 2		1 1	30.4%	335	5	2	1	30.5%	333	3 7	3	1	30.59
	Corporates - Of Which: Specialised Lending		0 0	1	0	-	0	0	(0	-		0	0	0	-
	Corporates - Of Which: SME		1 0	1	0	30.8%	1	0	(0	30.9%	1	. 0	0	0	30.99
	Retail		3 0	1	0	81.5%	3	0	(0	84.1%		3 0	1		84.49
	Retail - Secured on real estate property		1 0	1	0	13.4%	1	0	(0	12.3%	1	. 0	0	0	11.79
	Retail - Secured on real estate property - Of Which: SME		0 0	1	0	-	0	0	(0	-		0	0	0	-
Chile	Retail - Secured on real estate property - Of Which: non-SME		1 0	1	0	13.4%	1	0	(0	12.3%	1	. 0	0	0	11.79
	Retail - Qualifying Revolving		0 0		0	41.8%	0	0	(0	38.1%	(0	0	0	36.19 92.99
	Retail - Other Retail		1 0		0	98.5%	1	0	(0	94.7%	3	. 0	1	. (92.9%
	Retail - Other Retail - Of Which: SME		0 0	1	0 0	34.5%	0	0	(0	33.7%	(0	0) (33.5%
	Retail - Other Retail - Of Which: non-SME		1 0	1	0 0	100.0%	1	0	(0	96.0%	1	. 0	1		94.2%
	Equity		0 0	1	0 0	-	0	0	(0		(0	0) (-
	Securitisation															
	Other non-credit obligation assets		0 0		0 0	-	0	0	(0		(0	0) (-
	IRB TOTAL	34	13 2		2 1	34.1%	340	5	3	2	34.0%	337	7 8	4		33.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	25			0	40.0%	25	0	0	0	40.0%	25	0		0	40.0%
	Institutions	979	9	10	3	27.6%	966	22	13	6	27.3%	952	36	16	10	27.1%
	Corporates	2,859	71	30	26	37.3%	2.834	95	43	35	36.4%			51	43	35.9%
	Corporates - Of Which: Specialised Lending	607	0		0	40.0%	607	0	0	0	40.0%	607	1	0	0	40.0%
	Corporates - Of Which: SME	9	0	(0	32.5%	9	1	0	0	31.6%	9	1	0	0	31.3%
	Retail	175	9		4	44.1%	173	11	5	4	41.3%	172	12	6	5	39.3%
	Retail - Secured on real estate property	170	9		4	44.0%	169	11	5	4	41.2%	168	12	5	5	39.2%
	Retail - Secured on real estate property - Of Which: SME	(0	(0		0	0	0	0	-	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	170	9		4	44.0%	169	11	5	4	41.2%	168	12	5	5	39.2%
	Retail - Qualifying Revolving	2	0		0	65.8%	2	0	0	0	60.0%	2	. 0	0	0	55.9%
	Retail - Other Retail	2	0	(0	40.3%	2	0	0	0	40.7%	2	0	0	0	40.9%
	Retail - Other Retail - Of Which: SME	1	0	(0	42.2%	1	0	0	0	42.2%	1	. 0	0	0	42.2%
	Retail - Other Retail - Of Which: non-SME	2	0	(0	39.3%	2	0	0	0	40.0%	2	9	0	0	40.3%
	Equity	0	0	(0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0	(0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,038	89	50	33	37.0%	3,999	128	62	45	35.3%	3,958	168	73	58	34.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Banco Bilba	ao Vizcava	Argentaria	S.A.											
									Baseline Scen	ario						
				31/12/2018	:				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	4	3 0		0	40.0%	4.	3 0	0	0	40.0%	43	0	((40.0%
	Institutions	14			5	48.8%	14		5	2	48.6%	142		- (48.5%
	Corporates	17	8 1		1 (43.4%	17	7 2	1	1	43.3%	176	3			43.1%
	Corporates - Of Which: Specialised Lending		0 0	(0 (-		0	0	0	-	0	0	((
	Corporates - Of Which: SME		1 0		0 (45.1%		1 0	C	0	44.8%	1	0	((44.6%
	Retail		4 0		0	41.9%		4 0	0	0	36.5%	4	0	(0	34.0%
	Retail - Secured on real estate property		4 0		0	14.4%		4 0	0	0	14.7%	4	0	(14.9%
	Retail - Secured on real estate property - Of Which: SME		0 0		0	-		0 0	0	0	-	0	0	((-
Colombia	Retail - Secured on real estate property - Of Which: non-SME		4 0	(0 (14.4%		4 0	C	0	14.7%	4	0	(14.9%
	Retail - Qualifying Revolving		0 0	(0 (63.9%	-	0	C	0	62.0%	0	0	(61.2%
	Retail - Other Retail		0 0	(0 (68.1%	-	0	C	0	66.7%	0	0	(66.1%
	Retail - Other Retail - Of Which: SME		0 0	(0 (-	-	0	C	0		0	0	(-
	Retail - Other Retail - Of Which: non-SME		0 0	(0 (68.1%	-	0	C	0	66.7%	0	0	(66.1%
	Equity		0 0	(0 (-	-	0	C	0		0	0	(-
	Securitisation															
	Other non-credit obligation assets		0 0	(0	-		0 0	0	0	-	0	0	(-
	IRB TOTAL	37	1 2		5 1	46.7%	368	3 5	7	2	46.4%	365	8	8	4	46.2%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	27		(0	40.0%	27		0	0	40.0%	27		C	(0 40.0%
	Institutions	515		7	6	54.9%	512		8	7	49.6%	509		9	8	8 46.0%
	Corporates	3,482		23	16	46.9%	3,463	55	30	23	42.7%	3,445	73	36	30	40.9%
	Corporates - Of Which: Specialised Lending	239	11	8	8	70.7%	239	12	8	8	70.5%	239	12	8	8	8 70.3%
	Corporates - Of Which: SME		7 0	(0	36.1%	7	0	C	0	36.1%	7	0	C	(36.1%
	Retail	14	1 0	(0	35.5%	14	0	C	0	34.3%	14	0	C	(33.5%
	Retail - Secured on real estate property	13	3 0	(0	33.8%	13	0	C	0	32.5%	13	0	C	(31.5%
	Retail - Secured on real estate property - Of Which: SME		0	(0	-	0	0	C	0	-	0	0	C	(j -
Italy	Retail - Secured on real estate property - Of Which: non-SME	13	3 0	(0	33.8%	13	0	C	0	32.5%	13	0	C	(31.5%
	Retail - Qualifying Revolving		. 0		0	59.6%	1	. 0	0	0	56.0%	1	0	0	0	53.1%
	Retail - Other Retail		. 0		0	39.2%	1	. 0	0	0	39.4%	1	0	C		39.5%
	Retail - Other Retail - Of Which: SME		1 0	(0	39.4%	1	. 0	C	0	39.4%	1	0	C		39.4%
	Retail - Other Retail - Of Which: non-SME	(0	(0	36.1%	0	0	C	0	39.3%	0	0	C		0 40.0%
	Equity	(0	(0	-	0	0	C	0	-	0	0	C		-
	Securitisation															
	Other non-credit obligation assets	(0	(0	0.0%	0	0			0.0%	0	0	C		0.0% 8 41.8%
	IRB TOTAL	4,038	46	30	22	48.7%	4,015	69	38	30	44.1%	3,994	90	45	38	41.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenari	•						
				31/12/20	18				31/12/2019					31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	6,955	22	9	9	40.0%	6,954		10	9	40.0%	6,953	24	10	10	40.0%
	Institutions	12,310	250	181	90	35.9%	12,084		221	143	30.1%	11,946		262	188	30.6%
	Corporates	92,134	7,826	5,634	4,284	54.7%	89,663		6,355		50.8%	87,754		7,044	6,005	49.2%
	Corporates - Of Which: Specialised Lending	7,450	448	290	174	39.0%	7,254		314		34.9%	7,133		349	269	35.2%
	Corporates - Of Which: SME	11,727	3,760	2,645	2,177	57.9%	11,143		2,837	2,468	56.8%	10,752		3,010	2,684	56.7%
	Retail	94,273	7,294	5,468	3,434	47.1%	92,448			4,481	49.1%	90,695	10,872	7,180	5,490	50.5%
	Retail - Secured on real estate property	74,838	5,235	3,254	2,045	39.1%	74,162	5,910	3,406	2,346	39.7%	73,563	6,509	3,539	2,595	39.9%
Banco Bilbao Vizcaya Argentaria	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	35.7%	0	0	0	0	37.2%	0	0	0	0	36.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,837	5,235	3,254	2,045	39.1%	74,162	5,910		2,346	39.7%	73,563		3,539	2,595	39.9%
S.A.	Retail - Qualifying Revolving	8,344	810	1,224	669	82.5%	7,709	1,445	1,746	1,153	79.8%	7,011		2,228	1,691	78.9%
	Retail - Other Retail	11,092	1,249	990	720	57.7%	10,577		1,220	981	55.6%	10,121		1,413	1,204	54.3%
	Retail - Other Retail - Of Which: SME	2,986	469	361	291	62.0%	2,878		397	342	59.1%	2,803		429	378	57.9%
	Retail - Other Retail - Of Which: non-SME	8,105	780	629	429	55.1%	7,700	1,186	823	640	53.9%	7,318	1,567	984	827	52.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0		0	0	0	0	
	IRB TOTAL	205,673	15,392	11,292	7,817	50.8%	201,150	19,915	12,959	9,868	49.6%	197,348	23,717	14,495	11.693	49.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹			Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	317		1	0	40.0%	316	2	1	1	40.0%	315		1	1	40.0%
	Institutions	4,718		88	47	35.0%	4,640	212	102	71	33.3%	4,595				33.1%
	Corporates	44,009		4,729		58.1%	42,615	7,879	5,144	4,402	55.9%	41,718				55.3%
	Corporates - Of Which: Specialised Lending	2,892		148		38.5%	2,781	294	157	109	37.1%	2,727		169		37.1%
	Corporates - Of Which: SME	10,773		2,621		58.0%	10,214	4,293	2,807	2,447	57.0%	9,841	4,667			
	Retail	88,242		4,251		42.7%	87,046	7,692	4,636	3,341	43.4%	85,985				43.6%
	Retail - Secured on real estate property	74,238	5,204	3,233	2,032	39.0%	73,569	5,873	3,384	2,331	39.7%	72,976	6,465	3,515	2,578	39.9%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	35.7%	0	0	0	0	37.2%	0	0	0	0	36.8%
Spain	Retail - Secured on real estate property - Of Which: non-SME	74,237	5,204	3,233	2,032	39.0%	73,568	5,873	3,384	2,331	39.7%	72,976	6,465	3,515	2,578	39.9%
	Retail - Qualifying Revolving	2,940	44	30	25	56.1%	2,926	58	35	30	51.2%	2,912	72	40	35	48.6%
	Retail - Other Retail	11,065	1,247	988	719	57.7%	10,552	1,760	1,218	980	55.6%	10,097	2,216	1,410	1,202	54.3%
	Retail - Other Retail - Of Which: SME	2,978	469	360	291	62.0%	2,869	577	397	342	59.2%	2,795	651	429	377	7 57.9%
	Retail - Other Retail - Of Which: non-SME	8,087	778	627	428	55.0%	7,682	1,183	821	638	53.9%	7,301	1,564	981	825	52.7%
	Equity	(0	0	0	-	0	0	0	0	-	0	0	0	0	<i>j</i> -
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	137,287	13,115	9,069	6,593	50.3%	134,617	15,785	9,883	7,814	49.5%	132,613	17,789	10,602	8,751	49.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenari	0						
				31/12/20:	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹			Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	4,318	0	0	0	40.0%	4,318		0	0	40.0%	4,318		0	0	40.0%
	Institutions	676	1	2	0	29.0%	672		5	2	35.0%	663		9	5	35.2%
	Corporates	6,227	235	139	62	26.2%	5,964	498	236	135	27.2%	5,570	892	333	237	26.5%
	Corporates - Of Which: Specialised Lending	263	15	8	5	33.1%	251	27	12	8	30.6%	234	44	17	12	28.6%
	Corporates - Of Which: SME	4	0	0	0	26.6%	4	0	0	0	27.7%	4	0	0	0	26.5%
	Retail	36	1	1	1	41.6%	35	2	1	1	36.4%	34	3	1	1	35.0%
	Retail - Secured on real estate property	33	1	1	1	40.0%	33	2	1	1	34.3%	32	3	1	1	32.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0		0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	33	1	1	1	40.0%	33	2	1	1	34.3%	32	3	1	1	32.8%
	Retail - Qualifying Revolving	1	0	0	0	82.3%	1	0	0	0	82.2%	1	0	0	0	81.4%
	Retail - Other Retail	1	0	0	0	67.1%	1	0	0	0	67.5%	1	0	0	0	66.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	63.7%	0	0	0	0	69.8%	0	0	0	0	71.7%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	67.2%	1	0	0	0	67.4%	1	0	0	0	66.7%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	IRB TOTAL	11,256	238	142	63	26.3%	10,989	506	242	138	27.3%	10,585	909	344	243	26.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								A	dverse Scenari	io						
				31/12/20:	18				31/12/2019	•				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	160	0	0	0	40.0%	160	0	0	0	40.0%	160	0	0	0	40.0%
	Institutions	13	0	0	0	40.3%	13	0	0	0	40.3%	1	0	0	0	40.3%
	Corporates	318	3	3	1	40.7%	314	7	4	3	39.9%	31	9	5	4	39.8%
	Corporates - Of Which: Specialised Lending	224	. 2	2	1	40.7%	222	5	3	2	39.9%	221	6	3	3	39.8%
	Corporates - Of Which: SME		0	0	0	40.7%	3	0	0	0	39.9%		3 0	0	0	39.8%
	Retail	1	0	0	0	16.0%	1	0	0	0	16.1%		1 0	0	0	16.8%
	Retail - Secured on real estate property	1	0	0	0	5.7%	1	0	0	0	5.7%		. 0	0	0	5.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0	-	-	0	0	0	/-
Turkey	Retail - Secured on real estate property - Of Which: non-SME		. 0	0	0	5.7%	1	0	0	0	5.7%		. 0	0	0	5.7%
	Retail - Qualifying Revolving	(0	0	0	43.3%	0	0	0	0	42.5%		0	0	0	42.4%
	Retail - Other Retail	(0	0	0	34.3%	0	0	0	0	32.7%		0	0	0	32.7%
	Retail - Other Retail - Of Which: SME	(0	0	0	-	0	0	0	0	-		0	0	0	/-
	Retail - Other Retail - Of Which: non-SME	(0	0	0	34.3%	0	0	0	0	32.7%		0	0	0	32.7%
	Equity	(0	0	0	-	0	0	0	0	-		0	0	0	/-
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-		0	0	0	J-
	IRB TOTAL	492	3	3	1	40.7%	488	7	4	3	39.9%	486	9	5	4	39.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	439		0	0	40.0%	439	0	0	0	40.0%	439		0	0	40.0%
	Institutions	266		1	0	39.0%	265	3	2	1	41.1%	264		2	1	40.6%
	Corporates	16,044	391	305	147	37.5%	15,739	696	384	302	43.4%	15,519	916	452	372	40.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0		0	0	0	0			0	0	0	
	Corporates - Of Which: SME	785		11	4	25.3%	770	29	16	11	38.5%	758		19	15	36.4%
	Retail	5,397	765	1,193	643	84.0%	4,777	1,386	1,710	1,123	81.0%	4,093	2,070	2,186	1,655	79.9%
	Retail - Secured on real estate property	13	0	0	0	14.1%	12	1	0	0	15.0%	12	2 1	0	0	15.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0			0	0	0	
Mexico	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	14.1%	12	1	0	0	15.0%	12	2 1	0	0	15.8%
	Retail - Qualifying Revolving	5,383	765	1,193	643	84.1%	4,763	1,385	1,710	1,122	81.1%	4,080	2,068	2,185	1,654	80.0%
	Retail - Other Retail	1	0	0	0	86.0%	1	0	0	0	84.4%	1	. 0	0	0	83.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	57.7%	0	0	0	0	58.1%	C	0	0	0	57.7%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	89.3%	1	0	0	0	86.8%	1	. 0	0	0	85.8%
	Equity	0	0	0	0		0	0	0	0	-		0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-		0	0	0	-
	IRB TOTAL	22,146	1,158	1,499	790	68.3%	21,219	2,085	2,096	1,426	68.4%	20,314	2,989	2,640	2,029	67.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	iverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	120	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non porforming	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0	0	0	40.0%	0	0	0	0	40.0%) (0	(40.0%
	Institutions	504	15	11	5	31.4%	493		13	8	31.3%	48.		15	1:	31.3%
	Corporates	3,883	57	47	27	47.0%	3,840	100	63	45	44.8%	3,80	2 138	77	6:	44.0%
	Corporates - Of Which: Specialised Lending	856	5 0	0	0	60.0%	855	1	0	0	60.0%	85	5	. 1	(60.0%
	Corporates - Of Which: SME	51	. 4	4	2	42.8%	47	7	5	3	43.4%	4:	5 10) 6	4	43.6%
	Retail	36	5 2	2 2	1	51.2%	35	3	2	1	46.8%	34	4 3	2		44.4%
	Retail - Secured on real estate property	31	. 2	2 1	1	51.1%	31	2	1	1	46.2%	31) :	1		43.3%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	•	0	0	0	0	-) (0	(-
France	Retail - Secured on real estate property - Of Which: non-SME	31	. 2	1	1	51.1%	31	2	1	1	46,2%	3) :	1		43,3%
	Retail - Qualifying Revolving			0	0	54.9%	2	0	0	0	48.8%		2 () 0	(45.8%
	Retail - Other Retail			0	0	50.8%	2	0	0	0	49.1%		2 :		(48.5%
	Retail - Other Retail - Of Which: SME			0	0	45.3%	1	0	0	0	45.3%		1 () 0	(45.3%
	Retail - Other Retail - Of Which: non-SME	2		0	0	51.3%	1	0	0	0	49.6%		1 :		(48.9%
	Equity	(0	0	0	-	0	0	0	0	-	-	0	0	(-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-) (0	(-
	IRB TOTAL	4,423	74	60	33	44.0%	4,368	129	78	54	42.1%	4,319	178	94	74	41.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Banco Bilba	o Vizcava	Argenta	ria S.A.											
								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	242	2 0	0	0	40.0%	242				40.0%	242	. 0	0		40.0%
	Institutions		0	0	0	44.7%) (- 0	43.8%		0	0		44.0%
	Corporates	35.	53	60	49	91.1%	339	6,	68	5/	86.4%	328		/4	65	83.4%
	Corporates - Of Which: Specialised Lending	160	6	10	4	72.9%	154	1.	3 14	9	69.8%	148	18	1/	12	68.2%
	Corporates - Of Which: SME		4	4	4	96.2%	1	4	4	4	95.9%		. 4	4	4	95.7%
	Retail	4	0	0	0	47.9%	4	() (0	43.5%	4	0	0	(40.9%
	Retail - Secured on real estate property	-	0	0	0	24.0%	4	(0 0	0	23.3%	4	0	0	(22.0%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	-	0	(0	0	-	C	0	0	(
Peru	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	24.0%	4	() (0	23.3%	4	0	0	(22.0%
	Retail - Qualifying Revolving	(0	0	0	72.2%	0	() (0	72.2%		0	0	(72.2%
	Retail - Other Retail		0	0	0	74.3%	0	(0	0	73.7%		0	0	(72.4%
	Retail - Other Retail - Of Which: SME		0	0	0	89.8%	0	(0	0	80.4%	C	0	0	(77.4%
	Retail - Other Retail - Of Which: non-SME		0	0	0	74.0%	0	(0	0	73.5%	C	0	0	(72.2%
	Equity		0	0	0	-	0	(0 0	0	-	0	0	0		J-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0) (0	-	C	0	0		-
	IRB TOTAL	604	53	60	49	91.1%	591	67	68	58	86.3%	580	78	74	65	83.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		1 0	0	0	40.0%	1	C	0	0	40.0%	1	0	0	(40.0%
	Institutions		1 0	0	0	40.0%	1	C	0	0	40.0%	1	0	0	(40.0%
	Corporates	33	5 4	3	1	30.4%	331	9	3	3	30.5%	329	11	4	3	30.5%
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	0	0	0	-	0	0	0	(-
	Corporates - Of Which: SME		. 0	0	0	30.8%	1	C	0	0	30.8%	1	0	0	(30.9%
	Retail		3 0	0	0	80.9%	3	C	0	0	82.8%	3	1	1	(82.7%
	Retail - Secured on real estate property		. 0	0	0	13.5%	1	C	0	0	12.2%	1	0	0	(11.5%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	(-
Chile	Retail - Secured on real estate property - Of Which: non-SME		. 0	0	0	13.5%	1	C	0	0	12.2%	1	0	0	(11.5%
	Retail - Qualifying Revolving		0	0	0	50.2%	0	0	0	0	45.5%	0	0	0	(43.2%
	Retail - Other Retail		1 0	0	0	98.4%	1		0	0	94.8%	1	0	1	(93.1%
	Retail - Other Retail - Of Which: SME) 0	0	0	41.5%	0	C	0	0	40.6%	0	0	0		40.4%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	100.0%	1	C	0	0	96.2%	1	0	1		94.4%
	Equity) 0	0	0	-	0	C	0	0	-	0	0	0		
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-	0	0	0		-
	IRB TOTAL	340	5	3	1	32.4%	336	9	4	3	32.4%	333	12	5	4	32.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	2!	,	0	0	40.0%	25		0	0	40.0%	25	0	0	. 0	40.0%
	Institutions	960		28	9	32.3%	927		37	19	31.9%	892		45	30	31.6%
	Corporates	2,85	. 79	48	32	40.9%	2,812	118	63	48	40.3%	2,773	156	77	63	40.0%
	Corporates - Of Which: Specialised Lending	607	, 0	0	0	60.0%	607	0	0	0	60.0%	607	1	0	. 0	60.0%
	Corporates - Of Which: SME	9	0	1	0	36.5%	9	1	1	0	35.9%	8	1	1	. 0	35.6%
	Retail	174	10	8	5	50.9%	171	13	8	6	48.2%	169	16	9	7	46.3%
	Retail - Secured on real estate property	170	10	7	5	51.0%	168	12	8	6	48.3%	165	15	8	i 7	46.3%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0		0	0	0	0	
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	170	10	7	5	51.0%	168	12	8	6	48.3%	165	15	8	, 7	46.3%
	Retail - Qualifying Revolving		2 0	0	0	56.1%	2	0	0	0	48.1%	2	0	0	0	45.8%
	Retail - Other Retail		2 0	0	0	46.2%	2	0	0	0	46.6%	2	1	0	0	46.8%
	Retail - Other Retail - Of Which: SME		. 0	0	0	48.3%	1	0	0	0	48.3%	0	0	0	0	48.4%
	Retail - Other Retail - Of Which: non-SME		2 0	0	0	44.9%	1	0	0	0	45.8%	1	0	0	0	46.2%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	0	/-
	Securitisation															
	Other non-credit obligation assets	(0	0	0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,010	117	83	47	39.7%	3,935	191	108	73	38.2%	3,859	268	131	100	37.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Banco Bilba	o Vizcava	Argenta	ria S.A.											
								A	dverse Scenar	0						
				31/12/20	18				31/12/201					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments Institutions	4.		0	0	40.0%	43	0	0	0	40.0%	4.5	3 0	0		40.0%
	Corporates	133	14	20	/	45.3% 39.7%	109	38	21	1/	45.1%	107		21	18	8 45.3% 1 39.6%
	Corporates - Of Which: Specialised Lending	1/0	3	10	4	39.7%	153	26	11	10	39.5%	152	2/	11	1.	39.6%
	Corporates - Of Which: SME		, ,	0	0	40.2%	- 0	0		0	40.0%			0		0 40.1%
	Retail			0	0	41,5%	4	0		0	36.2%			0		33.9%
	Retail - Secured on real estate property			0	0	14.4%	4	0	0	0	14.7%		1 0	0		14.9%
	Retail - Secured on real estate property - Of Which: SME	(0	0	-	0	0	0	0		0	0	0	(j -
Colombia	Retail - Secured on real estate property - Of Which: non-SME			0	0	14.4%	4	0	0	0	14.7%	4	1 0	0		14.9%
	Retail - Qualifying Revolving	(0	0	0	63.7%	0	0	0	0	61.9%		0	0	(61.1%
	Retail - Other Retail	(0	0	0	68.1%	0	0	0	0	66.7%	C	0	0	(66.1%
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	0	0	0		0	0	0	() -
	Retail - Other Retail - Of Which: non-SME		0	0	0	68.1%	0	0	0	0	66.7%	C	0	0		66.1%
	Equity	(0	0	0	-	0	0	0	0	-	С	0	0	(j-
	Securitisation															
	Other non-credit obligation assets	() c	0	0	-	0	0	0	0	-	C	0	0	(<i>j</i> -
	IRB TOTAL	349	24	30	10	43.1%	309	64	31	27	42.8%	306	67	33	29	42.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Δ	dverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
			1	1					1				1			
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	27	7 0	0	0	40.0%	27	0	0	0	40.0%	27	0	0	(40.0%
	Institutions	511	15	10	7	50.3%	503	22	12	10	45.0%	497	29	15	12	2 42.7%
	Corporates	3,458	60	56	28	46.5%	3,390	128	80	56	43.5%	3,329	189	105	80	42.6%
	Corporates - Of Which: Specialised Lending	239	11	8	8	70.8%	239	12	8	8	70.8%	239	12	8	8	3 70.7%
	Corporates - Of Which: SME	7	0	0	0	41.5%	7	0	0	0	41.5%	6	0	0	(41.5%
	Retail	14	0	0	0	50.5%	14	0	0	0	46.2%	14	1	0	(43.1%
	Retail - Secured on real estate property	13	0	0	0	50.2%	13	0	0	0	45.7%	12	0	0	(42.2%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	(j -
Italy	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	50.2%	13	0	0	0	45.7%	12	0	0	(42.2%
	Retail - Qualifying Revolving	1	. 0	0	0	60.3%	1	0	0	0	55.2%	1	0	0	(51.4%
	Retail - Other Retail	1	. 0	0	0	45.1%	1	0	0	0	45.3%	1	0	0	(45.4%
	Retail - Other Retail - Of Which: SME		. 0	0	0	45.3%	1	0	0	0	45.3%	1	0	0	(45.3%
	Retail - Other Retail - Of Which: non-SME		0	0	0	41.5%	0	0	0	0	45.2%	0	0	0	(46.0%
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets	(0	0	0	0.0%	0	0	0	C	0.0%	0	0	0	(0.0% 3 42.6%
	IRB TOTAL	4,009	75	66	35	47.3%	3,933	151	93	66	43.7%	3,866	218	120	93	42.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	135,962	149		64	131,602	149	193	96	64.2%
	Regional governments or local authorities	6,524	10	1,250	7	6,494	10	19	4	39.7%
	Public sector entities	1,706	0	655	0	1,706	0	1	0	51.7%
	Multilateral Development Banks	192	0	14	0	192	0	0	0	0.0%
	International Organisations	1	0	0	0	1	0	0	0	70.4%
	Institutions	16,305	76	5,788	51	12,223	76	68	31	41.5%
	Corporates	94,933	3,854	91,874	2,161	93,422	3,854	3,242	1,967	51.0%
	of which: SME	17,795	1,534	15,720	813	17,395	1,534	1,062	806	
Banco Bilbao Vizcaya	Retail	56,891	2,790	39,122	1,141	56,841	2,790	2,838	1,749	62.7%
	of which: SME	19,635	920	9,364	384	19,615	920	884	588	
Argentaria S.A.	Secured by mortgages on immovable property	49,079	1,991	19,593	1,160	49,079	1,991	1,328	957	48.1%
ru garrana on a	of which: SME	8,988	7	3,576	6	8,988	7	75	2	30.9%
	Items associated with particularly high risk	2,531	36	3,754	40	2,531	36	32	3	8.7%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	5	0	25	0	0	0	0.0%
	Collective investments undertakings (CIU)	24	0	24	0	24	0	0	0	0.0%
	Equity			0	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			11,392	273	22,389	423	797	187	44.3%
	Standardised Total	393,480	9,329	203,221	4,897	376,528	9,329	8,517	4,995	53.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	71,240	1	13,001	0	70,960	1	25	0	51.9%
	Regional governments or local authorities	582	7	4	3	557	7	5	4	51.9%
	Public sector entities	5	0	0	0	5	0	0	0	51.9%
	Multilateral Development Banks	119	0	0	0	119	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	848	0	414	0	517	0	2	0	51.9%
	Corporates	7,609	1,060	7,423	667	7,568	1,060	541	480	45.3%
	of which: SME	1,170	586	885	369	1,164	586	275	265	45.3%
	Retail	7,181	353	4,778	154	7,172	353	323	250	70.7%
Spain	of which: SME	6,274	353	3,621	154	6,266	353	314	250	70.7%
Эран	Secured by mortgages on immovable property	4,920	1,318	1,839	779	4,920	1,318	655	623	47.3%
	of which: SME	328	0	90	0	328	0	2	0	0.0%
	Items associated with particularly high risk	153	2	229	3	153	2	1	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					6,284	308	414	117	38.0%
	Standardised Total	98,942	3,049	32,990	1,835	98,255	3,049	1,967	1,474	48.3%

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	8,727	33	465	38	8,726	33	21	4	13.7
	Regional governments or local authorities	5,571	3	1,111	4	5,570	3	13	0	13.7
	Public sector entities	886	0	171	0	886	0	0	0	0.0
	Multilateral Development Banks	3	0	0	0	3	0	0	0	0.0
	International Organisations	0	0	0	0	0	0	0	0	0.0
	Institutions	1,569	22	342	22		22	14		25.5
	Corporates	34,999	654		679		654	546		22.9
	of which: SME	3,472	131	3,111	136		131	69		22.9
	Retail	8,152	124	5,729	110		124	181	42	34.0
United States	of which: SME	1,512	0	867	0	1,512	0	26		34.0
Utilited States	Secured by mortgages on immovable property	9,449	137	3,504	143	9,449	137	88	31	22.7
	of which: SME	2	5	1	6	2	5	1	1	22.7
	Items associated with particularly high risk	1,083	16	1,615	21	1,083	16	6	0	0.0
	Covered bonds	0	0	0	0	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	8	0	8	0	8	0	0	0	0.0
	Equity					0	0	0	0	0.0
	Securitisation									
	Other exposures					1,772	3	28		23.6
	Standardised Total	72,313	991	48,790	1,020	71,532	991	897	234	23.6



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								скрозитез	
	Central governments or central banks	19,020	0	7,841	0	19,016	0	5	0	0.0%
	Regional governments or local authorities	45	0	10	0	45	0	0	0	0.0%
	Public sector entities	103	0	56	0	103	0	0	0	0.0%
	Multilateral Development Banks	6	0	0	0	6	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,496	0	1,167	0	2,450	0	1	0	0.0%
	Corporates	25,068	943	24,393	352	24,406	943	1,012	590	62.6%
	of which: SME	7,970	563	7,122	211	7,760	563	486	352	
	Retail	15,587	878		362	15,581		734	516	58.7%
Turkey	of which: SME	7,537	507	2,678	209	7,534	507	403	298	58.7%
ruikey	Secured by mortgages on immovable property	8,319	0	3,764	0	8,319	0	54	0	0.0%
	of which: SME	5,762	0	2,167	0	5,762	0	38	0	0.0%
	Items associated with particularly high risk	151	2	226	2	151	2	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					2,591	58	110	32	54.8%
	Standardised Total	73,385	1,880	48,648	743	72,668	1,880	1,916	1.137	60.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	17,314	0	1,676	0	13,755	0	28	0	0.0%
	Regional governments or local authorities	95	0	9	0	92	0	0	0	0.0%
	Public sector entities	81	0	16	0	81	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	3,412	0	993	0	2,301	0	3	0	0.0%
	Corporates	1,603	87	1,231	32		87	65	57	65.7%
	of which: SME	191	0	149	0	191	0	1	0	0.0%
	Retail	9,098	666	6,509	232	9,094	666	698	449	67.3%
Mexico	of which: SME	271	0	110	0	270	0	7	0	0.0%
MEXICO	Secured by mortgages on immovable property	10,183	8	4,301	5	10,183	8	142	3	39.4%
	of which: SME	2,287	0	1,130	0	2,287	0	31	0	0.0%
	Items associated with particularly high risk	429	6	630	3	429	6	12	3	51.3%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	8	0	2	0	8	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					5,634	0	96	0	0.0%
	Standardised Total	54,372	768	17,457	272	43,181	768	1,044	512	66.7%

 $^{^{\}rm 1}$ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	359	0	18	0	164	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	7	0	0	0	7	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0		0	0	0	0	0.0%
	Institutions	989	0	245	0	780	0	4	0	0.0%
	Corporates	456	0	427	0	428	0	3	0	0.0%
	of which: SME	9	0	9		8	0	0	0	0.0%
	Retail	17	0	13		17	0	0	0	0.0%
France	of which: SME	0	0	0		0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	12	0	5		12	0	0	0	0.0%
	of which: SME	0	0	0		0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0		0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					121	0	3	0	0.0%
	Standardised Total	2.112	0	783	0	1.529	0	11	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A. Stock of provisions (mln EUR, %) 0.0% 0.0% 0.0% 63.7% 50.7% 50.7% 0.0% 42.9% 0.0% 0.0% 0.0% 0.0% 0.0% 1,484 2,068 855 1,667 1,647 3,094 1,490 4,114 1,704 3,104 Peru covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) 0.0% **52.4%** 40 **687**

18,736

672

12,022

18,437

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,496	0	396	0	1.478	0	0	0	0.0%
	Regional governments or local authorities	2,130	0	1	0	2,175	0	0	ň	0.0%
	Public sector entities	84	0	17	0	84	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1.301	14	220	11	596	14	9	3	22.4%
	Corporates	5,516	198	5,429	88	5,271	198	142	113	57.3%
	of which: SME	2.124	9	1,917	4	2.030	9	17	5	57.3%
	Retail	3,532	178	2,474	95	3,520	178	212	87	49.1%
Chile	of which: SME	579	0	264	0	577	0	20	0	0.0%
Cille	Secured by mortgages on immovable property	5,769	108	2,150	76	5,769	108	48	36	33.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	298	4	445	4	298	4	1	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					516	0	1	0	32.2%
	Standardicad Total	18 518	503	11 264	274	17.538	503	414	240	47 7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	3	0	0	0	0.0%
	Multilateral Development Banks	4	0	0	0	4	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,912	3	718	1	1,416	3	6	2	51.9%
	Corporates	461	20	457	8	458	20	16	12	62.8%
	of which: SME	79	0	71	0	78	0	1	0	0.0%
	Retail	134	1	100	0	134	1	1	1	70.7%
United Kingdom	of which: SME	1	0	1	0	1	0	0	0	70.7%
Officea Kingaom	Secured by mortgages on immovable property	128	5	56	4	128	5	2	1	26.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					884	0	9	0	0.0%
	Standardised Total	3,686	29	1,331	13	3,028	29	34	16	55.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	6,660	0	16	0	6,660	0	3	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0		0	0.0%
	Public sector entities	1	0	0	0	1	0		0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0		0	0.0%
	International Organisations	0	0	0	0	0	0	(0	0.0%
	Institutions	101	0	49	0	101	0	0	0	0.0%
	Corporates	110	0	109	0	110	0	1	0	0.0%
	of which: SME	86	0	77	0	86	0	1	0	0.0%
	Retail	1	0	1	0	1	0	0	0	0.0%
Italy	of which: SME	0	0	0	0	0	0	(0	0.0%
Italy	Secured by mortgages on immovable property	9	0	4	0	9	0		0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0		0	0.0%
	Securitisation									
	Other exposures					68	0	2	0	0.0%
	Standardised Total	6,949	0	244	0	6,949	0	7	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A.

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	131,431	320	313	173	53.9%	131,281	470	344	233	49.5%	131,134	617	374	292	47.2%
	Regional governments or local authorities	6,490	14	8	6	46.2%	6,487	17	9	7	45.1%	6,484		10	9	44.3%
	Public sector entities	1,705	1	12	0	32.9%	1,705	1	13	0	29.3%	1,704		13	1	27.7%
	Multilateral Development Banks	191	0	0	0	20.0%	191	0	0	0	20.0%	191	0	0	0	20.0%
	International Organisations	1	0	0	0	70.4%	1	0	0	0	70.3%	1	0	0	0	70.2%
	Institutions	12,180	119		52	44.0%	12,135	164	84		39.1%	12,086	213	97	78	36.7%
	Corporates	91,665	5611		3,022	53.9%	89,754	7522	4,432		47.6%	87,636	9640	5,054		43.7%
	of which: SME	17,148	1781		992	55.7%	16,890	2039	1,213		53.0%	16,615		1,303		50.7%
Dance Dilbae Viscous	Retail	54,455	5176		3,753	72.5%	52,262	7369	6,749		69.2%	50,232		8,000		68.7%
Banco Bilbao Vizcaya	of which: SME	18,963	1571		997	63.5%	18,368	2166	1,615		58.4%	17,813		1,866		56.5%
Argentaria S.A.	Secured by mortgages on immovable property	48,124	2946		1,205	40.9%	47,261	3809	1,743		36.6%	46,461		1,925		34.0%
rugentana 5.7ti	of which: SME	8,567	428	304	173	40.5%	8,269	726	395		39.5%	8,038		485		39.8%
	Items associated with particularly high risk	2,401	166	135	71	42.4%	2,341	226	134	95	42.0%	2,305	262	139	111	42.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	0	0	23.8%	25	0	0	0	23.8%	25	0	0	0	23.8%
	Collective investments undertakings (CIU)	24	0	0	0	26.2%	24	0	0	0	26.2%	24	0	0	0	26.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	22,380	432	633	188	43.5%	22,371	441	634		42.8%	22,361		635	190	42.2%
	Standardised Total	371,073	14785	11,950	8,470	57.3%	365,838	20020	14,142	10,659	53.2%	360,645	25213	16,247	12,917	51.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	70.80	5 156	194	62	40.1%	70,671	289	220	116	40.0%	70,540	421	244	168	40,0%
	Regional governments or local authorities	55	6 8	5	4	50.1%	555	9	5	5	48.9%	554	10	5	5	48.0%
	Public sector entities		5 0	0	0	51.7%	5	0	0	0	51.5%	5	0	0	0	51.4%
	Multilateral Development Banks	11	9 (0	0	20.0%	119	0	0	0	20.0%	119	0	0	0	20.0%
	International Organisations		0 0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Institutions	51	5 2	2 2	1	29.8%	513	4	2	1	28.5%	512		3	2	27.9%
	Corporates	7,47	2 1155	778	718	62.2%	7,377	1250	803	745	59.6%	7,282	1345	826	771	57.3%
	of which: SME	1,15	1 599	277	269	45.0%	1,137	613		273	44.6%	1,124	626	284	277	44.2%
	Retail	7,06				62.6%	6,948			331		6,836	689	422		53.7%
Spain	of which: SME	6,16	7 451	334	286	63.4%	6,068	551	369	322	58.4%	5,968	650	402	357	54.9%
эран	Secured by mortgages on immovable property	4,88		656	629	46.5%	4,849		663	636	45.8%	4,814		670	643	45.2%
	of which: SME	32		7 6	2	29.5%	314		8	4	29.7%	307	21	10	6	29.4%
	Items associated with particularly high risk	15	3	3 2	1	49.4%	152	3	2	2	49.3%	152	4	2	2	49.2%
	Covered bonds		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Collective investments undertakings (CIU)		0 0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Equity		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	6,28			118	37.8%	6,279	314			37.6%	6,276	316	209	118	37.3%
	Standardised Total	97.85	2 3453	2,191	1.824	52.8%	97,469	3836	2,288	1,953	50.9%	97,088	4216	2,382	2,080	49.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

								Ва	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	8,726	33	13	13	40.0%	8,725	33	14	13	40.0%	8,725	34	14	13	40.0%
	Regional governments or local authorities	5,568	5	3	2	40.0%	5,566	7	4	3	40.0%	5,564	9	4	3	40.0%
	Public sector entities	886	0	10	0	24.7%	885	1	11	0	24.7%	885	1	11	0	24.6%
	Multilateral Development Banks	3	0	0	0	20.0%	3	0	0	0	20.0%		0	0	0	20.0%
	International Organisations	0	0	0	0	26.6%	0	0	0	0	26.6%		0	0	0	26.6%
	Institutions	994	29	10		24.6%	986	38	12	9	24.3%		48	15		24.1%
	Corporates	33,761	1776	745		22.7%	32,505	3032	1,102	713			4476			
	of which: SME	3,349	242			22.8%	3,224	367	124	86	23.4%					
	Retail	7,946	328			57.7%	7,741	534	525	320						
United States	of which: SME	1,440	72	110		61.0%	1,363	149	157	92	61.7%				140	62.4%
Utilited States	Secured by mortgages on immovable property	9,377	209	114	44	21.0%	9,283	303	153	61	20.2%		420	193	83	19.8%
	of which: SME	2	5	1	1	22.7%	2	6	1	1	22.7%		6	1	1	22.7%
	Items associated with particularly high risk	1,029	70	46	29	41.1%	1,008	91	44	37	40.5%		100	45	41	40.8%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Collective investments undertakings (CIU)	8	0	0	0	26.6%	8	0	0	0	26.6%		0	0	0	26.5%
	Equity	0	0	0	0	0.0%	0	0	0	- 0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,771	4	92	1	19.5%	1,769	6	92	1	17.2%		7	92	1	15.7%
	Standardised Total	70,068	2455	1,435	689	28.1%	68,480	4044	1,957	1,157	28.6%	66,694	5829	2,475	1,684	28.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria S.A.

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	19,015	1	1	0	40.0%	19,014	2	2	1	40.0%	19,012	3	2	1	40.0%
	Regional governments or local authorities	45	0	0	0	40.0%	45	0	0	0	40.0%	45	0	0	0	40.0%
	Public sector entities	103	0	0	0	24.3%	103	0	0	0	24.3%	103	0	0	0	24.3%
	Multilateral Development Banks	6	0	0	0	20.0%	6	0	0	0	20.0%	6	0	0	0	20.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 40.3%
	Institutions	2,448	3	2	1	40.3%	2,445	6	4	2	40.3%	2,442	9	5	4	40.3%
	Corporates	24,239		808	712	64.2%	24,094	1255	859	767	61.1%	23,958	1391	909	817	58.7%
	of which: SME	7,707				66.0%	7,660	662	454		64.1%	7,617	706	469	440	
	Retail	15,259				61.3%	14,982	1477	966		56.5%		1732	1,053	926	53.4%
Turkey	of which: SME	7,319				60.6%	7,134	906	582	503	55.5%		1074			
Turkey	Secured by mortgages on immovable property	8,139				33.6%	7,986	333			33.9%	7,851	468	216		
	of which: SME	5,609		120	59	38.7%	5,478	284	166	110	38.8%	5,360	402	210	156	
	Items associated with particularly high risk	148	5	4	3	54.6%	145	8	6	4	54.6%	143	10	7	6	54.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0% 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2,590		37		54.3%	2,590	59	37	32	53.7%	2,589	60	37	JZ	53.2%
	Standardised Total	71,991	2556	1,854	1,544	60.4%	71,409	3139	2,043	1,752	55.8%	70,874	3674	2,228	1,945	52.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	seline Scenario)						
				31/12/2018					31/12/2019					31/12/2020)	
	(mh EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	13,755	0	0	0	40.0%	13,755		0	0	40.0%	13,755	1	0	0	40.0%
	Regional governments or local authorities	91	0	0	0	40.0%	91		0	0	40.0%	91	0	0	0	40.0%
	Public sector entities	81	0	0	0	23.8%	81	0	0	0	23.8%	81	0	0	0	23.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,297	3	3	1	33.9%	2,294		4	3	39.4%	2,290	10	5	4	38.5%
	Corporates	1,577	113	79	62	54.8%	1,554		87	76	55.4%	1,531	159	94	83	51.9%
	of which: SME	188	3	3	1	18.2%	186		4	2	37.4%	183	9	4	3	35.2%
	Retail	8,263	1497	1,942		85.7%	7,547		2,441	1,863	84.2%	6,913	2847	2,899	2,375	83.4%
Mexico	of which: SME	243	27	25		56.6%	227		31	24	56.9%	217	53	36		56.9%
MEXICO	Secured by mortgages on immovable property	9,705	486	265		27.6%	9,310		328		25.5%	8,973	1218	389		23.9%
	of which: SME	2,051	236	163		42.3%	1,912		201	159	42.5%	1,821	466	239		42.7%
	Items associated with particularly high risk	403	33	33	14	41.9%	386	49	32	20	41.2%	376	59	32	25	41.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	8	0	0	0	23.8%	8	0	0	0	23.8%	8	0	0	0	23.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	5,632	2	152	0	10.3%	5,629	5	152	0	10.3%	5,627	7	152	1	10.3%
	Standardised Total	41,814	2135	2,474	1,494	70.0%	40,656	3293	3,046	2,187	66.4%	39,647	4302	3,572	2,779	64.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario)						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	164	0	0	0	40.0%	163	0	(0	40.0%	163	0	0	0	40.0%
	Regional governments or local authorities	0	0		0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Public sector entities	7	0		0	22.4%	7	0		0	22.4%	7	0	0	0	22.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	C	0	0.0%	0	0		0	0.0%		0	0	0	0.0%
	Institutions	776	5	4	1	28.2%	771	9		3	28.2%	767	14	6	4	28.2%
	Corporates	421	6	7	3	42.8%	415	13	9	6	43.1%	408	20	12	8	43.3%
	of which: SME	8	0	0	0	42.8%	8	0		0	43.0%		0	0	0	43.2%
	Retail	17	0	0	0	68.8%	17	0		0	68.7%	17	1	0	0	68.7%
France	of which: SME	0	0	0	0	70.0%	0	0		0	70.0%	0	0	0	0	70.0%
Trance	Secured by mortgages on immovable property	12	0	0	0	18.3%	12	0		0	18.2%	12	0	0	0	18.2%
	of which: SME	0	0	C	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	C	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	C	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	C	0	0.0%	0	0		0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	121	0	6	0	9.5%	121	0	6	0	9.5%		0	6	0	9.5%
	Standardised Total	1,518	11	17	4	36.7%	1,506	23	21	9	37.0%	1,495	35	24	13	37.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Banco Bi	lhao Vizca	aya Argent												
		Burico Bi	IDGG VILCO	aya za gene	and on a			В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/2020	o j	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2.68	9) (0	40.0%	2,689	0	0		40.0%	2,689	0	0	0	40.0%
	Regional governments or local authorities	6) 0	1 0	40.0%	66	0	0	0	40.0%	66		0	0	40.0%
	Public sector entities	22	5		, 0	22.0%	225	0	2	0	22.0%	225		2	0	22.0%
	Multilateral Development Banks	2) (0 (20.0%	28	0	0	0	20.0%	28		0	0	20.0%
	International Organisations		0 0	0	0 (0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	91	3 3	28	5 27	77.6%	912	36	29		76.9%	911				76.0%
	Corporates	6,09	0 55	657	7 516	92.8%	5,943	703			89.4%	5,799				
	of which: SME	1,61					1,571	212				1,533				
	Retail	2,82	3 46	585		76.4%	2,563	723	751	532	73.6%	2,321		902	701	72.6%
Peru	of which: SME	1,33		233			1,195	295	339	228		1,070		415	316	
reiu	Secured by mortgages on immovable property	4,06	2 8:	50	1 25	30.6%	4,010	134	59	36	27.0%	3,959	184	68	46	24.9%
	of which: SME		0 (0) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	8	5	3 2	1	49.7%	84	4	3	2	49.7%	82	5	3	3	49.7%
	Covered bonds		0 (0) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 (0) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 (0	1 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0 (0	1 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	99		20		10.7%	990	1	20		10.7%	990	1	20		10.7%
	Standardised Total	17,97	1 1138	1,343	923	81.1%	17,508	1601	1,615	1,226	76.6%	17,069	2040	1,861	1,495	73.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,47		0	0	40.0%	1,478	0) (40.0%	1,478	0		0	40.0%
	Regional governments or local authorities			0	0	40.0%	5	0) (40.0%	. 5	0		. 0	40.0%
	Public sector entities	84		0	0	22.6%	84	0) (22.6%	84	0		0	22.6%
	Multilateral Development Banks		(0	0	0.0%	0	0) (0.0%	0	0		0	0.0%
	International Organisations			0	0	0.0%	0	0	() (0.0%	0	0		0	0.0%
	Institutions	59:		8	6	31.5%	586	24	9	7	29.0%	580	29		8	27.3% 63.2%
	Corporates	5,225	240	200	186	77.4%	5,183	286	213	198	69.3%	5,134	335	226	5 211	63.2%
	of which: SME	2,01		15		38.0%	1,996	43	20		33.5%	1,977	62	25	5 20	31.5% 80.2%
	Retail	3,25	443	539	345	77.8%	3,006	693	728	549	79.2%	2,778	920	903	738	80.2%
Chile	of which: SME	554		15		34.5%	533	44	22	15	34.1%	514	63	28	3 22	34.2% 19.5% 0.0%
Crille	Secured by mortgages on immovable property	5,72	150	53	38	25.6%	5,691	187	54	41	21.7%		218	56	j 43	19.5%
	of which: SME			0	0	0.0%	0	0) (0.0%		0	0) 0	
	Items associated with particularly high risk	260	36	5 20	15	41.3%	259	44	19	18	41.3%	257	46	20) 19	41.4%
	Covered bonds			0	0	0.0%	0	0	() (0.0%	0	0		J 0	0.0%
	Claims on institutions and corporates with a ST credit assessment			0	0	0.0%	0	0) (0.0%	0	0	0) 0	0.0%
	Collective investments undertakings (CIU)			0	0	0.0%	0	0	() (0.0%	0	0		0	0.0%
	Equity			0	0	0.0%	0	0) (0.0%	0	0) 0	0.0%
	Securitisation															
	Other exposures	516		16		17.9%	516	1	16		14.7%	515	1	16	0 ز	13.3%
	Standardised Total	17,157	888	835	590	66.4%	16,806	1234	1.040	813	65.9%	16,491	1550	1,230	1.019	65.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	seline Scenario)						
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EJR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non rforming posure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	0	0		0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		3 0	0	0	23.7%	3	0	0	0	23.7%	3	0	0	0	23.7%
	Multilateral Development Banks	4	1 0	0	0	20.0%	4	0	0	0	20.0%	4	0	0	0	20.0%
	International Organisations	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,407		8	4	34.7%	1,398	21	11	7	32.2%	1,387		13	10	31.2%
	Corporates	451		21	16	59.0%	443	35	25	20	56.7%	435		28	24	55.3%
	of which: SME	77	1 +	1	. 1	48.2%	76	3	2	1	48.5%	75		3	2	48.7%
	Retail	133	3 2	3	2	69.5%	131	4	4	3	69.2%	130	5	5	4	69.0%
United Kingdom	of which: SME	1	. 0	0	0	72.4%	1	0	0	0	71.3%		0	0	0	70.9%
Officea Kingaom	Secured by mortgages on immovable property	127	7 6	3	2	32.6%	126	7	3	2	31.1%	125	8	3	3	30.1%
	of which: SME	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	23.7%	0	0	0	0	23.7%	0	0	0	0	23.7%
	Equity	0	0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	883		17		10.4%	883	1	17	0	10.4%	883	1	17	0	10.4%
	Standardised Total	3,009	48	53	24	49.7%	2,988	68	59	32	46.4%	2,967	89	66	40	44.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Banco Bi	ilbao Vizca	aya Argent												
								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,54	0 9:	73	73	80.3%	1,540	92	73	7:	80.2%	1,540	92	73	3 73	80.2%
	Regional governments or local authorities		0 (0	0	0.0%	0	0	0	(0.0%	0	0		0	0.0%
	Public sector entities	24	5 (0	0	23.3%	245	0	0	(23.3%	245	0		0	23.3%
	Multilateral Development Banks		0 (0	0	0.0%	0	0	0		0.0%	0	0	0) 0	0.0%
	International Organisations		0 (0	0	0.0%	0	0	0		0.0%	0	0	0) 0	0.0%
	Institutions	17		3	3	50.8%	174	6	4	3	49.5%	172		5	j 4	48.6%
	Corporates	3,75					3,729	179		132	74.0%	3,696				
	of which: SME		9 47	41		86.2%	39	47	41	4:	00.070	39				85.7%
	Retail	4,27		437		71.1%	4,119	599		407	68.0%	3,966				
Colombia	of which: SME	29		13		55.4%	289	20	18	13	55.3%			2.		55.3%
COIOITIDIa	Secured by mortgages on immovable property	2,88	4 224	126	113	50.4%	2,840	268	133	120	44.7%	2,797	311	139	126	40.6% 0.0%
	of which: SME		0 (0	0	0.0%	0	0	0	(0.0%		0		J 0	0.0%
	Items associated with particularly high risk	31	8 17	7 28	8	45.1%	307	28	28	17	44.3%	298	37	29) 16	44.2%
	Covered bonds		0 (0	0	0.0%	0	0	0	(0.0%	0	0) 0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 (0	0	0.0%	0	0	0	(0.0%	0	0		J 0	0.0%
	Collective investments undertakings (CIU)		0 (0	0	0.0%	0	0	0	(0.0%	0	0) 0	0.0%
	Equity		0 (0	0	0.0%	0	0	0	(0.0%	0	0) 0	0.0%
	Securitisation															
	Other exposures	81		10		11.2%	819	1	10		11.2%	818	1	10		11.2%
	Standardised Total	14.01	8 928	816	629	67.8%	13,773	1173	927	748	63.8%	13.533	1412	1.034	865	61.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	aseline Scenario	,						
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	6,64	5 14	12	5	40.0%	6,632	28	17	11	40.0%	6,619	41	22	16	40.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities		1 0	0	0	23.5%	1	0	0	0	23.5%	1	0	0	0	23.4%
	Multilateral Development Banks		0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0		0	23.5%	0	0	0	0	23.5%	0	0	0	0	23.4%
	Institutions	10	1	C	0	29.2%	99	1	1	0	29.3%	99	2	1	1	29.3%
	Corporates	100	3 1	2	1	51.6%	107	3	2	1	51.6%	106	4	3	2	51.7%
	of which: SME	8	5 1	1	1	51.6%	84	2	2	1	51.6%	83	3	2	2	51.7%
	Retail		1 0	0	0	68.6%	1	0	0	0	68.7%	1	0	0	0	68.8%
The by	of which: SME		0	0	0	70.0%	0	0	0	0	70.0%	0	0	0	0	70.0%
Italy	Secured by mortgages on immovable property		9 0		0	23.8%	9	0	0	0	23.8%	9	0	0	0	23.7%
	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0		0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	61	3 0	1	0	11.0%	68	0	1	0	11.0%	68	0	1	0	11.0%
	Standardised Total	6,933	3 16	15	6	40.5%	6.917	32	21	13	40.4%	6,902	47	27	19	40.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A.

									Adverse Scena	ario						
				31/12/201	8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	131,404	347	363	184	52.9%	131,210	542	404	261	48.2%	131,007	744	444	342	46.0%
	Regional governments or local authorities	6,490	14	8	6	46.1%	6,487	17	9	8	44.9%			10	9	44.1%
	Public sector entities	1,705	1	12	0	32.9%	1,705	1	13	0	29.3%			13	1	27.7%
	Multilateral Development Banks	191	0	0	0	40.0%	191	0	0	0	40.0%		0	0	0	40.0%
	International Organisations	1	0	0	0	70.4%	1	0	0	0	70.3%		0	0	0	70.2% 37.8% 46.8%
	Institutions	12,095	204	149	87	42.4%	11,940	359	178	138						37.8%
	Corporates	90,878	6397	5,052	3,582	56.0%	87,529	9747	6,381	4,859				7,662		46.8%
	of which: SME	17,049	1880	1,343	1,132	60.2%	16,636	2294	1,513	1,300						54.0%
Dance Dillege Viscous	Retail	53,815	5815	6,382	4,240	72.9%	50,906	8725	8,130	6,037						68.8%
Banco Bilbao Vizcaya	of which: SME	18,679	1855	1,690	1,169	63.0%	17,758	2777	2,090	1,609						56.6%
Argentaria S.A.	Secured by mortgages on immovable property	47,931	3139	1,788	1,262	40.2%	46,838	4232	2,026	1,522						56.6% 34.2% 40.8%
rugentaria 51/1.	of which: SME	8,534	461	331	192	41.7%	8,223	772	425	314						40.8%
	Items associated with particularly high risk	2,401	166	135	71	42.4%	2,341	226	134	95			262	139	111	
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	0	0	23.8%	25	0	0	0	23.8%		0	0	0	23.8%
	Collective investments undertakings (CIU)	24	0	0	0	26.2%	24	0	0	0	26.2%		0	0	0	26.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															1
	Other exposures	22,380	432	633	188	43.5%	22,371	441	634	189	42.8%	22,361	451	635	190	42.2%
	Standardised Total	369,341	16516	14,521	9,621	58.2%	361,567	24290	17,909	13,110	54.0%	354,125	31733	21,144	16,630	52.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	<u>!</u> 0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	70,779	181	242	73	40.0%	70,605	356	275	142	40.0%	70,424	537	307	215	40.0%
	Regional governments or local authorities	556	8	5	4	49.9%	554	10	5	5	48.5%	553	11	6	5	47.39
	Public sector entities	5	0	0	0	51.7%	5	0	0	0	51.5%	5	0	0	0	51.4%
	Multilateral Development Banks	119	0	0	0	40.0%	119	0	0	0	40.0%	119	0	0	0	40.0%
	International Organisations	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.99
	Institutions	512		5	2	31.3%	504	13	6	4	30.7%	500		7	5	31.09
	Corporates	7,385	1242	926		64.2%	7,179		979	877	60.6%	7,041	1586			
	of which: SME	1,138	612	293	275	45.0%	1,108	641	301	287	44.7%	1,088	662	308	295	
	Retail	6,972					6,764			435	57.1%	6,620				
Spain	of which: SME	6,080				61.8%	5,887		497	421	57.5%			555	482	
Эран	Secured by mortgages on immovable property	4,875		697	639		4,835		708	656	46.8%	4,800		717	670	
	of which: SME	317		10	4	33.3%	307		12	8	36.1%	299		15	10	35.99
	Items associated with particularly high risk	153	3	2	1	49.4%	152	3	2	2	49.3%	152	4	2	2	49.29
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Collective investments undertakings (CIU)	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	6,281	311	208			6,279	314		118	37.6%	6,276		209		
	Standardized Total	97 638	3666	2 539	1 974	53.8%	96 997	4307	2 704	2 239	52.0%	96 490	4814	2 860	2 452	50 9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	3				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	8,726	33	13	13	40.0%	8,725	33	14	13	40.0%	8,725		14	13	40.0%
	Regional governments or local authorities	5,568	5	3	2	40.0%	5,566	7	4	3	40.0%	5,564		4	3	40.0%
	Public sector entities	886	0	10	0	24.7%	885	1	11	0	24.7%	885	1	11	0	24.6%
	Multilateral Development Banks	3	0	0	0	40.0%	3	0	0	0	40.0%	3	0	0	0	39.9%
	International Organisations	0	0	0	0	26.6%	0	0	0	0	26.6%	0	0	0	0	26.6%
	Institutions	991	33	14	9	25.8%	980		19	13	28.7%	965		24	18	30.4%
	Corporates	33,529	2009		527	26.2%	31,690	3847		1,247	32.4%	29,052		3,075	2,211	34.1%
	of which: SME	3,326	265		69	26.0%	3,143			140	31.4%	2,882			236	33.3%
	Retail	7,922	352		215		7,654			401		7,408		816	573	66.0%
United States	of which: SME	1,431	81	161	52	64.5%	1,312	200		140	69.7%	1,194			228	71.8%
Officed States	Secured by mortgages on immovable property	9,280	306	192	62	20.2%	9,063	523	265	111	21.2%	8,867	718	339	164	22.9%
	of which: SME	2	5	1	1	22.7%	2	6	1	1	22.7%	2	6	1	1	22.8%
	Items associated with particularly high risk	1,029	70	46	29	41.1%	1,008	91	44	37	40.5%	998	100	45	41	40.8%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	8	0	0	0	26.6%	8	0	0	0	26.6%	8	0	0	0	26.5%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,771	4	92	1	19.5%	1,769	6	92	1	17.2%	1,768	7	92	1	15.7%
	Standardised Total	69,711	2812	2,120	857	30.5%	67,352	5171	3,285	1,825	35.3%	64,243	8280	4,420	3,025	36.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria S.A.

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	19,015	1	1	0	40.0%	19,014	2	2	1	40.0%	19,012	. 3	2	1	40.0%
	Regional governments or local authorities	45	0	0	0	40.0%	45		0	0	40.0%			0	0	40.0%
	Public sector entities	103	0	0	0	24.3%	103	0	0	0	24.3%		0	0	0	24.3%
	Multilateral Development Banks	9	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,441	9	9	4	40.3%	2,427	23	12	9	40.3%			15	12	40.3%
	Corporates	24,151		1,091			23,883	1466	1,164	1,012						65.9%
	of which: SME	7,678					7,593	729	595	546					568	72.4%
	Retail	15,079		1,038	836		14,622	1836	1,186	1,002	54.6%				1,151	51.5%
Turkey	of which: SME	7,154		662			6,809	1232	780	656						50.2%
Turkey	Secured by mortgages on immovable property	8,113				33.8%	7,949	370	187	126						34.6%
	of which: SME	5,593		133	68	40.0%	5,454	308	181	122				228	171	39.8%
	Items associated with particularly high risk	148	5	4	3	54.6%	145	8	6	4	54.6%		10	7	6	54.6%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	2,590		37		54.3%	2,590	59	37	32	53.7%	2,589		37	32	53.2%
	Standardised Total	71,690	2858	2,318	1.852	64.8%	70,783	3765	2,593	2.186	58.1%	70,065	4483	2.853	2,457	54.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	13,755	0	0	0	40.0%	13,755	1	0	0	40.0%	13,755	1	0	0	40.0%
	Regional governments or local authorities	91	0	0	0	40.0%	91	0	0	0	40.0%	91	0	0	0	40.0%
	Public sector entities	81	0	0	0	23.8%	81	0	0	0	23.8%	81	0	0	0	23.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,290	10	10	4	38.9%	2,276	25	13	10	41.0%	2,269		16	13	40.6%
	Corporates	1,567	124	90	66	53.3%	1,528	163	102	87	53.1%	1,497		110	96	49.6%
	of which: SME	187	4	4	1	23.5%	182		5	3	38.5%	179		6	5	36.3%
	Retail	8,051	1710		1,489	87.1%	7,102			2,259	85.0%	6,195		3,703	2,990	
Mexico	of which: SME	242	28		16	58.4%	226		32	26	58.5%	216		38	32	58.1%
MEXICO	Secured by mortgages on immovable property	9,673	518		148	28.5%	9,234			256	26.8%	8,917		450	335	26.3%
	of which: SME	2,041	246	172	107		1,901	386		169	43.7%	1,811		247	208	43.6%
	Items associated with particularly high risk	403	33	33	14	41.9%	386	49	32	20	41.2%	376	59	32	25	41.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	8	0	0	0	23.8%	8	0	0	0	23.8%	8	0	0	0	23.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	5,632	2	152	0	10.3%	5,629	5	152	0	10.3%	5,627	7	152	1	10.3%
	Standardised Total	41,552	2397	2,937	1,721	71.8%	40,092	3857	3,738	2,633	68.3%	38,817	5132	4,464	3,460	67.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	164		0	0	40.0%	163	0	0	0	40.0%	163	0	0	0	40.0%
	Regional governments or local authorities		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	7	0	0	0	22.4%	7	0	0	0	22.4%	7	0	0	0	22.4%
	Multilateral Development Banks		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	766		10	5	33.0%	755		13	8	32.9%	745		16	12	32.9%
	Corporates	415	12	17	6	52.7%	400	27	22	15	53.1%	389	38	26	20	53.1%
	of which: SME	8	0	0	0	52.7%	8	1	. 0	0	53.1%	7	1	0	0	53.1%
	Retail	17	0	1	0	71.4%	17	1	1	0	71.3%	16	1	1	1	71.3%
France	of which: SME		0	0	0	72.9%	0	0	0	0	72.9%	0	0	0	0	72.9%
Trance	Secured by mortgages on immovable property	12	0	0	0	26.8%	12	0	0	0	26.7%	12	0	0	0	26.6%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	121		6	0	9.5%	121		6	0	9.5%	121	0	6	0	9.5%
	Standardised Total	1,502	28	34	12	42.0%	1,475	54	42	24	43.5%	1,453	76	49	33	43.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Banco B				.A.	0.00		•	-						
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	2,689			0	40.0%	2,689	0	0	0	40.0%	2,689		0	r	40.0%
	Regional governments or local authorities	66			0	40.0%	66		0	0	40.0%			0	0	40.0%
	Public sector entities	225		2	0	22.0%	225		2	0	22.0%	225		2	. 0	22.0%
	Multilateral Development Banks	28	0	0	0	40.0%	28	0	0	0	40.0%	28	0	0	0	40.0%
	International Organisations	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	912		29		76.6%	910			28	74.7%			31	29	73.5%
	Corporates	6,055		689			5,862			668	85.2%		953	896		
	of which: SME	1,601	183	207	166	90.8%	1,550	234	236	201	86.2%		278	262	228	
	Retail	2,813		625			2,537			573				960		75.0%
Peru	of which: SME	1,329		278			1,180			251				446	343	
reiu	Secured by mortgages on immovable property	4,059	84	54	26	31.1%	4,002	141	64	39	27.9%		194	73	50	25.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Items associated with particularly high risk	85	3	2	1	49.7%	84	4	3	2	49.7%		5	3	3	49.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	. 0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	990		20		10.7%	990		20	0	10.7%	990		20	0	10.7%
	Standardised Total	17,922	1187	1,421	963	81.1%	17,392	1716	1,720	1,310	76.3%	16,914	2194	1,986	1,602	73.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/2020	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,478	(0	0	40.0%	1,478	0	0	0	40.0%	1,478	0	0	0	40.0%
	Regional governments or local authorities		(0	0	40.0%	5	0	0	0	40.0%	5	0	0	0	40.0%
	Public sector entities	84	. (0	0	22.6%	84	0	0	0	22.6%	84	0	0	0	22.6% 0.0%
	Multilateral Development Banks		(0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	588	21	. 12	8	37.7%	581	28	14	11	38.3%	576		16	13	38.5%
	Corporates	5,191	278	229	204	73.3%	5,111	358	242	225	62.9%	5,063	406	255	238	58.7%
	of which: SME	1,999		23		34.0%	1,968	71	29	22	30.9%			33	27	30.1%
	Retail	3,247	451	. 557	352	78.1%	2,989	709	745	559		2,760		916	746	79.4%
Chile	of which: SME	550		26	14	54.3%	527	50	33	25	50.9%			39	32	46.2%
Cille 1	Secured by mortgages on immovable property	5,715	163	89	40	24.4%	5,650	227	94	44	19.5%	5,586	291	98	49	16.9%
	of which: SME	((0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Items associated with particularly high risk	266	36	20	15	41.3%	259	44	19	18	41.3%	257	46	20	19	41.4%
	Covered bonds		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	((0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	516		16	0	17.9%	516	1	16	0	14.7%	515		16	0	13.3%
	Standardised Total	17.090	950	922	619	65.1%	16.673	1367	1.130	857	62.7%	16.324	1716	1.321	1.065	62.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	23.7%	3	0	0	0	23.7%	3	0	0	0	23.7%
	Multilateral Development Banks	4		0	0	40.0%	4	0	0	0	40.0%	4	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,386	33	23		35.3%	1,358	61	32	21	34.6%	1,331		40	30	34.3%
	Corporates	443		38	21	61.0%	419	59	48	36	60.4%	400		58	47	60.1% 59.3%
	of which: SME	76	3	4	2	58.7%	72		6	4	59.2%	69		8	6	59.3%
	Retail	131	4	7	3	71.8%	127	9	9	6	71.4%	123	12	11	9	71.4%
United Kingdom	of which: SME	1	0	0	0	74.3%	1	0	0	0	73.6%	1	0	0	0	73.4%
Officea Kingaom	Secured by mortgages on immovable property	126	7	5	3	50.3%	124	9	6	4	47.5%	122	11	6	5	45.5% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Covered bonds	0		0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	23.7%	0	0	0	0	23.7%	0	0	0	0	23.7%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	883	0	17	0	10.4%	883	1	17	0	10.4%	883		17	0	10.4%
	Standardised Total	2,977	79	91	40	49.8%	2,918	139	112	67	48.6%	2,866	190	132	91	47.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Banco B	ilbao Vizo	aya Arge		5.A.										
									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,540	9:	1 73	73	80.3%	1,540	92	73	73	80.2%	1,540	92	73	73	80.2%
	Regional governments or local authorities) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	24!	5 (0	0	23.3%	245	0	0	0	23.3%	245	0	0	0	23.3%
	Multilateral Development Banks) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	156				46.0%	123		27	26	45.3%	121				
	Corporates	3,546		363	203		3,144			363	47.6%	3,117			375	
	of which: SME	37				84.1%	33			43	80.7%	32			43	
	Retail	4,182	536	5 551	375	69.9%	3,928	790	695	531	67.1%	3,685	1033	843	675	65.4%
Colombia	of which: SME	297	7 12	2 15	7	54.0%	285	24	20	13	53.6%	275		25	18	54.1%
COlOTTIDIa	Secured by mortgages on immovable property	2,882	2 226	126	113	50.2%	2,837	271	133	120	44.4%	2,795	313	139	127	40.5%
	of which: SME) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	318	3 17	7 28	8	45.1%	307	28	28	12	44.3%	298	37	29	16	44.2%
	Covered bonds) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0	0	0	0.0%	0	0	. 0	0	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	819		10	0	11.2%	819		10	0	11.2%	818		10	0	11.2%
	Standardised Total	13,688	1257	1,178	784	62.3%	12,943	2002	1,343	1,126	56.2%	12,620	2326	1,510	1,293	55.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scenario						
				31/12/2018				31/12/2019				31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions performing exposures		Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Non performing
	Central governments or central banks	6,645	15	15 6	40.0%	6,627	33	22 1	40.0%	6,608	52	29	21	40.0%
	Regional governments or local authorities	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	1		0 0	23.5%	1	0	0	23.5%	1	0	0	0	23.4%
	Multilateral Development Banks	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	(0 0	23.5%	0	0	0	23.5%	0	0	0	0	23.4%
	Institutions	99		1 1	33.8%	98	3	2	1 33.9%	96	5	2	2	33.9%
	Corporates	107	3	4 2	58.1%	103	7	6	1 58.4%	100	10	8	6	58.5%
	of which: SME	84	. 2	3 1	58.1%	81	5	5	58.4%	78	8	6	4	58.5%
	Retail	1	(0 0	72.3%	1	0	0	72.0%	1	0	0	0	71.8%
Italy	of which: SME	0	(0 0	72.9%	0	0	0	72.9%	0	0	0	0	72.9%
Italy	Secured by mortgages on immovable property	9	(0 0	29.6%	9	0	0	29.4%	9	0	0	0	29.3%
	of which: SME	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0		0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	- (0 0	0.0%	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation													
	Other exposures	68	(1 0	11.0%	68	0	1	11.0%	68		1	0	11.0%
	Standardised Total	6,929	20	21 8	42.1%	6,906	43	30 1	42.3%	6,882	67	39	28	42.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		4,279	4,279						
Exposure values	IRB		3,144	3,144						
	Total		7,422	7,422						
	STA		924	924	1,433	1,666	2,067	2,206	4,946	7,205
REA	IRB		827	827	2,058	2,072	2,072	2,237	2,474	2,619
	Total		1,751	1,751	3,491	3,738	4,139	4,443	7,421	9,824
Impairments	Total	Total banking book others than assessed at fair value	117	117	51	24	24	71	29	26



2018 EU-wide Stress Test: Risk exposure amountsBanco Bilbao Vizcaya Argentaria S.A.

	Actual	Restated	:	aseline scenario			Adverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	310,536	310,180	315,119	316,081	316,715	320,107	331,962	337,206
Risk exposure amount for securitisations and re-securitisations	1,751	1,751	3,491	3,738	4,139	4,443	7,421	9,824
Risk exposure amount other credit risk	308,785	308,430	311,628	312,343	312,576	315,665	324,542	327,382
Risk exposure amount for market risk	17,584	17,584	17,584	17,584	17,584	21,206	20,942	21,021
Risk exposure amount for operational risk	34,755	34,755	35,162	35,596	35,956	37,500	38,251	38,369
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	362,875	362,519	367,866	369,261	370,255	378,813	391,156	396,596

2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	А	OWN FUNDS	55,778	55,492	58,682	61,047	63,253	48,725	50,914	51,916
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	42,341	42,054	43,610	45,970	48,175	33,629	35,764	36,749
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,961	26,961	26,961	26,961	26,961	26,961	26,961	26,961
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	26,947	26,038	27,859	30,378	32,830	23,555	24,212	24,886
	A.1.3	Accumulated other comprehensive income	-8,877	-8,877	-8,877	-8,877	-8,877	-10,419	-10,419	-10,419
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-8,203	-8,203	-8,203	-8,203	-8,203	-9,744	-9,744	-9,744
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-675	-675	-675	-675	-675	-675	-675	-675
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	5	5	5	5	5	5	5	5
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	5,121	5,121	5,121	5,121	5,121	5,121	5,121	5,121
	A.1.7	Adjustments to CET1 due to prudential filters	-528	-528	-528	-528	-528	-528	-528	-528
	A.1.8	(-) Intangible assets (including Goodwill)	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,197	-1,197	0	0	0	-2,488	-1,833	-1,365
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-20	-20	0	0	0	0	0	0
	A.1.11	(-) Defined benefit persion fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-39	-39	-39	-39	-39	-39	-39	-39
	A.1.14.1	Of which: from securitisation positions (-)	-39	-39	-39	-39	-39	-39	-39	-39
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-251	-120	-6
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	-260	0	0	0	-1,698	-1,597	-1,510
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-26	-26	-26	-26	-26	-26	-26	-26
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-909						
	A.1.21.1	Of which: subject to transitional arrangements		-707	-973	-965	-940	-788	-1,375	-1,323
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		1,113	1,113	1,113	1,113	1,113	1,113	1,113
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	381	369	334	117	955	881
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		407	521	517	507	442	693	671
	A.1.22	Transitional adjustments	2,279	3,161	1,419	1,260	1,013	1,720	2,311	1,953
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	325	325	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		882	1,419	1,260	1,013	1,169	1,758	1,396
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		671	925	820	658	749	1,169	926
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		211	495	440	355	420	589	470
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	1,954	1,954	0	0	0	552	553	557
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and	442	442	0	0	0	203	0	0
	A.1.22.4.2	CET1 instruments of financial sector entities where the institution has a significant investment	0	244	0	0	0	349	553	557
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-165	-165						



2018 EU-wide Stress Test: Capital

Banco Bilbao Vizcaya Argentaria S.A.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,639	4,639	6,255	6,255	6,255	6,255	6,255	6,255
	A.2.1	Additional Tier 1 Capital instruments	6,255	6,255	6,255	6,255	6,255	6,255	6,255	6,255
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-1,616	-1,616	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,980	46,693	49,865	52,225	54,430	39,884	42,019	43,004
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,798	8,798	8,817	8,822	8,823	8,842	8,895	8,912
	A.4.1	Tier 2 Capital instruments	8,022	8,022	8,022	8,022	8,022	8,022	8,022	8,022
	A.4.2	Other Tier 2 Capital components and deductions	601	601	620	625	626	645	698	715
	A.4.3	Tier 2 transitional adjustments	175	175	175	175	175	175	175	175
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	362,875	362,519	367,866	369,261	370,255	378,813	391,156	396,596
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	-53	-556	-489	-390	944	1,193	1,017
	B.2	Adjustments due to IFRS 9 transitional arrangements		338	317	321	269	1,008	895	690
	C.1	Common Equity Tier 1 Capital ratio	11.67%	11.59%	11.84%	12.44%	13.00%	8.85%	9.12%	9.25%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	12.95%	12.87%	13.54%	14.13%	14.69%	10.50%	10.72%	10.82%
	C.3	Total Capital ratio	15.37%	15.29%	15.94%	16.52%	17.07%	12.83%	12.99%	13.07%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,061	38,893	42,191	44,710	47,162	31,908	33,453	34,796
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	46,316	45,148	48,446	50,965	53,417	38,163	39,708	41,051
	D.3	TOTAL CAPITAL (fully loaded)	54,940	53,771	57,088	59,612	62,066	46,830	48,428	49,788
		Common Equity Tier 1 Capital ratio	11.04%	10.73%	11.45%	12.09%	12.72%	8.44%	8.58%	8.80%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	12.76%	12.45%	13.15%	13.78%	14.41%	10.10%	10.18%	10.38%
	E.3	Total Capital ratio	15.14%	14.83%	15.50%	16.12%	16.75%	12.39%	12.42%	12.59%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	709,480	709,480	709,480	709,480	709,480	709,480	709,480	709,480
	H.2	Total leverage ratio exposures (fully loaded)	709,758	709,758	709,758	709,758	709,758	709,758	709,758	709,758
	н.з	Leverage ratio (transitional)	6.62%	6.58%	7.03%	7.36%	7.67%	5.62%	5.92%	6.06%
	H.4	Leverage ratio (fully loaded)	6.53%	6.36%	6.83%	7.18%	7.53%	5.38%	5.59%	5.78%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.38%	0.38%	0.56%	0.75%	0.75%	0.56%	0.75%	0.75%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
requirements (%)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.63%	1.63%	2.44%	3.25%	3.25%	2.44%	3.25%	3.25%
(1) Conversions not considered for CET1 com (2) Excluding instruments included in row E			2.35 76	2.05 70	2.7476	2.25 /6	2.25 70		2.25 %	2.23 70

Conversions not considered for CET1 computation
 Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	17,258	17,193	17,048	16,910	16,360	15,589	14,890
Interest income	28,936	27,599	27,841	28,245	28,908	29,939	30,431
Interest expense	-11,678	-10,406	-10,793	-11,335	-12,485	-14,160	-15,241
Dividend income	326	326	326	326	245	245	245
Net fee and commission income	5,144	5,144	5,144	5,144	4,115	4,115	4,115
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	907	458	458	458	-542	343	343
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-85		
Other operating income not listed above, net	198	23	-9	-10	257	16	17
Total operating income, net	23,833	23,144	22,968	22,829	20,350	20,308	19,611
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,658	-5,262	-2,892	-2,940	-10,886	-5,083	-4,798
Other income and expenses not listed above, net	-12,338	-12,112	-12,358	-12,361	-13,520	-12,797	-13,008
Profit or (-) loss before tax from continuing operations	6,837	5,770	7,717	7,528	-4,057	2,428	1,805
Tax expenses or (-) income related to profit or loss from continuing operations	-2,125	-1,633	-2,217	-2,160	1,290	-655	-468
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	4,712	4,137	5,500	5,367	-2,766	1,773	1,337
Amount of dividends paid and minority interests after MDA-related adjustments	2,131	2,316	2,980	2,916	-283	1,115	664
Attributable to owners of the parent net of estimated dividends	2,581	1,821	2,520	2,452	-2,484	658	673
Memo row: Impact of one-off adjustments		304	304	304	304	304	304
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	No



2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial	
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing	
(mln EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	70,701	0	66	66	21	28	0	
Central banks	1,363	0	0	0	0	0	0	
General governments	55,263	0	0	0	6	0	0	
Credit institutions	1,968	0	0	0	9	0	0	
Other financial corporations	9,144	0	42	42	2	16	0	
Non-financial corporations	2,964	0	24	24	3	12	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	
Central banks	39,019	0	0	0	0	0	0	
General governments	32,400	16	171	171	69	42	62	
Credit institutions	30,175	0	11	11	30	6	0	
Other financial corporations	18,449	0	12	12	19	7	1	
Non-financial corporations	172,493	323	10,784	10,784	1,929	5,593	3,002	
Households	177,504	923	8,417	8,417	2,050	3,022	4,413	
DEBT INSTRUMENTS other than HFT	540,741	1,262	19,461	19,461	4,118	8,697	7,478	
OFF-BALANCE SHEET EXPOSURES	156,129		1,276	1,276	-327	-251	128	

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)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

	Actual					
	31/12/2017					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairs changes in fair value and provisions for ex forbearance measure	Collateral and financial guarantees received on exposures with forbearance		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	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	
Central banks	0	0	0	0	0	
General governments	537	101	18	16	414	
Credit institutions	0	0	0	0	0	
Other financial corporations	24	4	5	3	1	
Non-financial corporations	10,430	6,635	3,436	3,223	3,639	
Households	10,329	5,386	1,537	1,373	7,199	
DEBT INSTRUMENTS other than HFT	21,320	12,127	4,995	4,616	11,253	
Loan commitments given	252	142	-29	-29	18	

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