



2024 EU-wide Transparency Exercise

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.

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Key Metrics

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	45,567	46,116	48,740	48,860	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	45,567	46,116	48,740	48,860	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	51,735	52,150	53,868	54,776	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	51,735	52,150	53,868	54,776	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	59,085	60,332	63,318	64,243	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	59,085	60,332	63,318	64,243	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	357,972	363,915	380,044	383,179	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	357,972	363,915	380,044	383,179	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	12.73%	12.67%	12.82%	12.75%	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	12.73%	12.67%	12.82%	12.75%	(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	14.45%	14.33%	14.17%	14.30%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.45%	14.33%	14.17%	14.30%	(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	16.51%	16.58%	16.66%	16.77%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.51%	16.58%	16.66%	16.77%	(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	784,906	797,888	830,725	809,063	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	6.59%	6.54%	6.48%	6.77%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Banco Bilbao Vizcaya Argentaria, S.A.

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	51,735	52,150	53,868	54,776	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	51,735	52,150	53,868	54,776	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	784,906	797,888	830,725	809,063	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	784,906	797,888	830,725	809,063	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.59%	6.54%	6.48%	6.77%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.59%	6.54%	6.48%	6.77%	[A.2]/[B.2]	

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Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		in EUR, %						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	59,085	60,332	63,318	64,243	C01.00.0003.0003	Articles 41 and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,987	46,116	48,740	48,860	C01.00.0003.0003	Article 36 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	22,100	22,298	21,560	21,880	C01.00.0003.0003	Articles 36(1) para (a) and (b), 27 to 29, 36(1) para (f) and 42 of CRR
	A.1.2	Retained earnings	37,650	39,848	39,664	41,521	C01.00.0003.0003	Articles 36(1) para (c), 36(2) and 36(1) para (g) of CRR
	A.1.3	Accumulated other comprehensive income	-15,991	-16,050	-14,717	-16,168	C01.00.0003.0003	Articles 41(10), 36(1) para (e) and 36(1) para (j) of CRR
	A.1.4	Other Reserves	5,667	3,170	4,184	3,475	C01.00.0003.0003	Articles 41(17) and 36(1) para (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0003.0003	Articles 41(21), 36(1) para (i) and 36(1) para (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1,990	1,864	2,187	2,223	C01.00.0003.0003	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-462	-408	-683	-748	C01.00.0003.0003	Articles 32 to 35 and 36(1) para (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,472	-1,421	-1,479	-1,462	C01.00.0003.0003 - C01.00.0003.0003	Articles 41(23), 36(1) para (h) and 37 of CRR; Article 63(1), 36(1) para (b) and 37 para (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-1,048	-988	-953	-953	C01.00.0003.0003	Articles 36(1) para (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	-227	-200	-320	-453	C01.00.0003.0003	Articles 36(1) para (d), 40 and 120 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0003.0003	Articles 41(10), 36(1) para (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00.0003.0003	Articles 41(22), 36(1) para (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0003.0003	Articles 36(1) para (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-1	0	-7	-7	C01.00.0003.0003 - C01.00.0003.0003 + C01.00.0003.0003 - C01.00.0003.0003	Articles 42(6), 36(1) para (i) and 88 to 91 of CRR; Article 36(1) para (h), 34(2) para (b), 24(4) para (b) and 28 of CRR; Article 36(1) para (h), 34(2) para (b) and 28 of CRR; Article 36(1) para (h), 34(2) para (b) and 28 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-1	0	-7	-7	C01.00.0003.0003	Articles 36(1) para (h), 34(2) para (b), 24(4) para (b) and 28 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution does not have a significant investment	0	0	0	0	C01.00.0003.0003	Articles 42(7), 36(1) para (i), 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	C01.00.0003.0003	Articles 36(1) para (c) and 39; Article 40(1) para (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution has a significant investment	0	0	0	0	C01.00.0003.0003	Articles 42(7), 36(1) para (i), 45, 46, 47, 49(1) para (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.85% threshold	-473	-644	-459	-13	C01.00.0003.0003	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-105	-120	-177	-95	C01.00.0003.0003	Articles 36(1) para (h) and Article 67; CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0003.0003	Articles 36(1) para (h) and Article 23(2); CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0003.0003	Articles 36(1) para (h) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	-781	0	-38	C01.00.0003.0003	Article 3 CRR
	A.1.20	CET1 Capital elements or deductions - other	-60	-60	-60	-60	C01.00.0003.0003	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.6 + 1.1.8 - 1.1.9) - 1.1.10	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-)	0	0	0	0	C01.00.0003.0003	Articles 48(1) to (3), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+)	0	0	0	0	C01.00.0003.0003	Articles 47A and 48F of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+)	0	0	0	0	C01.00.0003.0003	Articles 48A to 47F, 47A and 48F of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,168	6,033	5,128	6,168	C01.00.0003.0003	Article 41 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	6,168	6,033	5,128	5,916	C01.00.0003.0003 - C01.00.0003.0003	C01.00.0003.0003	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00.0003.0003	C01.00.0003.0003	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0003.0003 - C01.00.0003.0003 + C01.00.0003.0003 - C01.00.0003.0003	C01.00.0003.0003 - C01.00.0003.0003 + C01.00.0003.0003 - C01.00.0003.0003	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0003.0003	C01.00.0003.0003	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	51,735	52,150	53,868	54,776	C01.00.0003.0003	Articles 35 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,360	8,182	9,460	9,467	C01.00.0003.0003	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	7,091	8,094	9,450	9,467	C01.00.0003.0003 - C01.00.0003.0003	C01.00.0003.0003	
A.4.2	Other Tier 2 Capital components and deductions	269	88	0	0	C01.00.0003.0003 - C01.00.0003.0003 + C01.00.0003.0003 - C01.00.0003.0003	C01.00.0003.0003 - C01.00.0003.0003 + C01.00.0003.0003 - C01.00.0003.0003	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0003.0003 - C01.00.0003.0003 + C01.00.0003.0003 - C01.00.0003.0003	C01.00.0003.0003 - C01.00.0003.0003 + C01.00.0003.0003 - C01.00.0003.0003	
B	TOTAL RISK EXPOSURE AMOUNT	357,872	363,915	380,044	383,179	C01.00.0003.0003	Articles 92(3), 95, 98 and 99 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00.0003.0003	-	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.73%	12.67%	12.82%	12.75%	SAI(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.66%	14.33%	14.17%	14.39%	SAI(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.51%	16.58%	16.66%	16.77%	SAI(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,567	46,116	48,740	48,860	A.1 + A.2 + A.3 + A.4 - A.1.18A - A.1.18B - A.1.18C - A.1.18D - A.1.18E - A.1.18F - A.1.18G - A.1.18H - A.1.18I - A.1.18J - A.1.18K - A.1.18L - A.1.18M - A.1.18N - A.1.18O - A.1.18P - A.1.18Q - A.1.18R - A.1.18S - A.1.18T - A.1.18U - A.1.18V - A.1.18W - A.1.18X - A.1.18Y - A.1.18Z	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.73%	12.67%	12.82%	12.75%	(B-1)/(E-1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0003.0003	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0003.0003	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0003.0003	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00.0003.0003	-

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

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	299,506	306,177	319,549	321,041	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, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0060, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	150,769	147,485	158,367	157,286	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	5,808	5,809	5,970	6,238	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	129,351	138,722	139,600	141,253	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	13,577	14,161	15,612	16,265	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	10,102	8,859	9,981	9,965	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	1,369	1,429	1,243	1,173	C 02.00 (r0640, c0010)
Settlement risk	0	44	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	427	502	646	677	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,686	14,870	15,648	17,044	C 02.00 (r0520, c0010)
Of which the standardised approach	6,421	6,464	6,331	7,098	C 02.00 (r0530, c0010)
Of which IMA	9,266	8,406	9,317	9,946	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	1,023	1,211	1,209	1,355	C 19.00 (r0010, c0011)*12.5 - C 20.00 (r0010, c0450)*12.5 - MAX(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	25,442	30,805	30,781	29,906	C 02.00 (r0590, c0010)
Of which basic indicator approach	765	1,297	1,261	1,248	C 02.00 (r0600, c0010)
Of which standardised approach	24,676	29,508	29,520	28,658	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,439	1,231	2,195	3,372	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	357,972	363,915	380,044	383,179	

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.

2024 EU-wide Transparency Exercise

P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	35,023	46,849	14,730	30,001
Of which debt securities income	5,736	6,847	1,819	3,959
Of which loans and advances income	28,865	39,417	11,815	24,108
Interest expenses	17,530	24,223	8,332	17,225
(Of which deposits expenses)	14,594	19,972	6,843	13,914
(Of which debt securities issued expenses)	1,677	2,374	773	1,551
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	75	118	5	76
Net Fee and commission income	4,800	6,560	1,966	4,001
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	-19	91	74	125
Gains or (-) losses on financial assets and liabilities held for trading, net	765	1,345	260	984
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	45	335	112	213
Gains or (-) losses from hedge accounting, net	51	-17	100	98
Exchange differences [gain or (-) loss], net	525	354	187	406
Net other operating income /(expenses)	-2,287	-2,568	-1,178	-1,870
TOTAL OPERATING INCOME, NET	21,447	28,844	7,924	16,808
(Administrative expenses)	8,073	10,766	2,975	6,022
(Cash contributions to resolution funds and deposit guarantee schemes)	606	1,012	154	311
(Depreciation)	1,042	1,387	372	751
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	136	285	33	-12
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-28	-14	-66	-163
(Other provisions)	164	299	99	151
Of which pending legal issues and tax litigation ¹	0	3	0	0
Of which restructuring ¹	0	-1	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)	3,218	4,448	1,369	2,861
(Financial assets at fair value through other comprehensive income)	44	42	14	60
(Financial assets at amortised cost)	3,174	4,406	1,355	2,802
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	64	-37	-81
(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 subsidiaries, joint ventures and associates	980	1,381	346	750
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	37	22	4	-10
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	9,381	12,286	3,409	7,697
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	6,268	8,381	2,299	5,245
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	6,268	8,381	2,299	5,245
Of which attributable to owners of the parent	5,952	7,988	2,193	4,988

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banco Bilbao Vizcaya Argentaria, S.A.

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	67,066				75,588				76,548				45,170				IAS 1.54 (i)	
Financial assets held for trading	135,208	23,276	109,968	1,964	141,505	20,492	118,890	2,122	144,089	25,605	115,204	3,281	124,864	24,787	97,241	2,836	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,788	635	170	983	1,994	553	417	1,023	2,029	502	409	1,119	2,258	800	305	1,153	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	42,877	33,613	8,637	627	40,197	34,357	5,298	542	40,654	34,240	5,786	628	39,497	32,210	6,499	788	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	445,775				450,930				470,083				480,779				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,541	0	1,541	0	1,420	0	1,420	0	1,265	0	1,265	0	1,154	0	1,154	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	-135				-97				-99				-96				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	37,265				38,707				38,538				38,153					
TOTAL ASSETS	731,385				748,244				773,107				731,778				IAS 1.8(a), 10.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	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	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	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	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	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	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	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	
Financial assets at fair value through other comprehensive income	Debt securities	41,833	864	21	-29	-73	-10	38,874	444	21	-30	-10	39,153	669	21	-27	-47	-10	36,714	2,365	21	-21	-92	-10	Annex V Part 1.31, 44(b)	
	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	Annex V Part 1.32, 44(b)	
Financial assets at amortized cost	Debt securities	47,756	234	33	-31	-27	-28	49,312	108	32	-39	-14	-28	52,279	148	36	-37	-17	-32	58,239	157	35	-22	-14	-32	Annex V Part 1.31, 44(b)
	Loans and advances	362,142	33,034	13,963	-2,152	-2,052	-7,087	360,024	37,639	14,452	-2,169	-2,026	-7,161	376,262	36,093	14,947	-2,226	-1,994	-7,375	381,763	37,258	14,682	-2,179	-1,858	-7,250	Annex V Part 1.32, 44(b)

⁽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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	118,713	122,145	119,180	93,984	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	3,711	3,977	4,178	4,500	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	540,510	552,921	580,214	561,402	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	2,941	2,391	2,367	2,282	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	4,348	4,498	4,340	4,240	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,917	1,753	2,550	2,011	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	5,814	5,350	4,532	6,287	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	79	81	85	78	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	678,032	693,116	717,447	674,785	IAS 1.9(b); IG 6
TOTAL EQUITY	53,352	55,128	55,661	56,994	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	731,385	748,244	773,107	731,778	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		41,944	35,779	37,115	33,947	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	268	203	135	264	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	16,815	15,533	14,684	14,985	Annex V.Part 1.31
Deposits	Central banks	30,874	26,707	24,493	20,156	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	706	159	215	135	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	28,903	27,563	42,128	41,443	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	23,712	22,451	24,851	26,330	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	72,931	82,210	76,556	51,743	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	8,169	6,583	6,140	8,711	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	41,965	48,600	47,250	47,636	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	10,824	12,016	12,086	10,701	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	113,694	118,224	123,574	119,884	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	82,153	86,264	85,046	84,431	ECB/2013/33 Annex 2.Part 2.9.1
	Households	232,885	237,892	240,498	241,088	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	193,547	197,107	196,572	195,096	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		69,326	73,261	78,412	74,033	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		15,176	15,840	17,857	17,710	Annex V.Part 1.37
Other financial liabilities		16,271	15,462	21,095	16,990	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		665,875	681,434	705,940	662,169	

2024 EU-wide Transparency Exercise
Market Risk
Banco Bilbao Vizcaya Argentaria, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023										
Traded Debt Instruments	2,792	2,697	294	105	465	124							298	110	405	142							
Of which: General risk	1,536	1,235	243	87	346	89							230	75	301	106							
Of which: Specific risk	1,255	1,462	51	17	119	34							68	35	104	36							
Equities	23	15	61	28	135	48							68	27	131	46							
Of which: General risk	12	13	61	28	135	48							68	27	131	46							
Of which: Specific risk	11	2	0	0	0	0							0	0	0	0							
Foreign exchange risk	3,352	3,632	60	18	189	43							56	20	183	64							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	6,167	6,345	230	83	377	101	134	117	0	0	0	9,266	221	85	317	109	135	119	0	0	0	0	8,406
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	2,836	2,953	333	98	469	166							282	81	453	117							
Of which: General risk	1,347	1,287	273	84	354	130							239	66	306	81							
Of which: Specific risk	1,489	1,665	61	14	115	36							53	16	146	37							
Equities	26	19	62	14	117	39							44	16	89	43							
Of which: General risk	19	15	62	14	117	39							44	16	89	43							
Of which: Specific risk	7	4	0	0	0	0							0	0	0	0							
Foreign exchange risk	3,349	4,015	60	26	211	75							54	21	146	43							
Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	6,210	6,987	272	88	368	118	110	110	0	0	0	9,317	232	68	368	106	137	198	0	0	0	0	8,948

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

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	189,727	177,785	11,544	21,524	171,009	168,545	29,949	
Regional governments or local authorities	7,971	7,971	7,971	7,971	7,971	7,971	7,971	1,329
Public sector entities	3,550	3,175	3,021	1,801	3,972	3,197	932	
Multinational Development Banks	726	726	726	0	726	726	726	0
International Development Banks	730	472	0	0	730	475	0	0
Institutions	48,727	12,248	4,121	0	48,726	12,252	4,122	4,848
Corporates	69,823	53,709	47,890	66,744	66,744	46,693	45,212	0
of which: SME	12,144	8,381	7,386	13,623	12,673	8,771	6,792	0
Retail	86,425	51,521	47,729	47,729	86,726	51,527	49,671	0
of which: SME	36,721	17,972	16,652	16,652	33,896	17,944	16,662	0
Secured by mortgages on immovable asset	32,244	30,752	11,121	11,121	33,184	30,684	11,096	0
of which: SME	3,749	3,478	1,282	1,282	5,538	3,351	2,089	0
Reserves in default	7,096	2,899	2,899	4,101	7,726	2,996	2,996	4,101
Resets associated with particular high risk	3,086	2,048	3,071	3,071	3,110	2,146	3,219	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	3	3	3	3	3	3	3	0
Claims on institutions and corporates with a BT credit assessment	4	29	29	29	4	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other resources	22,281	23,245	23,245	23,245	23,707	23,245	23,245	13,750
Standardised total³	409,242	343,149	302,242	7,541	408,241	344,832	302,000	7,203

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.
³ Only the most relevant categories are disclosed. There have been no changes since the 2023 exercise. Creditlines of counterparties covering up to 5% of total original exposure or Top 10 counterparties linked by original exposure, calculated as of last quarter.

As starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	72,377	67,803	11,544	6,473	64,913	60,662	10,971	
Regional governments or local authorities	1,256	1,256	1,256	1,256	1,256	1,256	1,256	48
Public sector entities	0	0	0	0	0	0	0	0
Multinational Development Banks	0	0	0	0	0	0	0	0
International Development Banks	0	0	0	0	0	0	0	0
Institutions	29,218	1,873	21	15,974	29,218	1,523	331	0
Corporates	5,939	3,324	3,264	3,264	5,939	3,263	2,955	0
of which: SME	2,679	1,641	1,579	2,023	2,679	2,023	1,537	0
Retail	12,088	2,783	2,783	2,041	12,088	2,783	2,041	0
of which: SME	6,878	4,068	2,022	6,115	6,878	4,427	2,544	0
Secured by mortgages on immovable property	2,489	2,452	895	3,382	2,349	2,349	857	0
of which: SME	1,889	1,889	658	1,889	1,871	1,871	631	0
Reserves in default	1,590	651	479	1,647	1,567	532	578	712
Resets associated with particular high risk	192	192	192	192	192	192	192	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	41	29	29	29	41	1	1	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other resources	8,120	8,121	8,121	8,121	8,120	8,120	8,120	4,661
Standardised total³				1,627				872

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.
³ Only the most relevant categories are disclosed. There have been no changes since the 2023 exercise. Creditlines of counterparties covering up to 5% of total original exposure or Top 10 counterparties linked by original exposure, calculated as of last quarter.

As starting from the 2023 exercise, value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	9,673	9,394	6,975	3,535	9,673	9,371	5,989	
Regional governments or local authorities	3,466	3,466	3,466	3,466	3,466	3,466	3,466	289
Public sector entities	1,364	138	138	1,364	1,364	200	138	
Multinational Development Banks	0	0	0	0	0	0	0	0
International Development Banks	0	0	0	0	0	0	0	0
Institutions	7,028	1,141	1,427	8,138	7,028	1,188	1,248	0
Corporates	7,414	3,598	3,465	8,338	7,414	3,348	3,227	0
of which: SME	4,899	2,344	2,222	5,207	4,899	2,467	1,894	0
Retail	21,159	5,624	1,653	22,441	21,159	5,624	1,653	0
of which: SME	8,395	3,727	2,554	8,502	8,395	3,689	2,539	0
Secured by mortgages on immovable asset	17,092	17,723	4,368	13,937	17,092	17,027	6,424	0
of which: SME	1,344	1,207	544	1,344	1,339	573	573	0
Reserves in default	1,812	1,012	1,012	771	1,812	932	932	823
Resets associated with particular high risk	1,004	798	1,199	1,049	1,049	643	1,244	0
Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0
Other resources	5,522	5,522	5,411	1,641	5,522	5,522	5,403	1,444
Standardised total³				1,641				1,444

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.
³ Only the most relevant categories are disclosed. There have been no changes since the 2023 exercise. Creditlines of counterparties covering up to 5% of total original exposure or Top 10 counterparties linked by original exposure, calculated as of last quarter.

As starting from the 2023 exercise, value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	20,541	20,643	8,563	19,502	19,502	19,475	8,502	
Regional governments or local authorities	105	105	105	105	105	98	98	
Public sector entities	140	120	120	140	140	120	120	
Multinational Development Banks	0	0	0	0	0	0	0	
International Development Banks	0	0	0	0	0	0	0	
Institutions	2,054	1,778	1,170	2,054	1,989	1,563	1,263	
Corporates	26,229	18,099	19,812	26,229	26,229	18,120	17,896	
of which: SME	6,127	2,492	2,382	6,127	6,127	2,514	2,496	
Retail	36,873	16,099	19,894	38,052	38,052	16,228	15,244	
Secured by mortgages on immovable asset	18,456	18,615	4,369	12,444	18,456	18,311	4,215	
of which: SME	1,780	1,650	471	1,579	1,473	1,473	598	
Reserves in default	968	698	746	968	968	742	733	
Resets associated with particular high risk	1,638	498	498	1,637	1,637	498	501	1,111
Covered bonds	1,068	588	879	1,048	1,048	611	919	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	2,874	2,118	852	2,094	2,118	2,118	920	
Standardised total³				1,997				1,997

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.
³ Only the most relevant categories are disclosed. There have been no changes since the 2023 exercise. Creditlines of counterparties covering up to 5% of total original exposure or Top 10 counterparties linked by original exposure, calculated as of last quarter.

As starting from the 2023 exercise, value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Central governments or central banks	3,463	3,463	32	6,114	6,114	32	32	
Regional governments or local authorities	3	3	3	3	3	3	3	
Public sector entities	1	1	1	1	1	1	1	
Multinational Development Banks	0	0	0	0	0	0	0	
International Development Banks	0	0	0	0	0	0	0	
Institutions	33,287	2,002	744	16,447	33,287	1,986	661	
Corporates	6,189	3,964	3,469	7,688	6,048	3,509	3,009	
of which: SME	686	859	539	686	686	644	539	
Retail	494	696	221	696	494	696	221	
of which: SME	421	304	217	421	421	304	233	
Resets associated with particular high risk	3	3	3	3	3	3	3	
Reserves in default	0	0	0	0	0	0	0	
Resets associated with particular high risk	227	143	213	0	0	0	0	1
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Claims on institutions and corporates with a BT credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	481	434	135	481	481	434	213	
Standardised total³				11				11

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
² Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2023 exercise.
³ Only the most relevant categories are disclosed. There have been no changes since the 2023 exercise. Creditlines of counterparties covering up to 5% of total original exposure or Top 10 counterparties linked by original exposure, calculated as of last quarter.

As starting from the 2023 exercise, value adjustments and provisions per country of counterparty includes those for securitisation exposures but include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bibao Vizcaya Argentina, S.A.

ID (CR, %)	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE								
Central governments or central banks	2,490	249	23		2,490	481	31	
Regional governments or local authorities	14	14	0		14	14	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,134	1,734	389	1,845	1,845	1,280	348	
Corporates	188	628	603	994	994	786	636	
of which: SME	1	1	1	4	4	4	4	
Retail	222	222	168	178	178	178	128	
of which: SME	1	1	1	1	1	1	1	
Secured by mortgages on immovable assets	1	1	1		1	1		
of which: SME	1	1	1		1	1		
Exposures in default	30	9	10	0	27	10	11	
Items associated with particularly high risk	0	0	0	0	0	0	0	
Crossed bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	371	371	0	421	421	421	0	
Standardised total ³				1				1

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

ID (CR, %)	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ITALY								
Central governments or central banks	2,220	1,441	0		6,512	2,450	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	182	29	28	178	29	29	29	
Corporates	38	9	9	17	29	29	29	
of which: SME	25	9	9	8	29	29	12	
Retail	60	6	6	109	19	19	19	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable assets	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	1	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	0	
Crossed bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ³				1				1

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

ID (CR, %)	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM								
Central governments or central banks	1	1	0		1	1	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	90	18	18	109	109	18	18	
Corporates	1,453	792	491	1,122	717	520	520	
of which: SME	26	21	21	26	21	21	21	
Retail	53	30	30	33	6	6	6	
of which: SME	62	21	21	1	1	1	1	
Secured by mortgages on immovable assets	20	20	7	19	19	6	6	
of which: SME	1	1	1	1	1	1	1	
Exposures in default	0	0	0	1	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	0	
Crossed bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised total ³				1				1

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

ID (CR, %)	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
COLOMBIA								
Central governments or central banks	1,570	1,593	957		2,490	2,490	1,241	
Regional governments or local authorities	829	829	829		829	829	829	
Public sector entities	638	557	557		497	495	495	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	6,184	5,294	5,294	6,289	5,504	5,294		
of which: SME	264	251	251	293	298	274		
Retail	5,796	7,061	5,184	5,188	7,298	5,294		
of which: SME	1,138	723	439	1,139	749	430		
Secured by mortgages on immovable assets	548	467	467	538	530	143		
of which: SME	827	266	277	927	337	367	957	
Exposures in default	258	266	266	266	266	442		
Items associated with particularly high risk	0	0	0	0	0	0		
Crossed 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	1,051	1,051	217	46	935	935		
Standardised total ³				1				1

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

ID (CR, %)	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
PERU								
Central governments or central banks	1,121	4,050	2,441		4,121	2,412	1,822	
Regional governments or local authorities	13	12	12		13	12	12	
Public sector entities	218	218	218		428	171	171	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	0	0	0		0	0	0	
Corporates	1,592	2,889	2,886	3,829	2,847	2,889		
of which: SME	382	379	379	548	394	394		
Retail	9,238	5,478	4,909	5,538	5,292	4,881		
of which: SME	1,120	1,848	1,293	2,172	1,898	1,298		
Secured by mortgages on immovable assets	3,917	1,658	1,368	1,841	1,611	1,377		
of which: SME	965	896	383	940	876	371		
Exposures in default	1,186	629	629	1,182	434	495	391	
Items associated with particularly high risk	234	124	124	440	263	393		
Crossed bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	2	2	1	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	1,142	1,142	401	1,461	1,226	1,226	1,498	
Standardised total ³				1				1

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

ID (CR, %)	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
GERMANY								
Central governments or central banks	1,150	180	0		1,451	211	0	
Regional governments or local authorities	21	21	0		20	20	0	
Public sector entities	0	0	0		0	0	0	
Multinational Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	296	193	53	330	231	58		
Corporates	268	129	128	188	128	128		
of which: SME	10	8	8	10	8	8		
Retail	30	8	8	13	8	8		
of which: SME	0	0	0	0	0	0		
Secured by mortgages on immovable assets	0	0	0	0	0	0		
of which: SME	0	0	0	0	0	0		
Exposures in default	0	1	1	1	1	1		
Items associated with particularly high risk	0	0	0	0	0	0		
Crossed 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	0	0	0	0	0	0		
Standardised total ³				1				1

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Portfolio (ICDDR, %)	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	588,728	588,262	31,495		553,481	568,127	30,289	
Regional governments or local authorities	8,975	8,486	1,706		7,951	1,995	1,277	
Public sector entities	1,997	1,309	915		1,465	1,125	888	
Multilateral Development Banks	214	214	0		211	211	7	
International Organisations	945	479	0		742	479	0	
Institutions	43,973	14,369	4,588		44,726	12,115	4,682	
Corporates	74,051	52,138	48,922		74,962	54,462	50,889	
of which: SME	14,764	10,367	7,248		15,725	9,457	7,261	
Real estate	123,145	69,929	43,089		129,969	69,989	43,129	
of which: SME	30,245	20,223	11,295		27,973	20,761	11,597	
Secured by mortgages on immovable property	22,807	20,145	11,641		23,847	20,721	11,786	
of which: SME	1,977	1,423	2,343		1,447	1,354	2,080	
Exposures in default	2,648	1,544	1,313	824	2,537	1,500	1,300	6,275
Items associated with particular high risk	1,567	1,358	1,084		1,459	1,323	1,161	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1	
Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	1	0	0		1	0	0	
Other receivables	23,955	20,955	13,278		23,383	20,393	12,923	
Standardised Total⁽⁴⁾	484,244	398,202	193,465	7,283	479,248	399,714	193,968	2,397

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Exposure Value does not include the securitisation portfolio unless the results refer to the 2023 exercise.
(3) Only the most relevant counterparties are disclosed. There have been no counterparty revaluations. Counterparty covering up to 95% of total original exposure or Top 10 counterparties ranked by original exposure, calculated as of last quarter.

Portfolio (ICDDR, %)	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	93,433	107,429	11,150		70,880	92,951	10,889	
Regional governments or local authorities	1,177	794	146		778	562	12	
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	17,221	1,800	231		32,356	1,721	223	
Corporates	14,643	1,476	3,831		14,738	1,520	1,857	
of which: SME	2,005	2,264	1,201		1,979	1,830	1,317	
Real estate	14,028	1,438	1,239		15,142	1,498	1,338	
of which: SME	6,352	4,663	2,687		4,929	4,912	2,828	
Secured by mortgages on immovable property	1,200	1,209	821		2,205	2,204	926	
of which: SME	1,159	1,159	824		1,989	1,989	863	
Exposures in default	1,839	1,239	359	724	1,854	1,484	484	720
Items associated with particular high risk	365	122	344		327	122	168	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	0	0	0		0	0	0	
Other receivables	6,497	6,497	1,542		7,854	7,855	1,445	
Standardised Total⁽⁴⁾	124,630	130,462	60,488	977	124,748	130,822	61,402	938

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Portfolio (ICDDR, %)	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	40,792	36,460	6,422		32,963	30,349	6,377	
Regional governments or local authorities	6,994	804	374		5,922	701	291	
Public sector entities	42	177	98		311	105	88	
Multilateral Development Banks	0	0	0		0	0	1	
International Organisations	0	0	0		0	0	0	
Institutions	42,813	2,711	1,101		44,655	1,863	702	
Corporates	10,468	3,657	3,537		9,996	3,543	3,447	
of which: SME	4,886	4,886	1,751		4,916	4,889	1,748	
Real estate	24,925	14,463	11,443		21,548	11,792	10,681	
of which: SME	8,822	6,113	2,376		6,489	4,899	2,242	
Secured by mortgages on immovable property	20,996	13,469	8,761		19,221	12,642	8,374	
of which: SME	1,223	1,178	329		1,199	1,199	322	
Exposures in default	1,833	1,363	1,069	839	1,843	1,393	1,039	823
Items associated with particular high risk	1,442	1,348	1,294		1,374	1,322	1,083	
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 receivables	7,229	7,229	1,893		8,241	8,241	1,649	
Standardised Total⁽⁴⁾	103,315	103,011	47,618	1,813	103,561	103,561	47,846	1,846

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Portfolio (ICDDR, %)	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	20,892	20,729	4,694		20,676	20,227	4,241	
Regional governments or local authorities	75	79	79		145	144	144	
Public sector entities	209	73	73		174	144	122	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	2,272	2,122	1,511		1,643	1,882	1,346	
Corporates	28,015	20,282	13,307		30,248	21,395	13,203	
of which: SME	4,890	1,925	2,412		4,810	2,305	2,707	
Real estate	44,913	39,981	22,309		52,255	39,891	23,220	
of which: SME	12,574	7,062	4,621		14,623	12,041	7,607	
Secured by mortgages on immovable property	1,942	1,723	722		2,147	2,003	809	
of which: SME	1,001	901	428		1,089	1,003	488	
Exposures in default	1,541	466	469	1,071	1,826	466	507	1,113
Items associated with particular high risk	1,884	674	1,011		1,312	726	1,074	
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 receivables	2,114	2,217	1,020		2,241	2,241	1,124	
Standardised Total⁽⁴⁾	72,231	72,217	37,294	1,082	72,241	72,241	37,244	1,044

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Portfolio (ICDDR, %)	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Central governments or central banks	5,090	5,120	98		5,122	5,071	79	
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	10,202	4,877	1,132		11,201	3,721	713	
Corporates	4,908	4,904	4,474		4,740	4,544	4,587	
of which: SME	1,011	956	799		742	700	586	
Real estate	1,571	1,203	872		1,602	1,214	794	
of which: SME	1,523	1,261	831		1,562	1,083	768	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	0	0	0		0	0	0	
Exposures in default	2	1	1		1	1	0	
Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other receivables	504	547	229		598	605	242	
Standardised Total⁽⁴⁾	16,006	16,014	7,377	0	16,022	15,993	7,374	0

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024					As of 30/06/2024			
IUCR (N)		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
FRANCE								
Central governments or central banks		3,776	420	15		1,054	533	23
Federal governments or local authorities		7	7	1		7	7	1
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		2,465	1,809	553		2,423	1,820	400
Corporates		424	411	398		589	675	652
of which SME		-	-	-		-	-	-
Retail		329	322	95		71	67	96
of which SME		0	0	0		0	0	0
Secured by mortgages on immovable property		3	3	3		3	3	3
of which SME		0	0	0		1	1	1
Exposures in default		29	0	0	2	29	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 undertakings (CIU)		0	0	0		0	0	0
Equity		0	0	0		0	0	0
Other exposures		96	97	0		97	97	0
Standardised Total ⁽²⁾					33			11

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024					As of 30/06/2024			
IUCR (N)		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
ITALY								
Central governments or central banks		6,652	7,352	0		6,369	7,352	0
Federal 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		204	87	46		222	89	46
Corporates		15	25	25		59	32	32
of which SME		22	1	1		27	1	1
Retail		141	18	14		158	21	8
of which SME		0	0	0		0	0	0
Secured by mortgages on immovable property		0	0	0		0	0	0
of which SME		0	0	0		0	0	0
Exposures in default		0	0	0	3	0	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 undertakings (CIU)		0	0	0		0	0	0
Equity		0	0	0		0	0	0
Other exposures		0	0	0		0	0	0
Standardised Total ⁽²⁾					4			4

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024					As of 30/06/2024			
IUCR (N)		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
UNITED KINGDOM								
Central governments or central banks		1	1	0		0	0	0
Federal 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		96	86	31		81	82	32
Corporates		1,227	766	545		5,669	2,049	1,311
of which SME		22	20	20		35	35	35
Retail		13	19	8		13	19	8
of which SME		17	17	6		16	16	6
Secured by mortgages on immovable property		0	0	0		0	0	0
of which SME		1	1	0		1	1	0
Exposures in default		0	0	0	0	0	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 undertakings (CIU)		0	0	0		0	0	0
Equity		0	0	0		0	0	0
Other exposures		0	32	0		0	32	0
Standardised Total ⁽²⁾					3			3

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024					As of 30/06/2024			
IUCR (N)		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
COLOMBIA								
Central governments or central banks		1,297	2,495	1,234		1,597	2,338	1,139
Federal governments or local authorities		678	669	669		768	769	769
Public sector entities		510	495	495		462	453	453
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		6,854	5,568	5,440		6,490	5,380	5,439
of which SME		248	237	237		275	267	266
Retail		3,078	3,238	3,233		3,428	3,715	3,622
of which SME		1,917	647	375		853	966	324
Secured by mortgages on immovable property		2,558	2,587	2,585		2,347	2,348	2,348
of which SME		464	467	129		354	355	120
Exposures in default		905	343	344	576	917	332	333
Items associated with particularly high risk		393	393	407		393	392	402
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		1,073	1,073	213		966	966	228
Standardised Total ⁽²⁾					48			54

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024					As of 30/06/2024			
IUCR (N)		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
PERU								
Central governments or central banks		2,249	2,216	2,254		4,499	4,289	4,258
Federal governments or local authorities		409	376	376		306	398	398
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		0	0	0		0	0	0
Corporates		4,304	2,824	2,306		4,301	2,964	2,706
of which SME		791	363	302		505	345	309
Retail		7,996	4,564	3,323		7,735	4,447	3,260
of which SME		1,238	744	474		1,217	618	388
Secured by mortgages on immovable property		3,982	3,748	1,427		3,995	3,795	1,429
of which SME		963	903	397		875	807	348
Exposures in default		1,262	300	317	943	1,260	304	321
Items associated with particularly high risk		470	284	429		423	247	370
Covered bonds		0	0	0		0	0	0
Claims on institutions and corporates with a ST credit assessment		1	1	0		3	3	1
Collective investments undertakings (CIU)		0	0	0		0	0	0
Equity		0	0	0		0	0	0
Other exposures		1,544	1,544	634		1,533	1,533	655
Standardised Total ⁽²⁾					979			1,203

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024					As of 30/06/2024			
IUCR (N)		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount
GERMANY								
Central governments or central banks		418	220	0		212	273	0
Federal governments or local authorities		29	29	4		29	29	4
Public sector entities		71	0	0		77	0	0
Multilateral Development Banks		0	0	0		0	0	0
International Organisations		0	0	0		0	0	0
Institutions		307	236	60		583	527	102
Corporates		113	148	148		147	148	148
of which SME		11	0	0		0	0	0
Retail		11	4	2		13	4	2
of which SME		0	0	0		0	0	0
Secured by mortgages on immovable property		4	4	1		4	4	1
of which SME		0	0	0		0	0	0
Exposures in default		3	1	1	2	3	1	1
Items associated with particularly high risk		0	0	0		0	0	0
Covered bonds		0	0	0		0	0	0
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0
Collective investments undertakings (CIU)		0	0	0		0	0	0
Equity		0	0	0		0	0	0
Other exposures		1	1	0		1	1	0
Standardised Total ⁽²⁾					3			3

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

(2) Total value adjustments and provisions per country of counterpart includes those for securitisation exposures but includes general credit risk adjustments.

	(in EUR, %)	IRB Approach													
		As of 30/09/2023							As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified					
Central banks and central governments		11,137	34	11,914	5,311	0	2	11,597	12	12,468	1,249	0	3		
Institutions		176,807	26	174,061	7,028	3	17	159,985	18	176,662	6,407	2	16		
Corporates		215,297	1,930	168,130	95,359	462	1,533	221,080	1,913	171,329	95,402	453	1,450		
Corporates - Of which: Specialised Lending		0	7	7,089	5,914	0	13	8,265	24	7,972	4,065	0	16		
Corporates - Of which: SME		26,308	1,104	17,673	16,106	330	765	26,130	1,096	17,971	17,942	268	866		
Retail		127,359	4,919	180,291	49,300	1,115	1,106	128,812	5,847	201,429	45,364	1,221	3,598		
Retail - Secured on real estate property		73,547	3,985	69,321	17,620	927	1,023	73,152	3,199	69,268	17,564	1,062	1,164		
Retail - Secured on real estate property - Of which: SME		1,177	30	909	1,882	11	9	1,147	32	888	1,844	12	10		
Retail - Secured on real estate property - Of which: non-SME		72,370	3,955	68,412	15,737	986	1,014	72,005	3,167	68,376	15,721	1,050	1,144		
Retail - Qualifying Revolving		35,729	360	15,348	15,295	23	265	34,614	400	15,866	17,170	20	1,058		
Retail - Other Retail		18,085	1,274	15,539	7,286	96	1,087	18,045	1,649	16,155	9,890	148	1,257		
Retail - Other Retail - Of which: SME		5,447	281	2,933	1,828	48	195	5,027	411	3,179	1,902	48	168		
Retail - Other Retail - Of which: non-SME		12,638	992	12,606	5,457	50	891	11,018	1,038	12,976	7,988	100	1,089		
Equity		6,633	0	6,633	0	0	0	6,633	0	6,633	0	0	0		
Other non-credit-obligation assets															
IRB Total ³				154,487						164,334					

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

² IRB Total disclosed includes the Securification position unless in the results prior to the 2019 exercise.

³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	(in EUR, %)	IRB Approach													
		As of 30/09/2023							As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified					
Central banks and central governments		43	0	39	3	0	0	8	0	3	2	0	0		
Institutions		26,984	24	26,849	2,638	3	18	26,903	23	27,141	2,244	2	11		
Corporates		78,064	1,596	56,758	38,838	342	1,127	79,090	1,559	56,426	39,829	340	1,017		
Corporates - Of which: Specialised Lending		2,062	7	2,259	1,848	0	18	2,415	6	2,202	1,804	0	15		
Corporates - Of which: SME		13,709	930	12,229	10,847	238	922	13,973	911	12,228	10,227	462	882		
Retail		99,227	4,506	88,174	25,417	1,089	2,187	99,934	4,702	88,568	28,002	1,207	2,484		
Retail - Secured on real estate property		73,146	3,172	67,445	27,445	996	2,417	73,158	3,188	69,023	27,382	1,055	1,448		
Retail - Secured on real estate property - Of which: SME		1,176	30	906	1,882	11	9	1,146	32	887	1,842	12	10		
Retail - Secured on real estate property - Of which: non-SME		71,970	3,142	66,539	25,563	979	2,008	72,012	3,156	68,136	25,539	1,043	1,338		
Retail - Qualifying Revolving		8,249	62	8,229	8,047	7	65	8,237	79	8,244	4	84	4		
Retail - Other Retail		18,047	1,372	15,494	7,270	98	1,065	18,029	1,446	16,121	9,887	148	1,254		
Retail - Other Retail - Of which: SME		5,427	283	2,924	1,828	48	195	5,016	420	3,171	1,897	48	187		
Retail - Other Retail - Of which: non-SME		12,620	989	12,570	5,442	50	870	12,993	1,026	12,943	7,970	100	1,067		
Equity		2,579	0	2,579	0	0	0	2,579	0	2,579	0	0	0		
Other non-credit-obligation assets															
IRB Total ³															

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

	(in EUR, %)	IRB Approach													
		As of 30/09/2023							As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified					
Central banks and central governments		143	0	29	17	0	0	145	0	31	18	0	0		
Institutions		149	0	29	6	0	0	154	0	7	6	0	0		
Corporates		26,071	274	22,775	23,594	130	272	26,411	287	25,132	21,315	0	286		
Corporates - Of which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0		
Corporates - Of which: SME		7,285	103	5,070	4,842	113	141	7,664	103	5,396	5,017	79	169		
Retail		27,627	296	13,584	14,676	20	900	28,383	329	12,565	16,851	16	1,014		
Retail - Secured on real estate property		13	0	13	0	0	0	12	0	12	0	0	0		
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of which: non-SME		13	0	13	0	0	0	12	0	12	0	0	0		
Retail - Qualifying Revolving		13,146	207	11,570	12,443	28	283	13,138	229	11,847	13,047	28	1,013		
Retail - Other Retail		2	0	2	1	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		
Retail - Other Retail - Of which: non-SME		18,047	1,372	15,494	7,270	98	1,065	18,029	1,446	16,121	9,887	148	1,254		
Equity		2	0	2	0	0	0	2	0	2	1	1	0		
Other non-credit-obligation assets		1,399	0	1,399	3,465	0	0	1,393	0	1,393	3,422	0	0		
IRB Total ³															

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

	(in EUR, %)	IRB Approach													
		As of 30/09/2023							As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified					
Central banks and central governments		155	0	158	156	0	1	155	0	158	154	0	1		
Institutions		15	0	6	11	0	0	29	0	28	26	0	0		
Corporates		63	0	27	26	0	0	47	0	27	30	0	0		
Corporates - Of which: Specialised Lending		22	0	22	20	0	0	22	0	22	20	0	0		
Corporates - Of which: SME		3	0	3	0	0	0	3	0	3	1	0	0		
Retail		1	0	1	0	0	0	2	0	1	0	0	0		
Retail - Secured on real estate property		1	0	1	0	0	0	1	0	1	0	0	0		
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of which: non-SME		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		
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		428	0	428	428	0	0	422	0	422	424	0	0		
Other non-credit-obligation assets															
IRB Total ³															

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

	(in EUR, %)	IRB Approach													
		As of 30/09/2023							As of 31/12/2023						
		Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions				
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified					
Central banks and central governments		7,207	0	7,207	213	0	0	7,068	0	7,208	212	0	0		
Institutions		3,064	0	2,876	377	0	0	3,184	0	2,876	368	0	0		
Corporates		32,919	0	26,790	9,411	0	9	34,781	0	27,957	9,998	0	10		
Corporates - Of which: Specialised Lending		1,785	0	1,194	962	0	1	2,118	0	1,198	1,376	0	1		
Corporates - Of which: SME		2	0	2	6	0	0	50	0	12	36	0	0		
Retail		38	0	28	6	0	0	26	0	25	6	0	0		
Retail - Secured on real estate property		24	0	23	5	0	0	23	0	22	5	0	0		
Retail - Secured on real estate property - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of which: non-SME		24	0	23	4	0	0	23	0	22	4	0	0		
Retail - Qualifying Revolving		4	0	2	0	0	0	5	0	1	0	0	0		
Retail - Other Retail		2	0	2	0	0	0	2	0	2	1	0	0		
Retail - Other Retail - Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of which: non-SME		2	0	2	0	0	0	2	0	2	1	0	0		
Equity		427	0	427	427	0	0	422	0	422	424	0	0		
Other non-credit-obligation assets															
IRB Total ³															

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
	IRB EUR, %	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		66,532	0	59,352	3,184	0	0	0	67,203	0	66,690	5,492	0
Corporates		9,304	28	6,640	2,700	4	17	9,218	15	7,320	2,602	2	18
Corporate – Of which: Specialised Lending		448	0	386	291	0	0	503	0	444	329	0	0
Corporate – Of which: SME		25	1	187	60	0	0	13	1	25	60	0	0
Retail		45	2	40	21	3	1	45	2	39	22	3	1
Retail – Secured on real estate property		36	2	35	20	3	1	36	2	35	20	3	1
Retail – Secured on real estate property – Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Secured on real estate property – Of which: non-SME		36	2	35	20	3	1	36	2	35	20	3	1
Retail – Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Other Retail		3	0	2	1	0	0	2	0	2	2	0	0
Retail – Other Retail – Of which: SME		1	0	1	1	0	0	1	0	1	0	0	0
Retail – Other Retail – Of which: non-SME		2	0	1	0	0	0	1	0	1	2	0	0
Equity		1	0	1	0	0	0	24	0	24	0	0	0
Other non-credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
	IRB EUR, %	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		9,485	0	8,646	797	0	2	12,578	0	12,254	781	0	2
Corporates		7,421	0	4,338	2,082	0	2	8,347	0	4,885	2,404	0	3
Corporate – Of which: Specialised Lending		720	0	650	431	0	0	729	0	661	463	0	1
Corporate – Of which: SME		23	0	15	8	0	0	12	0	9	8	0	0
Retail		17	0	15	13	0	0	16	0	15	14	0	0
Retail – Secured on real estate property		13	0	11	10	0	0	12	0	11	10	0	0
Retail – Secured on real estate property – Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Secured on real estate property – Of which: non-SME		13	0	11	10	0	0	12	0	11	10	0	0
Retail – Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Other Retail		2	0	2	0	0	0	2	0	2	1	0	0
Retail – Other Retail – Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Other Retail – Of which: non-SME		1	0	1	0	0	0	1	0	1	0	0	0
Equity		5	0	5	13	0	0	5	0	5	13	0	0
Other non-credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
	IRB EUR, %	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified			
Central banks and central governments		1	0	4	1	0	0	0	3	1	0	0	0
Institutions		13,297	0	13,369	598	0	0	13,235	0	13,822	554	0	0
Corporates		10,139	1	7,883	3,179	0	12	9,878	1	7,378	3,172	0	10
Corporate – Of which: Specialised Lending		1,487	0	837	347	0	7	1,878	0	1,028	786	0	7
Corporate – Of which: SME		8	1	6	10	0	1	7	1	48	51	0	1
Retail		111	3	103	86	3	2	106	3	96	91	3	2
Retail – Secured on real estate property		100	3	88	63	3	1	95	2	89	68	3	2
Retail – Secured on real estate property – Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Secured on real estate property – Of which: non-SME		100	3	88	63	3	1	95	2	89	68	3	2
Retail – Qualifying Revolving		6	0	2	0	0	0	6	0	2	0	0	0
Retail – Other Retail		3	0	4	2	0	0	5	0	4	3	0	0
Retail – Other Retail – Of which: SME		3	0	2	1	0	0	3	0	2	1	0	0
Retail – Other Retail – Of which: non-SME		2	0	2	1	0	0	2	0	2	1	0	0
Equity		455	0	455	4,329	0	0	533	0	533	4,342	0	0
Other non-credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
	IRB EUR, %	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		785	0	323	211	0	0	930	0	568	406	0	0
Corporates		942	0	899	533	0	1	834	4	776	455	0	1
Corporate – Of which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
Corporate – Of which: SME		4	0	1	0	0	0	5	0	1	0	0	0
Retail		7	0	6	2	0	0	7	0	6	2	0	0
Retail – Secured on real estate property		3	0	3	1	0	0	3	0	3	1	0	0
Retail – Secured on real estate property – Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Secured on real estate property – Of which: non-SME		3	0	3	1	0	0	3	0	3	1	0	0
Retail – Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Other Retail		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		1	0	1	0	0	0	1	0	1	0	0	0
Equity		270	0	270	671	0	0	279	0	279	692	0	0
Other non-credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
	IRB EUR, %	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		87	0	82	25	0	0	61	0	57	21	0	0
Corporates		938	0	780	490	0	0	683	0	650	380	0	0
Corporate – Of which: Specialised Lending		90	0	90	81	0	0	86	0	86	77	0	0
Corporate – Of which: SME		7	0	2	2	0	0	2	0	2	2	0	0
Retail		6	0	6	4	0	0	5	0	5	1	0	0
Retail – Secured on real estate property		3	0	2	0	0	0	2	0	2	0	0	0
Retail – Secured on real estate property – Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Secured on real estate property – Of which: non-SME		3	0	2	0	0	0	2	0	2	0	0	0
Retail – Qualifying Revolving		2	0	1	0	0	0	2	0	1	0	0	0
Retail – Other Retail		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Other Retail – Of which: SME		0	0	0	0	0	0	0	0	0	0	0	0
Retail – Other Retail – Of which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0
Equity		10	0	10	24	0	0	2	0	2	4	0	0
Other non-credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2023						As of 31/12/2023					
	IRB EUR, %	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposures ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
				Of which: reclassified	Of which: reclassified				Of which: reclassified	Of which: reclassified			
Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
Institutions		23,933	0	23,171	933	0	0	32,790	0	33,794	514	0	0
Corporates		7,236	0	5,920	1,364	0	28	7,292	0	5,812	1,240	0	27
Corporate – Of which: Specialised Lending		652	0	538	379	0	25	451	0	358	388	0	25
Corporate – Of which: SME		18	0	11	10	0	0	13	0	13	10	0	0
Retail		32	1	28	6	0	0	33	1	28	7	0	0
Retail – Secured on real estate property		27	1	25	5	0	0	28	1	26	6	0	0
Retail – Secured on real estate property – Of which: SME		0	0</										

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 31/12/2023

(min EUR)		Direct exposures											Risk weighted exposure amount				
		On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading				Carrying amount	Notional amount	Carrying amount			Notional amount	Nominal	Provisions
						of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income									
Other Central and eastern Europe countries non EEA		[0 - 3M] 300	259	2	0	42	255	0	0	0	0	0	0	0	0		
[3M - 1Y]		1,150	1,150	5	0	146	999	0	0	0	0	0	0	0	0		
[1Y - 2Y]		1,200	1,200	37	0	321	1,024	0	0	0	0	0	0	0	0		
[2Y - 3Y]		839	850	8	0	363	479	0	0	0	0	0	0	0	0		
[3Y - 5Y]		3,798	3,797	31	0	972	2,795	0	0	0	0	0	0	0	0		
[5Y - 10Y]		1,954	1,929	7	0	524	1,096	0	0	0	0	0	0	0	0		
[10Y - more]		38	37	3	0	30	4	0	0	0	0	0	86	0	0		
Total		9,660	9,163	83	0	2,399	6,661	0	0	0	0	0	86	0	4,204		
Middle East		[0 - 3M] 2	2	0	0	2	0	0	205	77	62	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		52	52	0	0	0	323	0	0	0	0	0	0	0	0		
[5Y - 10Y]		198	198	0	0	0	198	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		251	252	0	0	231	623	0	205	77	62	0	0	0	0		
Latin America and the Caribbean		[0 - 3M] 1,881	1,641	1,964	57	1,964	238	89	0	323	187	0	0	0	42		
[3M - 1Y]		4,905	4,752	544	0	1,908	2,291	0	26	0	248	0	0	0	0		
[1Y - 2Y]		9,719	9,199	6,838	0	2,445	916	0	115	21	281	36	0	0	0		
[2Y - 3Y]		4,415	3,816	873	0	1,984	1,472	0	0	0	2	0	0	0	0		
[3Y - 5Y]		11,482	10,729	1,652	0	6,917	2,737	89	300	19	127	0	0	0	0		
[5Y - 10Y]		7,595	6,303	3,338	0	1,313	3,019	0	155	0	0	0	0	0	0		
[10Y - more]		6,756	6,310	524	0	85	6,144	0	0	0	287	0	0	0	0		
Total		46,724	42,640	15,123	0	14,648	16,490	89	787	22	989	222	0	0	9,904		
Africa		[0 - 3M] 1	1	0	0	1	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		6	6	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		7	7	0	0	0	7	0	0	0	0	0	0	0	0		
[2Y - 3Y]		36	36	0	0	16	16	0	0	0	0	0	0	0	0		
[3Y - 5Y]		49	49	0	0	49	49	0	0	0	0	0	0	0	0		
[5Y - 10Y]		95	94	0	0	0	94	0	0	0	0	0	0	0	0		
[10Y - more]		27	27	0	0	27	27	0	0	0	0	0	0	0	0		
Total		200	200	0	0	200	200	0	0	0	0	0	0	0	82		
Others		[0 - 3M] 60	60	0	0	60	60	0	0	0	0	0	0	0	0		
[3M - 1Y]		27	27	0	0	0	27	0	0	0	0	0	0	0	0		
[1Y - 2Y]		60	60	0	0	19	44	0	0	0	0	0	0	0	0		
[2Y - 3Y]		156	156	0	0	0	156	0	0	0	0	0	84	0	0		
[3Y - 5Y]		317	317	0	0	0	317	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		632	631	0	0	19	603	0	0	0	0	0	84	0	13		

Notes and definitions:

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

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

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

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

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

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

Regions:

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

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

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

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

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

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value		Off balance sheet			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount			
		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]		530	537	0	0	72	465	0	0	0	0	0	0	0	0
[3M - 1Y]		1,488	1,493	12	0	373	1,109	0	0	0	0	0	0	0	0
[1Y - 2Y]		374	382	16	0	224	643	0	0	0	0	0	0	0	0
[2Y - 3Y]		601	614	7	0	384	223	0	0	0	0	0	0	0	0
[3Y - 5Y]		3,903	3,939	23	0	796	3,120	0	0	0	0	0	0	0	0
[5Y - 10Y]		2,669	2,678	17	0	793	1,869	0	0	0	0	0	0	0	0
[10Y - more]		0	0	1	0	0	0	0	0	0	0	0	0	0	0
Total		10,100	10,152	75	0	2,641	7,436	0	0	0	0	0	82	0	4,459
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		50	50	20	0	0	30	0	0	0	0	0	0	0	0
[5Y - 10Y]		373	371	2	0	0	371	0	0	0	0	0	0	0	0
[10Y - more]		24	24	0	0	0	24	0	0	0	0	0	0	0	0
Total		447	445	21	0	0	426	0	0	0	0	0	81	0	0
[0 - 3M]		2,476	2,121	-373	0	869	876	0	14	0	25	79	0	0	52
[3M - 1Y]		8,598	7,199	5,049	0	2,153	1,387	25	52	2	676	232	0	0	0
[1Y - 2Y]		6,378	5,426	2,341	0	2,847	993	0	0	1	64	6	0	0	0
[2Y - 3Y]		9,348	8,749	835	0	5,863	2,393	-2	1	0	728	0	0	0	0
[3Y - 5Y]		6,029	5,365	3,322	0	1,711	946	-3	0	0	13	0	0	0	0
[5Y - 10Y]		7,390	6,697	3,334	0	1,376	2,793	46	0	0	157	0	0	0	0
[10Y - more]		8,992	6,834	1,332	0	755	5,922	0	0	0	105	0	0	0	0
Total		48,670	42,387	16,866	0	15,763	15,288	88	66	4	1,661	422	0	0	10,387
[0 - 3M]		1	1	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		3	3	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		51	51	0	0	0	51	0	0	0	0	0	0	0	0
[3Y - 5Y]		8	8	0	0	0	8	0	0	0	0	0	0	0	0
[5Y - 10Y]		108	108	0	0	0	108	0	0	0	87	0	0	0	0
[10Y - more]		28	28	0	0	0	28	0	0	0	4	0	0	0	0
Total		210	209	0	0	0	209	0	0	0	91	0	0	0	75
[0 - 3M]		69	69	0	0	0	69	0	0	0	0	0	0	0	0
[3M - 1Y]		18	19	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		83	83	0	0	0	78	0	0	0	0	0	0	0	0
[2Y - 3Y]		465	465	0	0	0	447	0	0	0	65	0	0	0	0
[3Y - 5Y]		36	0	0	0	0	22	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		4	4	0	0	0	0	0	0	0	0	0	0	0	0
Total		677	677	4	0	0	616	0	0	0	65	0	0	0	12

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾						
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ³⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾	Of which Stage 3 ⁴⁾						
min EUR																						
Cash balances at central banks and other demand deposits	60,234	0	0	0	0	34	0	0	0	0	67,886	0	0	0	0	29	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	91,239	0	54	54	181	38	38	54	0	89,254	0	53	53	120	38	38	54	0	0	0	0	
Central banks	2,546	0	0	0	6	0	0	0	0	500	0	0	0	4	0	0	0	0	0	0	0	
General governments	77,562	0	0	0	146	0	0	0	0	77,344	0	0	0	107	0	0	0	0	0	0	0	
Credit institutions	3,201	0	0	0	4	0	0	0	0	3,297	0	0	0	2	0	0	0	0	0	0	0	
Other financial corporations	2,889	0	52	52	52	3	37	57	0	3,089	0	51	51	51	3	37	57	0	0	0	0	
Non-financial corporations	4,932	0	2	2	2	1	1	2	0	4,894	0	2	2	3	1	1	2	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	409,415	1,436	13,953	13,953	13,953	4,204	7,087	7,087	5,009	413,206	1,919	14,452	14,452	14,452	4,195	7,161	7,161	5,268	6,268	5,268	6,268	
Central banks	5,453	0	0	0	0	17	0	0	0	7,176	0	0	0	0	25	0	0	0	0	0	0	
General governments	23,209	21	31	31	31	22	9	9	9	23,229	14	25	25	25	22	7	7	1	1	1	1	
Credit institutions	16,196	0	0	0	0	10	0	0	0	16,634	0	2	2	2	19	2	2	0	0	0	0	
Other financial corporations	13,405	45	9	9	9	18	6	6	2	13,133	1	12	12	12	13	7	7	0	0	0	0	
Non-financial corporations	174,694	286	5,402	5,402	5,402	1,438	3,170	3,170	1,570	175,682	379	5,520	5,520	5,520	1,311	2,962	2,962	1,797	1,797	1,797	1,797	
of which: small and medium-sized enterprises	57,329	146	3,299	3,299	3,299	638	1,890	1,890	1,164	56,468	240	3,381	3,381	3,381	566	1,755	1,755	1,134	1,134	1,134	1,134	
of which: Loans collateralized by commercial immovable property	25,237	11	1,554	1,554	1,554	331	873	873	650	24,969	41	1,522	1,522	1,522	314	788	788	700	700	700	700	
Households	176,457	1,065	8,512	8,512	8,512	2,704	3,003	3,003	3,412	177,287	1,510	8,893	8,893	8,893	2,895	4,183	4,183	3,465	3,465	3,465	3,465	
of which: Loans collateralized by residential immovable property	96,042	391	4,565	4,565	4,565	370	1,173	1,173	3,218	96,226	667	4,702	4,702	4,702	408	1,289	1,289	1,289	1,289	1,289	1,289	
of which: Credit for consumption	63,380	604	2,933	2,933	2,933	2,076	2,076	2,076	54	64,303	729	3,184	3,184	3,184	2,140	2,271	2,271	64	64	64	64	
DEBT INSTRUMENTS other than HTF	560,879	1,436	14,006	14,006	14,006	4,399	7,125	7,125	5,009	570,326	1,919	14,506	14,506	14,506	4,344	7,200	7,200	5,268	5,268	5,268	5,268	
OFF-BALANCE SHEET EXPOSURES	224,564		1,073	1,073	1,073	402	365	365	137	223,071		1,030	1,030	1,030	431	332	332	134	134	134	134	

¹⁾ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

²⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HTF and provisions for off-balance sheet exposures.

⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					
	D of which performing but past due > 30 days and < 90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾	Collateral and financial guarantees received on non-performing exposures	D of which performing but past due > 30 days and < 90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾	Collateral and financial guarantees received on non-performing exposures							
		Of which: defaulted	Of which Stage 3 ⁽⁴⁾	Of which Stage 3 ⁽⁴⁾																	
in € bn																					
Cash balances at central banks and other demand deposits	68,557	0	0	0	0	19	0	0	0	0	38,486	0	0	0	0	10	0	0	0	0	
Debt securities (including at amortised cost and fair value)	92,771	0	56	56	128	42	42	0	98,162	0	56	149	42	42	0	0	0	0	0	0	
Central banks	334	0	0	0	2	0	0	0	546	0	0	0	0	0	1	0	0	0	0	0	
General governments	81,056	0	0	0	117	0	0	0	87,030	0	0	0	0	0	140	0	0	0	0	0	
Credit institutions	2,400	0	0	0	2	0	0	0	3,482	0	0	0	0	0	2	0	0	0	0	0	
Other financial corporations	3,179	0	54	54	54	3	46	46	2,588	0	54	54	54	3	46	46	46	46	46	0	
Non-financial corporations	4,793	0	2	2	3	1	2	1	4,514	0	2	2	2	2	3	2	2	2	2	0	
Loans and advances (including at amortised cost and fair value)	429,594	2,042	14,947	14,947	14,947	4,220	7,379	7,379	5,462	433,987	1,490	14,882	14,882	14,882	4,037	7,250	7,250	5,291	5,291	5,291	
Central banks	10,032	0	0	0	0	0	0	0	7,367	0	0	0	0	0	11	0	0	0	0	0	
General governments	24,633	22	21	21	21	17	7	7	23,336	4	20	20	28	14	4	4	4	4	4	1	
Credit institutions	18,569	0	3	3	3	11	2	2	21,056	0	4	4	4	13	1	1	1	1	1	3	
Other financial corporations	13,931	20	13	13	13	8	8	8	14,023	7	12	12	12	8	8	8	8	8	8	0	
Non-financial corporations	180,846	433	5,582	5,582	5,582	1,239	2,918	2,918	18,838	184,261	298	5,523	5,523	5,523	1,162	2,940	2,940	1,812	1,812	1,812	
of which: small and medium-sized enterprises	58,248	231	3,442	3,442	3,442	546	1,735	1,735	1,603	58,541	168	3,398	3,398	3,398	519	1,607	1,607	1,697	1,697	1,380	
of which: Loans collateralised by commercial immovable property	26,218	39	1,468	1,468	1,468	206	730	730	701	26,515	25	1,368	1,368	1,368	285	683	683	683	683	683	
Households	182,181	1,568	9,326	9,326	9,326	2,311	4,448	4,448	3,058	183,946	1,181	9,114	9,114	9,114	2,810	4,296	4,296	4,296	4,296	3,474	
of which: Loans collateralised by residential immovable property	97,814	654	4,831	4,831	4,831	330	1,332	1,332	3,365	97,148	316	4,724	4,724	4,724	352	1,310	1,310	1,310	1,310	3,229	
of which: Credit for consumption	67,436	781	3,483	3,483	3,483	2,258	2,481	2,481	64	68,250	767	3,469	3,469	3,469	2,246	2,428	2,428	2,428	2,428	66	
DEBT INSTRUMENTS other than HFT	590,822	2,042	15,003	15,003	15,003	4,366	7,417	7,417	5,462	576,814	1,490	14,738	14,738	14,738	4,195	7,292	7,292	5,291	5,291	5,291	
OFF-BALANCE SHEET EXPOSURES	228,138		897	897	897	440	292	292	142	256,967		960	960	960	388	292	292	292	292	109	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative charges in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative charges in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTRP Framework (Template F 18.01 / F 19.03), 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) 2012/1451 - 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 FTRP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(min EUR)												
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	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
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)	13,188	7,602	4,335	3,724	5,950	2,890	12,363	7,659	4,111	3,597	5,816	3,053
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	41	23	7	6	5	5	38	16	6	4	5	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	24	4	5	2	8	2	24	7	4	2	10	4
Non-financial corporations	6,590	3,444	2,509	2,079	2,237	810	5,777	3,409	2,225	1,893	2,211	969
of which: small and medium-sized enterprises	2,925	1,816	1,202	1,047	1,226		2,772	1,805	1,066	944	1,343	
Households	6,533	4,131	1,814	1,638	3,700	2,074	6,523	4,227	1,876	1,698	3,590	2,078
DEBT INSTRUMENTS other than HFT	13,188	7,602	4,335	3,724	5,950		12,363	7,659	4,111	3,597	5,816	
Loan commitments given	294	31	20	6	0	0	248	32	18	3	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
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)	12,231	7,783	4,117	3,650	5,754	3,124	11,568	7,451	3,898	3,495	5,342	2,915
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	31	15	5	4	1	1	45	13	8	3	1	1
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	21	6	5	3	7	3	21	6	5	3	6	2
Non-financial corporations	5,448	3,389	2,094	1,810	2,121	1,006	5,140	3,247	1,977	1,752	2,013	930
of which: small and medium-sized enterprises	2,659	1,702	975	860	1,296		2,568	1,633	899	797	1,312	
Households	6,730	4,373	2,014	1,833	3,624	2,113	6,362	4,184	1,907	1,737	3,322	1,981
DEBT INSTRUMENTS other than HFT	12,231	7,783	4,117	3,650	5,754		11,568	7,451	3,898	3,495	5,342	
Loan commitments given	193	31	13	3	0	0	207	27	11	2	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	4,649	133	133	4,649	140	0	4,630	133	133	4,630	136	0	4,395	150	150	4,395	144	0	4,577	157	157	4,577	120	0
B Mining and quarrying	4,946	28	28	4,946	31	0	4,924	27	27	4,924	30	0	4,877	30	30	4,877	30	0	4,884	31	31	4,884	27	0
C Manufacturing	44,959	774	774	44,783	683	0	45,958	814	814	45,883	685	0	45,374	819	819	45,395	630	0	46,268	827	827	46,819	611	0
D Electricity, gas, steam and air conditioning supply	15,263	394	394	15,263	492	0	15,991	444	444	15,991	454	0	16,288	438	438	16,288	467	0	16,034	241	241	16,034	277	0
E Water supply	872	18	18	872	17	0	865	18	18	865	11	0	873	20	20	873	14	0	1,227	27	27	1,227	15	0
F Construction	8,572	650	650	8,572	446	0	8,289	665	665	8,289	426	0	8,231	639	639	8,231	399	0	8,468	624	624	8,468	391	0
G Wholesale and retail trade	32,539	1,140	1,140	32,539	898	0	32,080	1,241	1,241	32,080	883	0	33,171	1,220	1,220	33,171	857	0	34,206	1,233	1,233	34,206	869	0
H Transport and storage	10,681	339	339	10,681	257	0	10,589	310	310	10,578	213	0	10,529	306	306	10,528	212	0	10,457	301	301	10,456	210	0
I Accommodation and food service activities	7,913	351	351	7,913	295	0	7,957	329	329	7,957	298	0	8,119	296	296	8,119	198	0	8,172	296	296	8,172	184	0
J Information and communication	8,100	65	65	8,100	47	0	7,619	71	71	7,619	54	0	8,321	143	143	8,321	67	0	8,469	143	143	8,469	119	0
K Financial and insurance activities	7,238	193	193	7,238	158	0	7,318	187	187	7,318	151	0	8,438	223	223	8,438	177	0	9,347	231	231	9,347	115	0
L Real estate activities	12,239	666	666	12,146	496	0	12,661	664	664	12,650	509	0	13,616	742	742	12,800	514	0	12,866	698	698	12,711	492	0
M Professional, scientific and technical activities	4,272	179	179	4,272	138	0	4,053	178	178	4,053	124	0	4,084	184	184	4,084	130	0	4,139	184	184	4,139	114	0
N Administrative and support service activities	4,172	155	155	4,172	112	0	4,081	151	151	4,081	111	0	4,649	149	149	4,649	104	0	4,920	155	155	4,920	104	0
O Public administration and defence, compulsory social security	298	10	10	298	11	0	303	10	10	303	11	0	310	7	7	310	11	0	313	5	5	313	10	0
P Education	550	30	30	550	23	0	586	30	30	586	21	0	610	35	35	610	20	0	614	33	33	614	19	0
Q Human health services and social work activities	2,204	115	115	2,204	55	0	2,171	129	129	2,171	48	0	2,267	48	48	2,267	39	0	2,188	51	51	2,188	42	0
R Arts, entertainment and recreation	917	48	48	917	48	0	906	53	53	906	42	0	883	43	43	883	29	0	987	43	43	987	27	0
S Other services	4,519	115	115	4,519	204	0	4,379	74	74	4,379	188	0	4,334	87	87	4,334	168	0	5,284	245	245	5,284	244	0
Loans and advances	174,684	5,402	5,402	174,523	4,606	0	175,082	5,520	5,520	175,024	4,273	0	180,848	5,582	5,582	180,862	4,157	0	184,261	5,523	5,523	184,085	4,101	0

¹The items "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 FNEREP framework (template F.08.01), 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.