

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	44,558	39,949	40,537	41,563	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	43,793	39,184	40,154	41,181	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	50,329	45,687	46,364	46,828	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	49,564	44,922	45,982	46,445	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	58,098	53,069	53,203	53,647	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,331	52,473	52,819	53,263	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	303,002	307,795	316,361	330,871	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	302,542	307,335	316,131	330,642	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.71%	12.98%	12.81%	12.56%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.48%	12.75%	12.70%	12.45%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.61%	14.84%	14.66%	14.15%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.38%	14.62%	14.55%	14.05%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	19.17%	17.24%	16.82%	16.21%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.95%	17.07%	16.71%	16.11%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	663,861	671,789	687,992	752,016	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.58%	6.80%	6.74%	6.23%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	50,329	45,687	46,364	46,828	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	49,564	44,922	45,982	46,445	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	663,861	671,789	687,992	752,016	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	663,096	671,025	687,609	751,634	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.58%	6.80%	6.74%	6.23%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.47%	6.69%	6.69%	6.18%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Banco Bilbao Vizcaya Argentaria, S.A.

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		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	58,098	53,069	53,203	53,647	C 01.00 (+0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	44,558	39,949	40,537	41,563	C 01.00 (r0020,r0010)	Article 50 of CRR
	A.1.1	instruments)	26,612	24,066	24,092	23,714	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	32,134	33,318	33,493	32,692	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-15,588	-16,352	-16,204	-16,362	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	720	-848	-295	3,067	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	3,286	2,800	3,253	1,988	C 01.00 (r0230,c0010)	Article 84 of CIRR
	A.1.7	Adjustments to CET1 due to prudential filters	69	137	382	68	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,565	-1,484	-1,516	-1,416	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) o CDR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-1,085	-1,009	-981	-1,048	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-36	-13	-10	-12	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-23	-22	-22	-24	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 243(1) point (b), 244(1) point (b) and 25% of CRR; Articles 36(1) point b) (ii) and 37%(1) of CRR; Articles 36(1) point b) (iv) and 153(4) of CRR. 36(1) point b) (iv) and 153(6) of CRR and Articles 36(1) point b) (v) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-23	-22	-22	-24	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (ii); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-314	-969	-1,299	-733	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-12	-36	-43	-57	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-344	-344	-636	-636	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-61	-60	-60	-60	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	765	765	382	382	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	765	765	382	382	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,771	5,738	5,828	5,264	C 01.00 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,771	5,738	5,828	5,264	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r070c,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50,329	45,687	46,364	46,828	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,770	7,383	6,839	6,819	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	6,790	6,561	6,095	6,060	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		701	722	743	758	$\begin{array}{c} \text{C os.}(00 \ (\text{r0910_c0030}) + \text{C 01.00} \\ (\text{r0910_c0030}) + \text{C 01.00} \ (\text{r0930_c0030}) + \text{C} \\ \text{C 0.10} \ (\text{r0940_c0030}) + \text{C 01.00} \ (\text{r0950_c0030}) \\ + \text{C 01.00} \ (\text{r0940_c0030}) + \text{C 01.00} \ (\text{r0974_c0010}) + \text{C} \\ \text{0.100} \ (\text{r0974_c0010}) + \text{C 01.00} \ (\text{r0974_c0010}) + \text{C} \\ \text{0.100} \ (\text{r0978_c0010}) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	279	99	1	1	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	303,002	307,795	316,361	330,871	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	460	460	230	230	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.71%	12.98%	12.81%	12.56%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.61%	14.84%	14.66%	14.15%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.17%	17.24%	16.82%	16.21%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	43,793	39,184	40,154	41,181	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.48%	12.75%	12.70%	12.45%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	765	765	382	382	C 05.01 (r0440,c0010)	
Managara	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	2	-169	1	1	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	460	460	230	230	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

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



Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	245,902	245,088	253,756	264,919	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s001) + C 08.01 (r0040, c0220, s002) + C 08.0
Of which the standardised approach	133,827	129,741	135,061	144,373	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	4,348	4,498	4,718	4,928	C 02.00 (r0250, r0010) - [C 08.01 (r0040, r0260, s002) + C 08.01 (r0050, r0260, s002) + C 08.01 (r0060, r0260, s002)]
Of which the advanced IR8 (AIR8) approach	92,279	97,614	100,760	102,013	C 02.00 (r0310, r0010) - [C 08.01 (r0040, r0260, s001) + C 08.01 (r0050, r0260, s001) + C 08.01 (r0060, r0260, s001)]
Of which equity IRB	15,448	13,235	13,218	13,605	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	9,587	11,352	9,183	9,574	C 07.00 (10090, c3220, 5001) + C 07.00 (10110, c3220, 5001) + C 07.00 (10130, c3220, 5001) + C 08.01 (10040, c3260, 5002) + C 08.01 (10040, c3260, c3260, c3260) + C 08.01 (10040, c3260,
Credit valuation adjustment - CVA	1,694	2,518	1,932	2,072	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	131	325	296	364	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	12,846	14,712	14,867	15,750	C 02.00 (r0520, c0010)
Of which the standardised approach	4,118	4,445	5,580	5,884	C 02.00 (r0530, c0010)
Of which IMA	8,728	10,267	9,287	9,866	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	577	557	614	811	C 19.00 (r0010, c9601)*12.5+C 20.00 (r0010,c0490)*12.5+HAV(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	30,629	31,589	32,227	32,742	C 02.00 (r0590, c0010)
Of which basic indicator approach	757	748	719	699	C 02.00 (r0600, c0010)
Of which standardised approach	29,872	30,841	31,508	32,043	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,211	2,211	4,100	5,450	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	303,002	307,795	316,361	330,871	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



D&I

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	16,146	21,948	5,979	12,809
Of which debt securities income	2,440	3,401	1,119	2,194
Of which loans and advances income	13,111	17,726	4,626	10,162
Interest expenses	5,675	7,588	1,910	4,446
(Of which deposits expenses)	3,730	4,960	1,316	3,168
(Of which debt securities issued expenses)	892	1,199	297	634
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	127	173	4	73
Net Fee and commission income	3,727	5,054	1,321	2,817
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	94	112	15	3
Gains or (-) losses on financial assets and liabilities held for trading, net	623	363	175	25
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	485	707	165	277
Gains or (-) losses from hedge accounting, net	-90	-214	-17	17
Exchange differences [gain or (-) loss], net	303	875	211	708
Net other operating income /(expenses)	-480	-635	-205	-1,046
TOTAL OPERATING INCOME, NET	15,261	20,794	5,737	11,236
(Administrative expenses)	5,964	8,163	2,069	4,320
(Cash contributions to resolution funds and deposit quarantee schemes)	505	826	114	488
(Depreciation)	914	1,215	302	643
Modification gains or (-) losses, net	-2	-2	0	0
(Provisions or (-) reversal of provisions)	957	980	39	91
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-16	-32	-8	0
(Other provisions)	973	1,012	47	91
Of which pending legal issues and tax litigation ¹	0	13	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,215	3,051	736	1,443
(Financial assets at fair value through other comprehensive income)	3	21	54	50
(Financial assets at amortised cost)	2,213	3,029	682	1,393
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	197	223	-8	-18
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	649	836	236	590
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-65	-44	17	-120
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,090	7,128	2,739	4,738
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,717	5,278	1,964	3,097
Profit or (-) loss after tax from discontinued operations	280	280	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,997	5,558	1,964	3,097
Of which attributable to owners of the parent	3,272	4,601	1,639	2,979

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fa	ir value hierar	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	63,503				68,031				71,179				81,724				IAS 1.54 (i)
Financial assets held for trading	109,916	32,586	73,847	3,483	124,555	31,363	89,829	3,364	113,066	31,305	79,260	2,502	121,765	32,677	85,865	3,223	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,758	458	98	1,203	1,728	490	106	1,133	1,811	536	109	1,166	1,614	436	92	1,085	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	55,022	48,718	6,022	282	45,656	39,702	5,647	307	51,018	44,401	6,089	528	49,723	40,306	9,136	281	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	364,504				366,622				381,256				400,926				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,471	57	1,402	11	1,649	62	1,577	9	1,490	39	1,451	0	1,768	35	1,733	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	18				5				-51				-98				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	34,535				33,265				34,058				35,138				
TOTAL ASSETS	630,727				641,512				653,828				692,559				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		A	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairm	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairn	nent ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		53,355	409	0	-17	-45	0	43,903	561	0	-11	-59	0	48,997	692	25	-34	-71	-18	47,475	772	25	-33	-58	-18	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		29,886	174	20	-8	-21	-15	28,922	205	22	-10	-23	-18	29,822	212	26	-16	-25	-20	31,369	238	29	-17	-29	-23	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	300,017	31,720	14,231	-2,097	-2,298	-7,104	299,842	34,176	14,659	-2,001	-2,090	-7,061	314,977	33,015	14,734	-2,143	-2,092	-7,234	334,177	32,323	14,600	-2,231	-1,926	-7,584	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	83,672	91,417	86,234	102,699	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,596	3,396	3,123	2,882	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	478,490	484,848	501,173	524,007	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,471	2,457	2,980	2,950	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,774	5,411	5,197	4,747	IAS 37.10; IAS 1.54(I)
Tax liabilities	1,635	1,622	2,165	1,561	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	4,614	3,666	4,630	5,036	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	63	66	68	73	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	580,314	592,882	605,571	643,955	IAS 1.9(b);IG 6
TOTAL EQUITY	50,413	48,630	48,257	48,604	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	630,727	641,512	653,828	692,559	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		34,011	34,334	35,873	44,373	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	295	277	61	229	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	12,852	14,859	16,053	15,428	Annex V.Part 1.31
	Central banks	60,071	58,600	56,480	61,922	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	610	8	1,076	574	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	19,868	20,617	23,625	23,389	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	18,171	18,962	21,709	20,583	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	39,621	35,868	39,736	52,266	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	8,905	7,555	11,827	12,470	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	27,774	33,213	30,503	29,208	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	10,812	10,624	11,241	11,897	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	93,509	99,421	101,948	105,721	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	73,521	81,147	82,232	84,472	ECB/2013/33 Annex 2.Part 2.9.1
	Households	205,729	209,166	214,167	224,726	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	173,851	182,678	186,369	193,965	Annex V.Part 1.42(f), 44(c)
Debt securities issued		59,722	59,882	57,389	58,117	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	14,689	14,798	14,597	14,357	Annex V.Part 1.37
Other financial liabilities		14,776	15,881	17,675	17,159	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		568,229	582,117	593,511	632,539	



2022 EU-wide Transparency Exercise Market Risk

Banco Bilbao Vizcaya Argentaria, S.A.

ĺ	SA					I	М									IM	1					
			VaR (Memoran	aR (Memorandum item) STRESSED VaR (Memorandum item)		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum item		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE	RISKS CAPITA FOR CTP			
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	12/2021					
Fraded Debt Instruments Of which: General risk Of which: Specific risk Squities	2,081 1,186 895	1,971 1,136 834 11	295 174 121 109	94 53 41 41	449 289 161 93	186 114 72 33							293 180 113 114	94 65 29 48	570 334 236 88	180 111 68 38						
Of which: General risk Of which: Specific risk Foreign exchange risk	8 8 1,659	6 6 2,059	109 0 97	41 0 35	93 0 109	33 0 47							114 0 94	48 0 29	88 0 85	38 0 28						
Commodities risk Fotal	72 3,828	4,104	220	75	363	134	114	114	0	0	0	8,728	211	74	434	143	135	176	0	0	0	10,267
,	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	06/2022					
Fraded Debt Instruments	2,102	2,383	258	109	502	156							209	82	461	154						
Of which: General risk	1,150	1,276	183	79	329	102							148	62	338	114						
Of which: Specific risk	952	1,107	74	30	173	54							61	20	123	40						
quities Of which: General risk	11	28	103 103	29	88	26							60	18	106 106	41						
Of which: General risk Of which: Specific risk	5 5	19	103	29	88	26 0							60	18	106	41 0						
oreign exchange risk	3,079	3,115	84	23	166	57							61	22	129	51						
Commodities risk	142	152	0	0	0	. 0							0	0	0	0						
otal	5,333	5,678	204	77	360	111	155	179	0	0	0	9,287	177	72	397	147	204	216	0	0	0	9,866

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



Banco Bilbao Vizcaya Argentaria, S.A.

					Standardisc	ed Approach							
			As of 30/09/2021 As of 31/12/2021										
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks	151,217	169,528	31,320		145,683	164,492	31,511					
	Regional governments or local authorities	5,786	1,490	837		6,442	1,981	1,189					
	Public sector entities	989	749 97	644		1,442 104	903 104	876					
	Multilateral Development Banks International Organisations	92	92	6		104	104	6					
	International Organisations Institutions	34,488	13.869	6.173		36,960	14.648	7.073					
	Corporates	56,281	44,501	41.969		53,899	42,405	39.710					
	of which: SME	11.074	7,331	6.342		10.088	6.800	5,903					
	Retail	69,267	42,844	29,822		65,577	40,898	28,520					
Consolidated data	of which: SME	26,751	14,424	8,506		25,272	13,338	7,851					
COI ISOIIUateu uata	Secured by mortgages on immovable property	24,710	24,139	8,767		24,581	24,035	8,637					
		5,783	5,448	2,104		5,082	4,775	1,838					
	Exposures in default	8,353	4,084	4,581	3,956	7,233	3,175	3,495	3,769				
	Items associated with particularly high risk	3,650	2,744	4,116		3,309	2,436	3,654					
	Covered bonds Claims on institutions and comprates with a ST credit assessment	0		0		0	0	0					
	Claims on institutions and commutates with a ST credit assessment Collective investments undertakings (CIU)	8	1	1		1	1	1					
	Foulty	0	i	ĺ		ò	i	i					
	Other exposures	17.594	17.316	9,904		18.457	18.795	10.987					
	Standardised Total ²	372,434	321.359	138,140	7.152	363,688	313.872	135.660	6,790				

Output appears, villa Eposars visa, in sponde before taking to account any effect of an to notific consents feature or coalt this integration schrisper (e.g. substitutes effects).

(Spicification End and an extractive first sectional proposars coalt with in the same part to the 2028 enemies.

(Spicification End and an extractive sea disclosed. These have been widered under the following raise Countries of countries and countries are disclosed. These have been widered under the following raise Countries of countries are greatly covering up to 50% of total original appears or Top 10 countries carried by original exposure.

					Standardisc	d Approach			
			As of 30/	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	72,885	100,962	13,036		70,239	97,646		
	Regional governments or local authorities	1,256	427	87		1,510	543	152	
	Public sector entities	0		U		0	U	0	
	Multilateral Development Banks International Organisations	0		U		0	U	0	
	International Organisations Institutions	14.973	1.138	243		13.066	2,249	1.403	
	Institutions Corporates	4,555	4,133	3,774		1,869	2,249	2,083	
	of which: SME	937	671	574		1,058	770	662	
	Retail	12,104	4.988	3,150		12,469	5.228	3,291	
	of which: SME	7,286	3,431	1,982		7,548	3,545	2,029	
SPAIN	Secured by mortgages on immovable property	2,380	2,344	797		2,326	2,285	771	
	of which: SME	1.671	1,647	572		1.650	1.619	564	
	Exposures in default	1,623	708	813	770	1,519	608	684	774
	Items associated with particularly high risk	147	84	126		132	102	153	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
ı	Collective investments undertakings (CIU)	8	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	7,172	7,010	5,431		7,267	7,732	6,503	
	Standardised Total ²				1,077				1,097

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min-FID %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	24,979	20,796	3,813		20,780	21,371	3,504	
	Regional governments or local authorities	3,588	104	98		3,821	273	265	
	Public sector entities	111	26	14		56	26	22	
	Multilateral Development Banks International Organisations	0		0		0	0	0	
	International Organisations Institutions	6,495	3,257	2,150		6,360	3,229	2,091	
	Corporates	5,672	3,124	3,002		6.136	3,390	3,257	
	of which: SME	4.180	2.056	1,964		3,642	1,948	1,845	
	Retail	13,418	10,106	7,181		13,671	10,267	7,300	
MEXICO	of which: SME	5,193	2,447	1,438		5,220	2,309	1,332	
MEXICO	Secured by mortgages on immovable property	11,119	11,050	3,940		11,955	11,883	4,233	
	of which: SME	1,194	1,163	477		905	875	378	
	Exposures in default	1,281	821	856	454	1,310	715	719	591
	Items associated with particularly high risk	494	405	607		522	430	645	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0		
	Collective investments undertakings (CIU) Equity	o o		0					
	Other exposures	4 743	4 743	2.347		5 162	5 162	2.488	
	Standardised Total ²				1,216				1,281

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	14,326 112 91	14,567 112 84	8,569 112 82		14,252 108 453	13,900 108 88	9,581 108 67	
	Multilateral Development Banks International Organisations Institutions	0 0 3,209	0 0 2,331	0 0 1,554		0 0 3,986	0 0 1,905	0 0 1,328	
	Corporates of which: SME Retail	23,565 3,732 22,594	19,896 3,136 14,106	18,781 2,602 9,566		20,275 3,135 17,115	16,646 2,575 10,830	15,685 2,145 7,313	
TURKEY	of which: SME Secured by mortoaces on immovable property of which: SME	8,800 2,931 1,355	5,867 2,873 1,304	3,387 1,196 581		6,994 2,023 986	4,689 1,968 937	2,708 797 415	
	Exocoures in default Items associated with particularly high risk Covered bonds	3,107 2,253 0	1,635 1,828 0	1,926 2,742 0	1,434	2,231 1,835 0	1,130 1,444 0	1,341 2,166 0	1,079
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 1.728	0 0 0 1.728	0 0 0 846		0 0 0 1,967	0 0 0 1.967	0 0 0 627	
	Other exposures Standardised Total ²	1,728	1,728	846	2,496	1,967	1,967	627	2,131

As of 3/10/2021 As of 3/10			exposures, but includes gener	al dividit risk adjustments.						
Control discoverments or central bulk Control Cont						Standardisc	d Approach			
Central convenience for control banks 1,000 1,00				As of 30,	09/2021			As of 31,	/12/2021	
### Administration of the administration of		(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	UNITED STATES	Recional comments or local authorities Authorities and the section of the sectio	0 1 0 0 3,498 125 200 0 19 0 0 0	0 1 0 2,625 90	128 0		7,171 290 0 139 0 5 0 6 0 6 0 6 0 0	0 1 0 0 2,785 247 0 138 0 5 0 0 0 0	243 0 104 2 0 0 0 0 0	
						4				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Committee of Commi	1,680 199 0 0 0 2,537 200 1 1 5 0 0 27	222 199 9 0 0 1,870 273 0 198 1 1 5 0 0	27 40 0 0 0 445 226 0 149 0 2 2 0 15		1,571 246 0 0 2,416 566 0 296 1 4 0 0 0	347 246 0 0 0 0 1,730 544 1 1 4 0 15	10 499 0 0 0 457 362 0 221 1 0 15	0
	California on inscriptions and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment Collective instruments and control acts with a 51 credit assessment collective instruments and control acts with a 51 credit assessment collective instruments and control acts with a 51 credit assessment collective instruments and control acts with a 51 credit assessment collective instruments and control acts with a 51 credit acts w	0 0 397	0 0 397	0	8	0 0 429	0 0 429	0	10

		exposuris, but includes gener	al dividit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	9,234 25	5,652 25	3,144 25		8,312 26	4,725 26	2,644 26	
	Public sector entities Multilateral Develooment Banks	293 1	220 1	194 1		430	351	351 0	
	International Organisations Institutions Comparises	0 9.443	0 6.785	0 6,481		9,841	7.297	0 6.965	
	of which: SME Retail	1,708 7,322	1,021 3,655	812 2,618		1,776 7,896	1,111 4,128		
PERU	of which: SME Secured by mortuoues on immovable property of which: SME	3,671 3,080 863	1,472 2,768 668	981 1,034 279		3,746 3,130 864	1,623 2,830 687	1,085 1,059 287	
	Exoosures in default Items associated with particularly high risk	1,046 530	437 265	485 398	510	984 588	371 297	390 445	510
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1	1	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures	0 941	0 937	0 301		0 921	618	0 348	
	Standardised Total ²				915				885

***Chipnel exposure, unlike Exposure value, is reposted before taking into account any effect due to oreld conventions or could risk mitigation tachniques (u.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach			
			As of 30/	09/2021			As of 31	/12/2021	
	(min FIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,190	1,437	768		1,740	1,768	903	
	Regional governments or local authorities	505	503	445		634	633	552	
	Public sector entities	465	404	343		392	341	341	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,332	3,521	3,375		4,711	3,975	3,796	
	of which: SME	73	63	49 3.655		62	56	44 3.793	
	Retail of which: SMF	6,233 699	4,965 385	3,655 219		6,423 632	5,139	3,793	
COLOMBIA	Secured by mortsages on immovable property	2,844	2,771	936		2,858	2.802	949	
	of which: SME	519	492	137		2,030	2,802	138	
	Exposures in default	709	267	272	429	686	200	201	
	Items associated with particularly high risk	208	145	218		215	146	219	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	930	930	234		775	775	201	
	Standardised Total ²				776				744

***Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit convention factors or credit risk mitigation techniques (u.p. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30	09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central covernments or central banks Resional covernments or local authorities Public sector entities Indiana control public sector entities International departments flanks International departments Institutions Corporates	10,354 0 0 0 0 295 4	10,627 0 0 0 0 140	14 0 0 0 0 85 2		9,799 0 0 0 0 374 10	10,077 0 0 0 0 215	12 0 0 0 0 99 6	
ITALY	of which: SME Retail of which: SME Secured by mortaoses on immovable property of which: SME Exposures in default	3 0 1	0 3 0 1 0	0 2 0 0	0	0 9 0 1	0 0 1	0 4 0 0	
	These searched with anticularly high risk Covered house of the Covered house Calma on institutions and convolates with a ST credit assessment Collective investments undertakings (CUI) Equily Other associates	0	0 0 0 0 0 1	0		0	0	0 0 0	
	Strandard Total ²								

		(2) Total value adjustments an exposures, but includes general		interparty excludes those for se	curtisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	21	0		15	15	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4	4	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,050	1,018	409 713		870	891 2.216	277	
	Corporates	1,318	1,060	/13		2,762 97	2,216	1,319	
	of which: SME Retail	42	,	6		97	82	81	
	Retail	13	10	,		14	- 11		
UNITED KINGDOM	of which: SME Secured by mortopoes on immovable property	21	21			20	19	10	
	of which: SME	0				0	10	100	
	Exposures in default	19	17	26	1	8	7	10	1
	Items associated with particularly high risk	0	0	0		0	0	0	
1	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
1	Other exposures	0				0			
	Standardised Total ²				6				9

(C) Criginal appearum, unitine Exposere value, a reported before taking teto account any effect due to credit conversion fectors or credit risk mitigation schrapes (s.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds industries related to the exposures, but includes general conf. and substitutions related to the exposures, but includes general conf. and substitutions related to the exposures, but includes general conf. and substitutions related to the exposures, but includes general conf. and substitutions related to the exposures, but includes and confidence of the exposure of the exposure

Ac of 30 (Per 2012) Ac of 30 (Per 2012)						Standardisc	d Approach			
Central governments or control flows Control governments or control governments Cont				As of 30,	09/2021			As of 31,	12/2021	
Central governments or control basis 1,304 220 0 5,507 765 0 0 0 0 0 0 0 0 0		(ab SP S)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	GERMANY	Central governments or central sharks And the case well as found authorities And the case well as the case of th	29 0 0 0 455	0 0 0 0 249		0	13 0 0 0 351	13 0 0 0 240		0



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach												
			As of 31,	03/2022			As of 30,	06/2022						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks Regional governments or local authorities	148,053 6.834	168,823 2,342	29,948 1,292		164,213 6,612	184,498 2,008	30,592 1.249						
	Public sector entities	1,851	938	928		1,306	825	808						
	Multilateral Development Banks 117 117 5 141 141 6													
	International Grounisations 0 0 0													
	Institutions	44,950	17,364	7,135		41,148	15,748	6,024						
	Corporates	57,994	45,451	42,539		64,495	50,230	47,029						
	of which: SME	10,594	7,260	6,230		11,306	7,669	6,634						
	Retail	70,685	43,376	30,249		76,287	46,537	32,468						
Consolidated data	of which: SME	27,003 25,705	14,358	8,485 9,005		28,574 27,525	15,414	9,126 9,694						
	Secured by mortgages on immovable property of which: SNE	25,705 5,141	25,125 4,846	1,873		27,525 5.492	26,938 5,197	2,037						
	or which: SME Exposures in default	7,389	3,147	3,470	3.875	7,424	2,910	3.052	4,096					
	Items associated with particularly high risk	3,185	2.269	3,404	3,073	3,404	2,431	3,647	4,030					
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and cornorates with a ST credit assessment	3	3	1		0	0	0						
	Collective investments undertakings (CIU)	1	1	1		7	2	2						
	Equity	0	0	0		0	0	0						
	Other exposures	20,888	21,288	10,905		21,125	21,451	13,290						
	Standardised Total ²	387,655	330,245	138,882	7,108	413,689	353,722	147,862	7,368					

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	72,176	99,844	12,590		80,237	109,374	12.605	
	Regional governments or local authorities	1,278	540	85		675	107,374	20	
	Public sector entities	1,170	0	0.0		0,5	,,	10	
	Multilateral Development Banks	ō	ō	0		ō	ō	i i	
	International Organisations	0	0	0		0	0	0	
	Institutions	19,128	1,157	1,126		17,914	215	88	
	Corporates	3,218	2,688	2,163		4,828	3,919	3,441	
	of which: SME	1,033	799	649		1,156	869	741	
	Retail	11,702	4,373	2,655		13,890	4,824	2,972	
SPAIN	of which: SME	7,788	3,603	2,078		8,155	3,735	2,155	
SI ALIV	Secured by mortgages on immovable property	2,297	2,257	765		2,270	2,236	772	
	of which: SME	1,631 1,526	1,601 572	559 658	773	1,617 1,556	1,593 563	558 633	786
	Exposures in default	1,526	99	148	7/3	1,556	303	144	780
	Items associated with particularly high risk Covered bonds	142	29	140		120	30	144	
	Claims on institutions and corporates with a ST credit assessment	ŏ				o o	0	0	
	Collective investments undertakings (CIU)	1	1	1		7	1	1	
	Equity	ò	i	i		ó	ò	i	
	Other exposures	7.368	7.831	6.317		8,559	9.004	7.810	
	Standardised Total ²	.,	1,000	3,111	1.084	0,000	3/651	.,	1.075

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)	20,693	20,887	3,619		27,992	24,610	4,231	
	Central governments or central banks Regional governments or local authorities	4,079	328	3,019		4,236	24,610	4,231	
	Regional governments or local authorities Public sector entities	754	320	320		4,236 324	54	45	
	Public sector entities Multilateral Development Banks	/34	41	34		324	34	43	
	International Organisations	0	0	o o		o o	0		
	Institutions	5,377	3,227	1,837		6,182	3,292	1,661	
	Corporates	5,462	3,008	2,892		5,717	2,878	2.751	
	of which: SME	3,780	1,970	1,879		3,991	1,970	1,860	
	Retail	14.853	11,253	7,988		16.283	12.372	8.782	
MENTOO	of which: SMF	5,628	2,613	1,508		6.141	2.882	1.664	
MEXICO	Secured by mortgages on immovable property	12,852	12,770	4,553		14,126	14,037	5,023	
	of which: SME	908	880	386		1,068	1,034	466	
	Exposures in default	1,301	713	721	581	1,395	729		
	Items associated with particularly high risk	562	467	700		626	526	789	
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures	6,544	6.544	2.397		4.983	4.983	2.759	
	Standardised Total ²				1,394				1,521

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(mh EJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	15,232 129	15,490 129	9,088 129		18,001 150	17,563 150	8,967 150	
	Public sector entities	94	83	81		130	150	130	
	Multilateral Development Banks	0	0				0	0	
	International Organisations	ō	ō	i i		ō	ō	ō	
	Institutions	2,989	1,968	1,284		2,469	2,340	1,610	
	Corporates	22,724	18,642	17,501		24,079	19,753	18,499	
	of which: SME	3,500	2,908	2,391		3,480	2,847	2,368	
	Retail	18,108	11,156	7,507		19,137	11,896	8,025	
TURKEY	of which: SME	7,590	4,955	2,857		7,906	5,206	3,007	
TURKET	Secured by mortgages on immovable property	1,856	1,799	734		1,983	1,924	775	
	of which: SME	982	934	413		1,096	1,043	455	
	Exposures in default	2,295	1,151	1,354	1,106	2,083	861	875	1,11
	Items associated with particularly high risk	1,666	1,254	1,880		1,698	1,262	1,892	
	Covered bonds	0	0			9	0		
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0	
	Collective investments undertakinos (CIU)	0	U	0			U	0	
	Equity	2.183	2.211	645		2,410	2.449	1.066	
	Other exposures	2,103	4,411	043		2,410	2,449	1,000	

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	9,573 0 1	9,600 1 0	11 0 0		10,244 0 0	10,267 0 0	11 0 0	
	International Organisations Institutions Corgonates of which: SNE Betail	10,703 342 0 741	4,834 304 0	1,162 344 0 180		8,083 406 1 263	5,176 338 0 260	1,226 381 0	
LINITED STATES	Retail of which: SHE Secured by mortgages on immovable property of which: SHE Exposures in default	241 0 3	0 3 0	180 0 1		263 0 3 0	260 0 3	195 0 1	
	Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakinss (CIU)	0	0	0	0	0	0	0	
	Collective investments undertakings (CEO) Other exposures Standardised Total ²	0 443	0 171	0 100	5	0 452	0	0 54	-
						s or credit risk mitigation technic			



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	2,327	405	19		1,460	441	39	
	Regional governments or local authorities Public sector entities	424 0	425 0	85 0		626 0	626 0	125	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	2,165 751	2,157 733	606 567		2,726 571	2,050	509 381	
	Corporates of which: SME	0	0	0		0	0	0	
	Retail of which: SMF	443 0	442	331 0		245 0	242 0	182	
FRANCE	Secured by mortoages on immovable property of which: SME	4	4	1		6	6	2	
	Exposures in default	39	22	23	3	38	22	22	1
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	. 0	0	ě				0	
	Other exposures Standardised Total ²	717	717		13	785	785	0	12

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	7,048	3,520	2.049		7.045	3,713	2.170	
	Regional governments or local authorities	27	27	27		24	74	74	
	Public sector entities	398	302	302		466	333	333	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	10,577	8,032	7,681		11,243	8,385	8,021	
	of which: SME	1,841	1,213	978		1,908	1,310	1,065	
	Retail	8,797	4,746	3,425		9,368	5,148	3,714	
PERU	of which: SME	3,922	1,816	1,228		4,053	1,999	1,352	
ILINO	Secured by mortgages on immovable property	3,306	2,987	1,124		3,768	3,440	1,296	
	of which: SME	881	714			977	812	343	
	Exposures in default	1,037	360 296	373	561	1,118	370	382 475	636
	Items associated with particularly high risk	583	296	444		638	316	4/5	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	2	2				0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	3	3	1			0		
	Equity	ů ů	0	0		0	0	0	
	Other exposures	979	976	372		1.128	1.122	479	
	Other economics	,,,	370	372		1,120	4,444	47,7	

		exposures, but includes gener		,					
					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	1,836 744	1,652 742	858 610		1,672 730	1,767 728	881 677	
	Public sector entities Multilateral Development Banks	492 0	414 0	414 0		423 0	382 0	382 0	
	International Organisations Institutions Communications	0 0 5,329	0 4,444	0 4,269		0 0 6.146	0 0 5.138	0 4.965	
	of which: SME Retail	93 7,476	83 6,022	65 4,426		98 7,613	90 6,149		
COLOMBIA	of which: SME Secured by mortugues on immovable property of which: SME	874 3,150 558	513 3,092 541	295 1,048 153		921 3,102 540	560 3,051 524	325 1,034 149	
	Exposures in default Items associated with particularly high risk	706 215	187 137	193 205	507	741 297	225 213	261 320	481
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments uncertainings (CLO) Equity Other exposures	0 920	0 920	0 219		0 972	0 972	0 170	
	Standardised Total ²				805				780

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention fistons or credit nik mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	9,487	9,760	12		8,040	8,297	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	275	105	64		283	102	55	
	Corporates	4	3	3		10	10	6	
	of which: SME			0		.0	0	0	
	Retail of which: SME	12	6	5		1/	8	6	
ITALY	Secured by mortgages on immovable property					6		2	
	of which: SME	i i				o o	0		
	Exposures in default	0	0		0	0	0	0	
	Items associated with particularly high risk	o o	ō	i i	_	ō	ō	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1	1	1		0	0	0	
	Standardised Total ²				2				

				interparty excludes those for se	curitisation exposures, additional	il valuation adjustments (AVAs) i	and other own funds reduction	ns related to the	
		exposures, but includes general	d credit risk adjustments.		Standardise				
					Standardisc	a Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	16	15			16	16		
	Central governments or central banks Regional governments or local authorities	15	13	0		10	10		
	Public sector entities	0	0	0		ō	0	0	
	Multilateral Development Banks	6	6	0		14	14	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	255 1,862	655 1.327	37 855		445 1.428	312 859		
	Corporates of which: SME	1,862	1,32/	855		1,428	859	8	
	Of Which: SME	29	26	19		52	50	37	
LINETED WINDOW	of which: SME	10	10	7		10	10	7	
UNITED KINGDOM	Secured by mortgages on immovable property	25	25	9		44	43	15	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	7	7	1	8	7	7	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	ů o	ő		ŏ	ů ů	i i	
I	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				4				4

		exposures, but includes gener	d credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments : provisions ²
	(min EUR. %) Central governments or central banks	2,031	328	0		1,018	261	0	
	Regional governments or local authorities	41	20	4		48	21	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	783	620	138		710	632	142	
	Institutions	/83 186	620	138		176	160	142	
	Corporates of which: SME	100	1/4	109		1/0	100	130	
	or which: SME Retail	12	16	12		10	12	1	
	of which: SME		1	1		1	1	1	
GERMANY	Secured by mortgages on immovable property	6	6	,		,	,	,	
	of which SME	ō	ō	i i		ò	0	0	
	Exposures in default	1	0	0	0	1	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				7				

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					
				As of :	0/09/2021					As of 3	1/12/2021		
		Original I		Exposure Value ¹	Risk exposure		Value adjustments and	Original E	•	Exposure Value ¹	Risk exposure		Value adjustment: and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	15,488	156	16,257	1,052	7	3	16,271	2	17,225	983	0	2
	Institutions	107,891 57 89,434 6,785 12 26 124,505 87 106,119 7,228 13										41	
	Corporates Corporates - Of Which: Specialised Lending	167,325 6.811	2,844	131,360 6.387	70,879 5.109	863	2,453	176,355 6.797	3,011	138,651 6.395	75,554 5.173	669	2,295 62
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	6,811 26.353	1.651	17.786	13.907	640	984	26.393	1.719	6,395 18.168	5,173 15.023	451	1.143
	Retail	120.883	4,223	97,906	23,116	535	2,665	122,224	4,557	98.835	23.727	469	2,777
	Retail - Secured on real estate property	77,267	2,663	72,415	9.910	404	890	77,198	2,758	72.393	11.027	337	893
	Retail - Secured on real estate property - Of Which: SME		38	1.109	1,337	13	14	1.515	43	1.101	1.347	8	12
Consolidated data	Retail - Secured on real estate property - Of Which: non		2,625	71,307	8,573	391	875	75,684	2,715	71,292	9,681	330	881
	Retail - Qualifying Revolving	24,811	160	9,711	6,601	6	577	25,660	244	10,315	6,541	13	607
	Retail - Other Retail	18,805	1,400	15,780	6,605	125	1,199	19,366	1,555	16,127	6,159	119	1,277
	Retail - Other Retail - Of Which: SME	6,479	491	3,518	1,588	87	294	6,759	538	3,592	1,520	70	390
	Retail - Other Retail - Of Which: non-SME	12,326	909	12,263	5,017	38	905	12,607	1,017	12,535	4,639	49	887
	Equity	6,910	0	6,910	15,448	0		5,809	0	5,809	13,235	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				117,281						120,727		

(1) Original exposure, untiles Exposure value, is reported before basing into account any effect due to rodit convenion factors or credit risk mitigation techniques (e.g. substitution effects of 1) BB Tatal doors in clinically the Securitation position value in the receivable prior to the DeV exercise.
(2) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 99% of total original exposure or Top 10 or of their number.

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	17 32.278	0 57	4 15.325	3 2,350	0 12	0 24	17 38.483	2 87	4 21.760	3 2.471	0 13	0 36
	Corporates	71.067	2.334	52,366	32.253	584	2.017	72,740	2,405	53.165	34.382	480	1.823
	Corporates - Of Which: Specialised Lending	2,432	2	2,376	2.035	0	21	2.257	6	2,205	1.867	0	33
	Corporates - Of Which: SME	19,964	1,421	13,242	8,850	441	761	19,982	1,501	13,229	9,967	361	919
	Retail	102,808	4,124	90,659	16,712	510	2,166	103,426	4,380	91,429	17,395	432	2,250
	Retail - Secured on real estate property	76,767	2,651	71,936	9,767	381	885	76,716	2,744	71,931	10,861	314	887
SPAIN	Retail - Secured on real estate property - Of Which: SME	1,530	37	1,096	1,315	5	14	1,501	42	1,089	1,330	7	12
SIAIN	Retail - Secured on real estate property - Of Which: non-Sh	75,238	2,614 75	70,840 3,040	8,452 429	376	871 85	75,215 7,439	2,702 83	70,842 3.465	9,531 465	307	875 89
	Retail - Qualifying Revolving Retail - Other Retail	7,334 18.706	1.398	15.682	6.516	125	1.196	19.271	1.553	3,465 16.033	465 6.069	115	1,274
	Retail - Other Retail - Of Which: SMF	6.476	1,356	3,515	1,587	125 87	1,196	6.757	1,553	3,590	1 518	70	1,274
	Retail - Other Retail - Of Which: non-SME	12.230	908	12.167	4.929	38	903	12.515	1.015	12.443	4.550	45	885
	Equity	4.099	0	4.099	8,945	0	0	3.251	0	3.251	6.990	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	22	0	22	9	0	0	22	0	22	9	0	0
	Institutions	300	0	160	64	0	0	210	0	66	44	0	0
	Corporates	22,111	476	19,819	13,597	276	314	23,117	472	20,738	14,078	172	308
	Corporates - Of Which: Specialised Lending	2	0	2	1	0	0	1	207	1	1	0	0
	Corporates - Of Which: SME	5,585	215	4,025	4,004	198	212	5,800		4,501	4,321	89	207
	Retail	17,424	85	6,659	6,164	3	492	18,166	160	6,833	6,067	11	518 0
	Retail - Secured on real estate property	13	0	13	2	0	0	13	0	12	3	0	
MEXICO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HEAGO	Retail - Secured on real estate property - Of Which: non-St		84	12		0	0	12 18.151	0	12	2	11	0
	Retail - Qualifying Revolving	17,409	84	6,644	6,161	3	492	18,151	160	6,819	6,064	11	518
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	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	2	0	2	1	0	0	2		2	1	0	0
	Equity	1,048	0	1,048	2,597	0	0	1,028	0	1,028	2,544	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	65	0	65	57	0	0	65	0	65	56	0	0
	Institutions	34	0	21	34	0	0	23	0	14	28	0	0
	Corporates	369	0	270	287	0	6	355	0	279	291	0	6
	Corporates - Of Which: Specialised Lending	209	0	209	213	0	5	206	0	206	219	0	5
	Corporates - Of Which: SME	10		3	3	0	0	8	0	7	17	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1	0	1 0	0	0	0	1	0	1	0	0	
TURKEY	Retail - Secured on real estate property - Of Which: one-			,	0	0	0		0		0	0	
	Retail - Qualifying Revolving			0	0	0	0	1	0		0	0	
	Retail - Other Retail	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0		0	0				0	0	, i
	Retail - Other Retail - Of Which: non-SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ŏ
	Equity	217	0	217	503	ō	ō	154	ō	154	354	ō	ō
	Other non credit-obligation assets									-			
	TRR Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	5,695	0	5,644	112	0	0	4,589	0	4,538	65	0	0
	Institutions	1,812 19.348	0 12	1,758 15.470	489 5.999	0	18	1,801 23,217	13	1,933 19.180	534 6.517		17
	Corporates Corporates - Of Which: Specialised Lending	19,348	12	15,470 366	5,999 264	0	18	428	13	19,180	6,51/ 254	1	1/
	Corporates - Of Which: SME	377	0	235	530	0	2	71	0	14	30	0	0
	Retail	37	ō	33	7	ō	ō	36	0	32	6	ō	ō
	Retail - Secured on real estate property	32	0	30	7	0	0	31	0	29	6	0	0
UNITED STATES	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-Sh	32	0	30	6	0	0	31	0	29	5	0	0
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	1 580	0	1 580	1 1.262	0	0	1 504	0	1 504	0 1.138		0
	Other non credit-obligation assets	580	0	580	1,404	0		504	0	504	1,138		
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original E	exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	•		Of which: defaulted	provisions
	Central banks and central governments	0	0	16	2	0	0	0	0	16	2	0	0
	Institutions	33,626	0	33,256	898	0	0	37,359	0	36,869	931	0	0
	Corporates	8,554 729		6,856 672	2,811 480	0	4	8,956 785	19	7,070 710	2,801 518	3	5
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	21		17	480	0	1 0	785 26	0	20	33	0	0
	Retail	45	,	40	19	1	,	46	2	41	23	4	,
	Retail - Secured on real estate property	31	,	30	11	i i		33	î	31	14	- 7	
	Retail - Secured on real estate property - Of Which: SME	1	ô	1	2	ô	ő	1	ô	1	2	ō	ő
FRANCE	Retail - Secured on real estate property - Of Which; non-Si	30	1	29	10	1	0	31	1	30	13	1	0
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0
	Retail - Other Retail	8	0	8	8	0	0	7	0	7	9	2	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	8	7	0	0	7	0	7	9	2	0
	Equity	49	0	49	51	0	0	43	0	43	132	0	0
	Other non credit-obligation assets												
	IRB Total										1		

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		11	0	7	2	0	0	10	0	6	2	0	0
	Corporate		832	0	446	457	0	1	833	0	488	326	0	2
		Corporates - Of Which: Specialised Lending	33	0	33	30	0	0	29	0	29	26	0	0
		Corporates - Of Which: SME	165	0	117	271	0	1	12	0	10	20	0	1
	Retail		4	1	4	1	0	1	5	1	4	1	0	1
		Retail - Secured on real estate property	3	0	3	1	0	0	3	0	3	1	0	0
PERU		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
PERU		Retail - Secured on real estate property - Of Which: non-Si	3	0	3	1	0	0	3	0	3	1	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which; non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		8	0	8	21	0	0	9	0	9	23	0	0
		credit-obligation assets												

¹⁰ Chighill exposure, untille Exposure value, is reported before basing into account any effect due to credit convention factors or credit risk militigation todniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	168	0	106	46	0	0	357	0	89	41		0
	Corporates	509	1	386	199	0	0	484	3	360	209	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		0	0	0	0		0		0	0	0
	Retail		-	3	3	0	0		0	3	1	0	
	Retail - Secured on real estate property	é			2	0	0		0	3	3	0	0
	Retail - Secured on real estate property - Of Which: SME					0	0	,	0	,	,	0	0
COLOMBIA	Retail - Secured on real estate property - Of Which: non-Sh	5	0	5	2	0	ō	4	0	4	3	0	0
	Retail - Qualifying Revolving	1	ō	ō	0	ō	ō	i	ō	1	ō	ō	ō
	Retail - Other Retail	0		0	0	0	0		0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	240	0	240	581	0	0	214	0	214	525	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		6,014		5,851	481 1.834	0	0	8,796		8,656 4,385	566 2.021		2
	Corporate	Corporates - Of Which: Specialised Lending	6,521 284	1	4,316 254	1,834	0	0	6,448 345	1	4,385	2,021	0	3
		Corporates - Of Which: SME	11		10	21	0	0	23	0	20	45		
	Retail	corporates of Wilds. She	18	0	16	9	0	0	17	0	16	10	0	0
		Retail - Secured on real estate property	10	ō	10	3	0	ō	10	ō	9	4	0	ō
		Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0		1	0	1	1	0	
ITALY		Retail - Secured on real estate property - Of Which: non-Si	9	0	9	2	0	0	9	0	8	3	0	0
		Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail	6	0	6	6	0	0	6	0	6	6	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	6	0	6	6	0	0	6	0	6	6	0	0
	Equity		46	0	46	46	0	0	21	0	21	64	0	0
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	21	2	0	0
	Institutions	10,094	0	10,063	567	0	0	8,581	0	8,549	679	0	2
	Corporates Corporates - Of Which: Specialised Lending	6,655 815	1	5,602 771	2,562 586	0	12	6,928 866	1	5,855 860	2,958 733		12
	Corporates - Of Which: SME Corporates - Of Which: SME	24		18	16	0	8	866 55		49	733 101		5
	Corporates - Ut Which: SME Retail	179	1	18	101	12	1 2	172	1	163	101	6	1 2
	Retail - Secured on real estate property	117	- 7	113	39	12	î	111	4	107	39		i i
	Retail - Secured on real estate property - Of Which: SME	6	1		13			5	,	5	7		
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-Sh		3	107	26	4	1	106	3	102	32	5	1
	Retail - Qualifying Revolving	6	ō	2	0	o o	ō	6	ō	2	0	0	ō
	Retail - Other Retail	56	0	56	61	0	1	54	0	54	62	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	56	0	56	61	0	1	54	0	54	61	2	1
	Equity	130	0	130	321	0	0	137	0	137	343	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	8,481	0	8,173	371	0	0	9,532	0	9,139	317	0	0
	Corporates	4,998	0	3,977	1,574	0	15	6,320	0	5,200	1,996	0	12
	Corporates - Of Which: Specialised Lending	266	0	176	241	0	11	264	0	175		0	11
	Corporates - Of Which: SME Retail	17 29		15 26	18	0	0	30 29		28	52	0	0
	Retail - Secured on real estate property	25		26		0	0	29		20	4	0	0
	Retail - Secured on real estate property - Of Whic		1	24		0	0	24	1	25	,	0	0
GERMANY	Retail - Secured on real estate property - Of Whic		1	24	6	0	0	24	1	23	6	0	0
	Retail - Qualifying Revolving	3		1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	1	ō	1	ō	ō	ō	i	ō	i	1	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0		0		0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	48	0	48	92	0	0	22	0	22	49	0	0
	Other non credit-obligation assets												
	IRB Total												
	•	(1) Original expo	ure, unlike Exposu	re value, is reporte	d before taking into accou	nt any effect due t	o credit conversion	factors or credit	isk mitigation tech	niques (e.g. substi	tution effects).		

Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					
				As of 3	31/03/2022					As of 3	0/06/2022		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	14,253	0	15,048	1,079	0	4	17,302	18	18,029	1,162	0	6
	Institutions	110,828	94	93,068	6,947	15	32	122,304	93	104,637	7,654	15	29
	Corporates Corporates - Of Which: Specialised Lending	185,597 6.699	3,031 14	146,888 6.161	78,762 5.172	637	2,240	195,272 7,176	2,947	155,000 6.305	80,518 5.196	607	2,257 39
	Corporates - Of Which: SME	27.164	1.705	18.479	14.762	477	1.108	27,370	1.655	18.652	13.955	406	1.074
	Retail	123,722	4,535	99.264	23,998	450	2.924	123.770	4,536	98.431	23,640	432	2.948
	Retail - Secured on real estate property	76.982	2,649	72.211	10.914	328	1.035	76.037	2,537	71,303	10.513	305	1.014
	Retail - Secured on real estate property - Of Which: SME	1.504	41	1.102	1.336	9	13	1.467	39	1.079	1.303	8	11
Consolidated data	Retail - Secured on real estate property - Of Which: non-:		2,608	71.108	9.578	319	1.022	74,570	2,498	70.224	9.211	296	1.003
	Retail - Qualifying Revolving	26,955	247	10.628	6.884	12	685	28,648	262	11.532	7.685	12	733
	Retail - Other Retail	19,785	1,639	16,425	6,201	110	1,205	19,085	1,737	15,596	5,441	115	1,201
	Retail - Other Retail - Of Which: SME	6,858	567	3,590	1,520	66	367	6,985	593	3,563	1,471	70	356
	Retail - Other Retail - Of Which: non-SME	12,927	1,072	12,835	4,681	44	838	12,100	1,144	12,033	3,970	45	845
	Equity	5,879	0	5,879	13,218	0		6,159	0	6,159	13,605	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				124,004						126,579		

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	19 33.860	93	5 17.612	3 2.295	0	0	19 32.104	0 92	4 16.266	3 2.219	0 15	0 27
	Institutions Corporates	74.080	2.388	54.107	2,295 34.657	430	1.760	75,750	2.341	16,266 55,746	2,219 34,036	421	1,729
	Corporates - Of Which: Specialised Lending	2,245	2,300	2.153	1,779	930	1,760	2,043	2,541	1.960	1,602	921	15
	Corporates - Of Which: SME	20.187	1.463	13.471	10.001	324	861	19.766	1.421	13.174	9.137	314	790
	Retail	103,694	4,355	91,498	17.325	415	2.320	102,239		89,963	16.259	406	2,296
	Retail - Secured on real estate property	76,514	2,635	71,763	10,751	306	1,029	75,582	2,525	70,869	10,360	289	1,008
SPAIN	Retail - Secured on real estate property - Of Which: SME	1,490	40	1,090	1,319	9	13	1,453	38	1,066	1,286	8	11
SPAIN	Retail - Secured on real estate property - Of Which: non-St	75,024	2,595	70,674	9,432	296	1,016	74,128	2,487	69,803	9,074	281	998
	Retail - Qualifying Revolving	7,488	84	3,402	459	2	90	7,602	84	3,527	467	2	89
	Retail - Other Retail	19,692	1,636	16,333	6,115	107	1,201	19,056	1,735	15,567	5,431	115	1,199
I	Retail - Other Retail - Of Which: SME	6,855	566	3,587	1,519	66	366 836	6,981		3,560	1,470	70 45	355
	Retail - Other Retail - Of Which: non-SME Equity	12,838 3.051	1,070	12,746 3.051	4,597 6.318	41	836	12,074 3.131	1,142	12,007 3.131	3,961 6.301	45	844
	Other non credit-obligation assets	3,051		3,031	015,0			3,131		3,131	6,301		
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
MEXICO	Central basks and contral governments Institutions Corporates: Of thick, Specialed unding Corporates: Of thick, Specialed unding Corporates: Of Which, 1986 Retail - Secured on real exists property — Of Which; 1986 Retail - Council do real exists property — Of Which; 1986 Retail - Council do Retail property — Of Which; 1986 Retail - Council do Retail - Corporation Of Which; 1986 Retail - Council do Retail - Of Which; 1986	21 194 25,682 0 6,460 19,414 12 0 12 19,399 3 1	0 0 506 0 228 163 0 0 0 0	21 59 23,389 0 4,600 7,210 12 0 11 7,196 3 1	8 50 15,716 0 4,271 6,417 3 0 2 6,414 1	0 0 188 0 101 10 0 0 0	0 0 326 0 228 594 0 0 0 0 0	0 201 29,213 0 6,922 20,991 12 0 12 20,976 3 1	0 0 485 0 223 178 0 0 0 177 0	0 57 26,634 0 5,113 7,987 12 0 11 7,973 2 1	0 38 16,934 0 4,272 7,209 3 0 3 7,205 1	0 0 170 0 91 10 0 0	0 0 338 0 244 644 0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non-credit-obligation assets	2 1,065	0	1,065	1 2,637	0	0	1,174	0	2 1,174	1 2,907	0 0	0

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	155	0	65	66	0	0	155	0	65	66	0	0
	Institutions	17	0	10	21	0	0	14	0	9	16	0	0
	Corporates	431	0	285	295	0	6	364	0	296	301	0	1
	Corporates - Of Which: Specialised Lending	206	0	206	219	0	5	202	0	202	216	0	0
	Corporates - Of Which: SME	8	0	0	1	0	0	5	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
TURKEY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TURKET	Retail - Secured on real estate property - Of Which: non-St	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	147	0	147	329	0	0	169	0	169	377	0	0
	Other non credit-obligation assets												
ĺ	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	5,254	0	5,202	121	0	0	6,391	0	6,391	124	0	0
	Institutions	2,193	0	2,384	558	0	0	3,912	0	4,012	864	0	0
	Corporates	24,296	1	20,280	7,031 209	0	5	27,023 488	0	22,393	7,809 249	0	7
	Corporates - Of Which: Specialised Lending	360 19	0	292 18		0	0	488 77	0			0	1
	Corporates - Of Which: SME Retail	19 36	0	18	41	0		35	0	65 30	104	0	1
	Retail - Secured on real estate property	30	0	29	,		0	29	0	27			0
	Retail - Secured on real estate property - Of Which: SME	30	0	0			0	29	0	2/	3		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si	30	0	28	6	0	0	29	0	27		0	0
	Retail - Qualifying Revolving	4	0	1	0	0	ů,	4	0	1	0	0	0
	Retail - Other Retail	2	ō	2	1	ō	ō	2	ō	2	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0	0	0	0		0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0		2	0	2	0		0
	Equity	498	0	498	1,103	0	0	460	0	460	1,003	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	21	2	0	0	0	0	27	3	0	0
	Institutions Corporates	33,284 9.158	0 19	32,815 7,276	849 2.820	0	0 10	39,534 9,772	0	38,925 7.685	1,040 2.848	0	0
	Corporates - Of Which: Specialised Lending	9,158 666	19	602	442	3 0	10	9,772 575	19	7,685 480	2,848 356	3	9
	Corporates - Of Which: SME	19	0	13	18	0	0	31	0	21	350	0	0
	Retail	46	2	41	23	4	1	40	1	35	14	2	0
	Retail - Secured on real estate property	34	1	32	14	2		33	1	31	13	2	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	2	0	1	2	0	0	1	0	1	2	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sf	32	1	31	12	2	0	32	1	30	11	2	0
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	3	0	0	0
	Retail - Other Retail	7	0	7	8	2	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	6	0	6	8	- 4	0	2	0	2	1	0	0
1	Equity Other non-credit-obligation assets	36	0	36	94	0	0	26	0	26	49	0	0
	IRB Total												
	INB lotal												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12	0	8	2	0	0	17	0	27	8	0	0
	Corporates	903	0	555	355	0	1	1,063	0	777	499	0	0
	Corporates - Of Which: Specialised Lending	30	0	30	27	0	0	92	0	92	82	0	0
	Corporates - Of Which: SME	9	0	6	8		0	6	0	4	4	0	0
	Retail	4	1	4	1	0	1	4	1	4	1	0	1
	Retail - Secured on real estate property	3	0	3	1	0		3	0	3	1	0	0
PERU	Retail - Secured on real estate property - Of Which: SME	0	0		0		0	0	0	0	0	0	
1 ERO	Retail - Secured on real estate property - Of Which: non-Sf	3	0	3	1	0		3	0	3	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	1	0		0	0		1			0		0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0		1		1	0	0	0
	Retail - Other Retail - Of Which: sort			0	0	0			0		0		0
	Retail - Other Retail - Of Which: non-SME Equity	10	0	10	24	0		10		10	24	0	0
	Other non credit-obligation assets	10	U	10	29			10		10	21		
	IRB Total												

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	397	0	114	46	0	0	508	0	274	142	0	0
	Corporates	529	3	404	228	0	1	515	3	404	245	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0	0	0
	Corporates - Of Which: SME Retail	9	0		13					5	10		
		6		5	3			6		5	3		0
	Retail - Secured on real estate property	4	0	4	3			4	0	1 1			0
COLOMBIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf		0								0		0
	Retail - Qualifying Revolving	7	0	- 7	3			7	0	7	0	0	0
	Retail - Other Retail		0						0		0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0				0	0		0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	o o	0	0	0
	Equity	217	0	217	530	0	ō	235	0	235	576	ō	0
	Other non credit-obligation assets												
	IRB Total												

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

								IRB Ap	proach					
					As of	31/03/2022					As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		7,038 7,228	0	6,890 4,979	519 2.377	0	0	6,893 7,327	0	6,740	516	0	0
	Corporate	Corporates - Of Which: Specialised Lending	534	1	4,979	2,377 345	0	4	606	1	4,978 535	2,340 339	0	4
		Corporates - Of Which: SME	22	0	13	28	0	0	22	0	15	339	0	0
	Retail	copanies of what are	17	0	16	10	0	0	12	0	11	5	0	0
		Retail - Secured on real estate property	9	0	9	3	0	0	9	0	9	4	0	0
		Retail - Secured on real estate property - Of Which: SME	1	ō	1	1	0	ō	1	0	1	1	0	0
ITALY		Retail - Secured on real estate property - Of Which: non-Si	8	0	8	3	0	0	8	0	8	3	0	0
		Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
		Retail - Other Retail	7	0	7	6	0	0	2	0	2	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Ī	Retail - Other Retail - Of Which: non-SME	6	0	6	6	0	0	1	0	1	0	0	0
	Equity		42	0	42	110	0	0	37	0	37	75	0	0
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	61	15	0	0	0	0	62	15	0	0
	Institutions	9,823	0	9,780	690	0	0	10,498	0	10,355	778	0	0
	Corporates	7,557 844	1	6,302 775	2,971 672	0	8	8,271 1,322	1 0	7,028 1.074	3,219 894		11
	Corporates - Of Which: Specialised Lending			16			3			1,074			4
	Corporates - Of Which: SME Retail	19 165	1	157	19 98		1	23 113	1	1/	20 40	0	1
	Retail - Secured on real estate property	108	7	104	40	3		104	3	100	39	3	1
		108	3	104	40		0	104	3	100	39	3	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Sf	103	0	99	34			99	1	95	5 37	0	0
	Retail - Qualifying Revolving	103	3	99	0	,	0	99	0	93	34	2	1
	Retail - Qualitying Revolving Retail - Other Retail	50	0	sn z	58	,	,	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0		i i	n n	0	n n	0		0
	Retail - Other Retail - Of Which: non-SME	50	0	Sn Sn	57	ı	ı	,	0	1 2	1		0
	Equity	447	0	447	1.114	i ô	ô	521	ő	521	1.277	1 0	ı ö
	Other non credit-obligation assets			- 12									
	IRB Total												

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

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk exposun	e amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,048	0	6,768	298	0	0	11,731	0	11,392	472	0	0
	Corporates	6,680	0	5,479	2,164	0	13	6,715	0	5,115	2,083	0	39
	Corporates - Of Which: Specialised Lending	314	0	220	284	0	11	450	0	292	375	0	11
	Corporates - Of Which: SME	18 30	0	15 27	24 8	0	0	168 34	0	14 31	22	0	26
	Retail		1		8	1			1		8	1	0
	Retail - Secured on real estate property	24	1	23	7	1	0	29	1	27	7	1	
GERMANY	Retail - Secured on real estate property - Of Which: SME	0 24	0	23	0	0	0	0	0	0 27	0		0
OLIG BUTT	Retail - Secured on real estate property - Of Which: non-Sf	29	1	23	,	1		29	1	2/		1	0
	Retail - Qualifying Revolving Retail - Other Retail	3	0	1		0	0	4		1	0	0	0
	Retail - Other Retail - Of Which: SME		0	2	1		0			2	0	0	0
			0					0			0		0
	Retail - Other Retail - Of Which: non-SME Equity	2	0	2	1		0	11	0	11	39	0	0
	Other non credit-obligation assets		0			0		11		11	37		
	IRR Total												_
		(1) Original exp											



General governments exposures by country of the counterparty

						Band	co Bilbao Vizcaya Argenta	ria, S.A.						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	6 52 6 6 6	0 0 2 52 0 0 0 0 0 0 0 0	0 0 0 0 0		5.5	0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((
Total	Belgium	52 188 (17 44 43 33 288	188 5 7 7 17 5 45 1	0 134 5 6 6 45 1		5.	3 0 0 0 0 0 0 17 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria	200	200	100	U	5.	43	U		J	U	U	U	10
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
To - 3M	Czech Republic													
[0 - 3M [Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0				0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Banc	o Bilbao Vizcaya Argenta	aria, S.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	11 12 25 8 8 22	3 13 13 5 5 5 5 9 29 8 8 2 2 5 25 6 96	0 5 1 1 2 2		0 0 13 13 0 0 21 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 7 7 0 25 52		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	5 7 45 86 87 19	9 9 9 7 7 7 7 9 9 9 9 9 9 9 9 9 9 9 9 9	9 3 45 67 34 14		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Total	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	(((((((((((((((((((0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Italy	1.19 1,486 206 117 1,835 8,494 6,33 12,845	15 1,480 3 208 5 175 9 1,838 637 12,842	15 136 203 173 988 855 533 2,903		0 0 1,322 0 0 0 0 0 0 0 0 0 0 449 0 4,628 95 5 6,505	0 11 5 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		69
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

						Banc	o Bilbao Vizcaya Argenta	ıria, S.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0		
To - 3M	Poland	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Portugal	25- 56- 344	7 4 1 1 5 5 5 9 9 4 254 60	13 5: 21:		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 123 5 128	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Romania	55 99 11 61 11(12) 12 461	55 3 93 5 15 7 67 0 110			55 93 0 14 67 110 121 0 461	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Banc	o Bilbao Vizcaya Argenta	ıria, S.A.						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
					Non-derivative financial a	sets by accounting portfolic		Derivatives with pos	citive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Company (Paralisa	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-delivative illiancial a	sees by accounting portionic		Delivatives with pos	nave iaii value	Delivatives with	negative ian value			Risk weighted exposure amount
	Country / Region		positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	1,23 1,79 10,187 5,033 7,67 13,155 5,434 44,506	1,226 1,795 2 10,181 5,033 7,671 13,153 5,414 44,473	531 826 272 280 1,139 1,402 1,566 6,017		31 327 4,464 3,275 653 0 0 8,750	11,751	0 0 0 139	0 45 0 0 0 153 297 496	0 0 5 4 8 0	0 1 1 1 0 0 0	549 1,290 662 6 86 387 448 3,428		0 1 0 0 0 0 1 1 2
[0 - 3M [Sweden	11 33 ()	11 0 3 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 0 38 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	22 6 6 7 7	0 0 0 0 0 3 3 2 3 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 23 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		0
[0 - 3M [Hong Kong	103	103 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0	0 0 0 0 0		103 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						Banc	o Bilbao Vizcaya Argenta	aria, S.A.						
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan	1,86 2,13 93 (0 0			0 0 1.844 0 2.132 936 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		358
[0 - 3M [u.s.	107 747 88 80 80 5	7 107 7 747 9 89 0 0 4 4 4 1 776	22		105 725 90 90 90 90 90 90 1722	1 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 103 0 0 0 0 0		63
[0 - 3M [China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 1 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Switzerland	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 10 10 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
To - 3M	Other advanced economies non EEA	20	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			20	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA	33 53 866 70 1,87 1,51 1,51 5,86	2 332 4 533 6 865 9 7088 1.876 3 1.511 3 3 5,856	12 33		196 97 0 652 188 0 910 910 28	124 410 202 520 1,004		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		2,720
[0 - 3M [Middle East	(((((((((((((((((((0 0	((((11 2(((38			0 0 0 0 0 286 0 286	11	1,464 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 1	4 0 0 0 0 0	181 0 0 0 0 0 0	0 0 0 0 0		
Total	Latin America and the Caribbean	324 1,535 3,656 4,666 4,666 6,34 4,465 5,565 33,288	9 1,331 4 3,000 9 4,493 6 6,504 1 5,979	38 1,27 1,186 2,711 2,983 2,188 83, 1,197 12,373		0 93 492 0 1,593 0 2,487 3,496 325 10,445	286 157 1,581 342 1,530 1,107 1,623 4,044	c	1,464 1 236 0 0 1 18 3 222 4 273 2 1,248 0 0 1,996	0 0 2 44 8 113	160 240 314 707 291 756	83 300 45 16 0		6,873



General governments exposures by country of the counterparty

Banco Bilbao Vizcava Argentaria, S.A.

							Banc	o Bilbao Vizcaya Argenta	iria, S.A.						
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
						Non devicative financial or	ssets by accounting portfolio		Derivatives with po	olikiya falir yaliya	Donivativos vist	n negative fair value	Off-balance si	heet exposures	
						Non-derivative illiancial as	ssets by accounting portionic		Derivatives with po	Sitive fall value	Delivatives with	i negative ian value			Risk weighted
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	KISK Weighted exposure amount
	[0 - 3M [Africa	111 33 ((3 2 4 4 5 113 5 5 7 37 0 0 19	0 0 0 0 35 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 4 113 5 1 0 19			C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 0 0 18 266		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
•	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	66 12 1 2 2 10 11 2 2 2 3	60 60 12 12 12 14 14 15 16 16 16 16 16 16 16 16 16 16 16 16 16	0 0 0 0 0 0 20	C C C C C C C C C C C C C C C C C C C	0 0 0	60 12 1 1 24 10 0 0	(() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

						Band	co Bilbao Vizcaya Argenta	ria, S.A.						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Austria	56 6 6 6	50 0 0 0 0 0 0 0 0 0	0 0 0 0 0		5	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	(((((
10 - 3 M	Belgium	30 (34) (33) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	30 3499 3 30 3 0 3 30 48 7 0 5 36 464	0 349 0 0 14 7 8 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0		10
[0 - 3M [Bulgaria	47.2	404	377		-	54	·					U	10
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 25 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

						Bano	o Bilbao Vizcaya Argenta	iria, S.A.						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	() () () () () () () () () ()	0 0 12 69 8 0 43	0 0 0 0 1 23 25		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 8 0 22 36	0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		7
[0 - 3M [Germany	19 11 11 15 55 77 7	3 7 0 0 60 63 4 138	3 14 11 48 72 4	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 21 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
「0-3M「 「3M-1Y「 「1Y-2Y「 「2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Total	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	21	0 0 0 20 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Italy	120 1,20 5,99 1,51 2,04 7,24 6,18 13,288	29 541 89 1,170 1,226 6,374 85 9,514	120 744 594 1,506 875 977 533 5,3 43		0 0 300 0 0 0 0 0 0 421 3,966 777 4,763	0 11 5 2	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Latvia													



General governments exposures by country of the counterparty

			Banco Bilbao Vizcaya Argentaria, S.A. As of 30/06/2022													
							As of 30/06/2022									
						Direc	t exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet			
					Non designative financial a	ssets by accounting portfolic		Derivatives with po	sitivo fair valvo	Doubles three with	negative fair value	Off-balance sl	neet exposures			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	ssets by accounting portrolle		Derivatives with po	sitive rair value	Derivatives with	i negative fair value			Risk weighted exposure amount		
		derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0		
[0 - 3M [Luxembourg															
[0 - 3M [Malta															
[0 - 3M [Netherlands	10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0				
[0 - 3M [Poland		0 0 0 0 0 0 0 0 0 0 7 7			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 7 7	000000000000000000000000000000000000000	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0				
[0 - 3M [Portugal	16: 7: 5: 11: 14: 16: 720	163 163 163 163 163 163 163 163 163 163	45 77 56 (122 128 16: 578	5 () () () () () () () () () (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	118 0 2 1 2 14 5 141	000	0 0 0 0 0	0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0		22		
[0 - 3M [Romania	9 8 10 10 9 9 9 6 6 6	98 98 81 83 8 83 103 2 91 60 60	(98 81 8 10 10 10 91 60 0 442	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0		21		
[0 - 3M [Slovakia															
[0 - 3M [Slovenia															



General governments exposures by country of the counterparty

						Bano	o Bilbao Vizcaya Argenta	ırıa, S.A.						
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	1,225 12,238 1,330 5,400 5,759 16,822 4,358 47,642	1,206 12,483 1,205 1,205 3,5,189 5,5,250 15,253 3,073 43,659	563 2,358 325 217 507 2,252 1,272 7,494	(56 4,478 399 3,038 496 2,382 0	4,754 12,186	0	0 43 0 3 3 3 141 589	2 4 0 6 19 0	50 31 1 0 50 141 0	822 710 664 0 51 134 360 2,740	((((((12,908
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y 10Y - more	Sweden	12 41 0 0 5 5	12 41 0 0 0 5 5 5 6 0 0 0 8 5 5 5 5 5 5 5 5 6 6 7 8 7 8 7 8 7 8 7 8 7 8 8 7 8 7 8 8 7 8 8 7 8 8 7 8 7 8 8 7 8 8 7 8 8 8 8 7 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 5 0	12 41 0 0 0 0 0 0 5 3	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		6
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
Total	Canada	0 0 24 0 0	0 0 0 1 24 0 0 0 24	0 0 0 0 0		0 0 24 0 0 24	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [3M - 1Y [11' - 2Y [12' - 3Y [13Y - 5Y [10Y - more Total	Hong Kong	111 0 0 0 0 0	111 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		111 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(((((((((((((((((((5



General governments exposures by country of the counterparty

						As of 30/06/2022	2						
					Direc	t exposures							
(mln EUR)			On balance sh	heet				Deriva	tives		Off balar	ice sheet	
											Off-balance sh	neet exposures	
		Total commission assessment of		Non-derivative financial a	ssets by accounting portfolio	'	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Country / Region	Total gross carrying amount of non- derivative financial assets	Total callying animount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Japan	0 1,697 2,817 0 0 0 0 0	0 1,697 2,817 0 0 0 0	0 0 0 0		0 0 0 0	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	288
U.S.	6000 673 16 106 4 1,622	600 673 2 106 4 1,613			0 580 0 673 0 2 0 92 0 92 0 44 0 1,613	1 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	128
China	1 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0	0 0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
Switzerland	0 0 0 10 10 0 0	0 0 10 10 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 10 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	9
Other advanced economies non EEA	770 0 0 0 0 0 0	770 0 0 0 0 0 0	0 0 0 0 0		25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	745 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	28
Other Central and eastern Europe countries non EEA	185 1,850 1,526 1,926 1,939 1,947 2,214 2,29 9,291	185 1,448 1,523 1,935 1,942 2,210	3 12 9 6 19 6 3 57		0 17 17 10 424 0 904 0 5322 0 846 0 1,161 26 0 3,908	166 1,013 611 1,395 1,077 1,043 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 90	0 0 0 0 0 0	3,885
Middle East	0 0 0 18 314	0 0 0 0 18 314 0	0 0 0 0 18 20 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 295	3 0 0 0 0	120 0 0 0 0 0 0	4 0 0 0 0 0	70 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	2
Latin America and the Caribbean	3.33 1,377 3,711 4,397 6,682 9,076 3,568 5,237	333 1,257 3,287 4,350 6,655 8,618 3,183 5,152	283 2,457 2,638 2,397 2,508 951 499				3 0 0 0 152 0 0	0 0 2 118 0 153	0 3 51 0 0 0	789 11 66 0	44 0 5 0 55	0 0 0	7,149
	Country / Region Japan U.S. China Other advanced economies non EEA Other Central and eastern Europe countries non EEA Middle East	Total gross carrying amount of non-derivative financial assets	Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets	Country / Region Total gross carrying amount of non-derivative financial assets Country / Region	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (set of short positions) of which: Financial assets held for trading of w	Country / Region Total gross carrying amount of moderivative financial assets by accounting portfolio Country / Region Total gross carrying amount of moderivative financial assets Total carrying amount of moderity financial assets Total carrying m	Country / Region Total grees carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets (see a financial assets) (see a financial assets) (see a financial asset) (see a financial a	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Control post carrying amount of non-derivative financial assets by accounting portfolio Control post carrying amount of non-derivative financial assets Auto-Francial assets Auto-Fran	Country / Region Total gross carrying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of some derivative financial sents by accounting portfolio Certifying amount of sent sent sent sent sent sent sent sent	Country / Region Teleform corn ping amount of mon- distriction Teleform	Country Region Page Country Region Page Page	Country Region Region Country Region Region	Part Part



General governments exposures by country of the counterparty

Banco Bilbao Vizcava Argentaria, S.A.

						Danc	o biibao vizcaya Argenia	ilia, J.A.						
							As of 30/06/2022	2						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	2 1 1 10 2 2	6 6 6 4 24 4 24 5 5 14 8 107 6 6 35 4 24 4	252			6 24 6 14 78 35 24		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 139 0 0 0 25 18 15 15		0 2 2 0 0 0 0 0
Total [0 - 3M	Others	218 1900 11 22 11 11 11 19	6 106 9 19 9 29 0 10 11 11 1 11 8 7 7	29 46 0 0 0 0 0 0 14		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	188 60 11 29 10 10 7 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	203 0 0 10 0 0 0 0		2 170 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Verezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Banco Bilbao Vizcaya Argentaria, S.A.

					As of 30/09/2021									As of 31/12/2021				
		Gross c	carrying amount/ Nominal an	nount		Accumulated imp	airment, accumulated neg it risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Ofv	which non-performing	a ^t	On performing exposures ²	On non-performi	ng exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	p ^k	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	57,604		0	0	0	5	0	0	0	61,159	0	0	0		5	0		0
Debt securities (including at amortised cost and fair value)	83,96		20	20	20	91	16	16	0	73,718		23	23	23	104	18	18	0
Central banks	1,86					6	0	0		1,712	0	0	0		2	0		0
General governments	73,77	6 0				80	0	0	۰	63,541	. 0	0	0		97	0		0
Credit institutions	1,76	2 0				0	0	0	۰	1,795	0	0	0		0	0		0
Other financial corporations	2,24	3 0	19	19	19	3	15	15	۰	2,278	0	20	20	20	3	16	31	0
Non-financial corporations	4,32		1	1	1 1	2	1	1		4,392		3	3	3	2	2		0
Loans and advances(including at amortised cost and fair value)	346,701	1,151	15,432	15,432	14,231	4,260	7,240	7,104	5,056	349,332	1,173	14,671	14,671	14,659	4,091	7,063	7,061	4,869
Central banks	5,66	3 0				8	0	0	0	5,687	0	0	0		6	0	1	0
General governments	20,09	9 22	63	63	63	16	19	19	16	19,850	17	62	62	63	18	19	25	10
Credit institutions	13,15	2 6	4	4	4	6	0	0	0	13,800	0	0	0		18	0		0
Other financial corporations	8,54	3 1	25	25	23	11	9	9	7	9,252	0	24	24	24	14	9		6
Non-financial corporations	144,81	7 286	7,834	7,834	7,477	2,070	3,998	3,945	1,842	147,215	229	7,302	7,302	7,290	2,062	3,739	3,73	1,791
of which: small and medium-sized enterprises	54,71	184	4,048	4,048	3,863	997	2,300	2,282	1,329	53,40	140	3,944	3,944	3,941	1,041	2,254	2,25	1,321
of which: Loans collateralised by commercial immovable property	22,30	4 37	2,137	2,137	1,986	379	928	902	1,105	21,790	46	2,031	2,031	2,031	460	933	933	1,016
Households	154,43	4 842	7,507	7,507	6,664	2,148	3,214	3,131	3,191	153,500	925	7,283	7,283	7,283	1,972	3,296	3,29	3,062
of which: Loans collateralised by residential immovable property	93,87	1 373	4,123	4,123	3,624	443	1,001	970	2,946	93,796	5 515	4,088	4,088	4,088	417	1,015	1,01	2,901
of which: Credit for consumption	45,74	5 333	2,391	2,391	2,098	1,322	1,563	1,517	116	45,236	342	2,234	2,234	2,234	1,286	1,656	1,65	28
DEBT INSTRUMENTS other than HFT	488,27	1,151	15,453	15,453	14,252	4,356	7,256	7,120	5,056	484,209	1,173	14,694	14,694	14,681	4,199	7,080	7,079	4,869
OFF-BALANCE SHEET EXPOSURES	163,43		923	923	779	468	259	241	109	165,448		958	958	957	455	236	236	135

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures Banco Bilbao Vizcaya Argentaria, S.A.

					As of 31/03/2022									As of 30/06/2022				
		Gross car	rying amount/ Nomina	l amount		Accumulated impo	airment, accumulated ne it risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	amount		Accumulated impa value due to credit	irment, accumulated ne risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIR)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	62,871	0	0	0	0	9	0			75,06	1 0	0		0	8	0		0
Debt securities (including at amortised cost and fair value)	79,882		51	51	51	145	38	38		80,01		54	54	54	137	41	41	0
Central banks	3,072		0	0	0	12	0	0		3,36	6 0	0	0	0	10	0	0	
General governments	68,397		0	0	0	125	0	0		68,38	8 0	0	0	0	117	0	0	
Credit institutions	1,720	0	0	0	0	2	0	0		1,57	4 0	0	0	0	2	0	0	
Other financial corporations	2,331		48	48	48	3	36	36		2,34	1 0	51	51	51	3	39	39	
Non-financial corporations	4,362	. 0	3	3	3	3	2	2		4,34	1 0	3	3	3	4	2	2	0
Loans and advances(including at amortised cost and fair value)	363,108	1,268	14,734	14,734	14,734	4,235	7,234	7,234	4,712	381,34	0 1,066	14,600	14,600	14,600	4,157	7,584	7,584	4,715
Central banks	4,860	o o	0	0	0	12	0	0	0	6,76	4 0	0	0	0	16	0	0	۰
General governments	20,727	24	54	54	54	18	17	17	9	21,30	0 26	52	52	52	18	16	16	. 9
Credit institutions	12,340	0	0	0	0	23	0	0	0	13,66	4 0	0	0	0	16	0	0	
Other financial corporations	10,495	a	40	40	40	15	20	20	12	11,65	9 0	40	40	40	19	30	30	8
Non-financial corporations	157,346	241	7,397	7,397	7,397	1,992	3,814	3,814	1,860	164,64	1 342	7,166	7,166	7,166	1,860	4,014	4,014	1,828
of which: small and medium-sized enterprises	56,326	167	4,054	4,054	4,054	1,065	2,305	2,305	1,398	59,32	3 231	4,113	4,113	4,113	966	2,371	2,371	1,410
of which: Loans collateralised by commercial immovable property	22,355	33	2,023	2,023	2,023	390	983	983	979	24,13	9 14	2,023	2,023	2,023	383	1,022	1,022	957
Households	157,340	1,003	7,242	7,242	7,242	2,175	3,383	3,383	2,831	163,31	1 698	7,342	7,342	7,342	2,229	3,523	3,523	2,869
of which: Loans collateralised by residential immovable property	94,388	521	3,906	3,906	3,906	445	1,045	1,045	2,661	95,36	6 285	3,899	3,899	3,899	425	1,110	1,110	2,681
of which: Credit for consumption	47,347	395	2,245	2,245	2,245	1,466	1,665	1,665	33	50,91	5 347	2,368	2,368	2,368	1,561	1,720	1,720	34
DEBT INSTRUMENTS other than HFT	505,860	1,268	14,785	14,785	14,785	4,390	7,272	7,272	4,712	536,41	0 1,066	14,654	14,654	14,654	4,302	7,624	7,624	4,715
OFF-BALANCE SHEET EXPOSURES	179,320		1,054	1,054	1,054	428	277	277	132	184,54	7	1,128	1,128	1,128	432	311	311	135

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to all supports for the result and second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or for second order to be second or second or second or for second order to be second or second or second or for second order to be second or second o

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to or provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	o	0	0	О
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	18,516	9,633	4,968	4,126	8,215	3,328	17,949	9,209	4,834	4,032	7,992	3,185
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	103	47	12	10	27	13	85	38	11	10	15	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11	11	4	4	5	5	27	9	4	4	21	4
Non-financial corporations	9,983	5,547	3,173	2,644	3,298	1,284	9,653	5,213	3,022	2,490	3,170	1,239
of which: small and medium-sized enterprises	4,124	2,532	1,504	1,292	2,008		4,121	2,525	1,499	1,288	1,942	
Households	8,419	4,028	1,778	1,468	4,885	2,026	8,183	3,947	1,797	1,529	4,786	1,935
DEBT INSTRUMENTS other than HFT	18,516	9,633	4,968	4,126	8,215		17,949	9,209	4,834	4,032	7,992	
Loan commitments given	324	28	13	3	0	0	398	34	20	4	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	17,825	9,112	4,780	3,997	7,829	3,108	17,437	9,017	5,049	4,298	7,658	3,053
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	69	37	12	10	15	6	54	36	11	10	6	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	o
Other financial corporations	33	12	5	5	23	6	42	20	15	13	7	6
Non-financial corporations	9,642	5,105	2,923	2,404	3,207	1,254	9,585	5,099	3,213	2,707	2,986	1,176
of which: small and medium-sized enterprises	4,001	2,501	1,476	1,274	1,860		4,035	2,617	1,604	1,418	1,769	
Households	8,081	3,958	1,839	1,577	4,585	1,842	7,757	3,862	1,809	1,569	4,659	1,865
DEBT INSTRUMENTS other than HFT	17,825	9,112	4,780	3,997	7,829		17,437	9,017	5,049	4,298	7,658	
Loan commitments given	380	35	18	4	0	0	352	37	19	7	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Banco Bilbao Vizcaya Argentaria, S.A.

								As of 31/12/2021																
			AS OF 3	0/09/2021					As of 3	1/12/2021			_		As of 3	1/03/2022			_		AS OF 30	/06/2022		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated
		Of which		Of which loans	Ī	negative		Of which:		Of which loans		negative		Of which:		Of which loans		negative		Of which:		Of which loans		negative
		non- performi		and advances subject to	Accumulated	changes in fair value due to		non- performir		and advances subject to	Accumulated	changes in fair value due to		non- performir		and advances subject to	Accumulated	changes in fair value due to		non- performin		and advances subject to	Accumulated	changes in fair value due to
		perioriiii	of which:	impairment	impairment ¹	credit risk on		perioriiii	of which:	impairment	impairment ¹	credit risk on		perioriiii	of which:	impairment	impairment ¹	credit risk on		pertornii	of which:	impairment	impairment ¹	credit risk on
(mln EUR)			or which: defaulted	inpanier.		non-performing exposures ¹			or which: defaulted	in pointer.		non-performing exposures ¹			or which: defaulted	anpannent .		non-performing exposures ¹			or which: defaulted	impaintent		non-performing exposures ¹
A Agriculture, forestry and fishing	3.574	125	125	3.574	101	0	4.077	125	125	4.077	154	0	4.237	143	143	4.237	148	0	4.194	147	147	4.194	146	0
B Mining and guarrying	4.659	53	53	4.659	101	0	4,889	222	222	4.889	130	0	5.198	210	210	5.198	115	0	5.187	223	223	5.187	133	0
C Manufacturing	34,980	1,317	1,317	34,911	943	0	35,129	1,008	1,008	35,058	867	0	38,478	987	987	38,410	877	0	41,604	1,054	1,054	41,531	1,002	0
D Electricity, gas, steam and air conditioning supply	13,053	739	739	13,053	579	0	13,718	570	570	13,718	489	0	14,845	587	587	14,845	504	0	15,268	728	728	15,268	505	0
E Water supply	826	19	19	826	12	0	782	22	22	782	21	0	778	22	22	778	18	0	966	21	21	966	17	0
F Construction	9,658	1,174	1,174	9,658	627	0	8,336	896	896	8,336	619	0	8,386	882	882	8,386	604	0	8,314	850	850	8,314	605	0
G Wholesale and retail trade	26.196	1.309	1.309	26.196	1.243	0	25.856	1.312	1.312	25.856	1.104	0	28.680	1.338	1.338	28.680	1.113	0	30.698	1.321	1.321	30.698	1.098	0
H Transport and storage	8.475	953	953	8.475	347	0	10.310	879	879	10.310	400	0	10.670	901	901	10.670	401	0	10.819	476	476	10.819	393	. 0
I Accommodation and food service activities	8,084	459	459	8,084	332	0	7,693	470	470	7,693	405	0	7,998	475	475	7,998	395	0	8,280	483	483	8,280	372	0
J Information and communication	5.470	113	113	5.058	46	0	6.827	118	118	6.533	56	0	7.301	121	121	7.301	56	0	6.718	117	117	6.718	54	0
K Financial and insurance activities I Real estate activities	6,460	147	147 555	6,460 9,641	148	0	6,236	197	197	6,236	181 466	0	6,743 9.820	203	203	6,743	174 443	0	7,339	184 724	184 724	7,339	175 465	- 0
M Professional, scientific and technical	3,265	178	178	3,265	132	0	3,910	185	185	9,438 3,910	466 152	0	3,662	207	207	3,662	151	0	3,703	227	227	3,703	168	0
N Administrative and support service activities	3,181	186	186	3,181	145	0	3,049	185	185	3,049	132	0	3,296	184	184	3,296	133	0	3,555	188	188	3,555	139	0
O Public administration and defence, compulsory social security	240	5	5	240	9	0	203	9	9	203	11	0	276	17	17	276	20	0	290	12	12	290	17	0
P Education	609	47	47	600	33	0	582	43	43	582	34	0	508	45	45	508	34	0	596	38	38	506	32	0
Q Human health services and social work	1,865	45	45	1,865	37	0	1,888	48	48	1,888	41	0	2,068	46	46	2,068	45	0	2,016	47	47	2,016	44	0
R Arts, entertainment and recreation	1.049	206	206	1.049	88	0	1.011	209	209	1.011	95	0	966	214	214	966	95	0	990	216	216	990	90	0
S Other services	3.457	204	204	3,457	657	ő	3,211	84	84	3.211	445	ő	3,347	97	97	3.347	482	0	3,390	110	110	3.390	420	0
Loans and advances	144.817	7.834	7.834	144,263	6,068	0	147.219	7.302	7 302	146.781	5.801	0	157.346	7 397	7 397	157 200	5.806	0	164 641	7.166	7,166	164.486	5.874	0

⁽¹⁾ The Riems 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.