

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

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



Key Metrics

(min EUR, %)	As of 30/09/2023	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,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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	51,735	52,150	53,868	54,776	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	51,735	52,150	53,868	54,776	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
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)	2015/62 of 10 October 2014 amending CRR
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]	



Ebal Bursiers Burkiery 2024 EU-wide Transparency Exercise Capital Banco Bilbao Vizzaya Argentaria, S.A.

			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	59,085	60,332	63,318	64,243	C 01.00 (r0010,c0010)	Addicions 4(118) and 72 of CFFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	45,567	46,116	48,740	48,860	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	22,100	22,298	21,560	21,689	C 01.00 (r9030,c0010)	Adsches 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A1.2	instruments) Retained earnings	37,650	39,648	39,664	41,521	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A1.3	Accumulated other comprehensive income	-15,991	-16,050	-14,717	-16,168	C 01.00 (r0180,c0010)	Acticies 4(100), 26(1) point (d) and 36 (1) point (I) of CPR
	_						C 01.00 (0200,c0010)	Acticise 4(117) and 20(1) point (e) of CPR
	A1.4		3,667	3,179	4,184	3,475	C 01.00 (9210,c0010)	Atticies 4(117) 280 20(1) point (4) or Liest Atticies 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A.1.5							
	A.1.6		1,990	1,864	2,187	2,223	C 01.00 (49230,c0010)	Article B4 of CFR
	A1.7		-462	-608	-683	-748	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-1,472	-1,421	-1,479	-1,462	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DTLs	-1,048	-988	-953	-903	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-227	-200	-320	-453	C 01.00 (r0380,c0010)	Articles 35(1) point (id), 40 and 150 of CRR
	A1.11		0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) +	Article 36(1) point (j) of CRR Articles 4(36), 36(1) point (k) (i) and 80 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14		-1	0	-7	-7	C 01.00 [6470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [6472,c0010]	point (b) and 258 of CRR (rticles 36(1) point k) (iii) and 373((1) of CRR, Articles 36(1) point k) (iv) and 153(0) of CRR and Articles 36(1) point k) (iv) and 153(0) of CRR and Articles 36(1) point k) (iv) and 153(0) of CRR and Articles 36(1) point k) (v) and 153(0) of CRR.
	A.1.14.1		-1	0	-7	.7	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holidings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point ((; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		-473	-644	-459	-13	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		-105	-120	-177	-195	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (i) CRR
	A.1.19		0	-781	0	-38	C 01.00 (r0524,c0010)	Addicine 3 CRR
	A1.20		-60	-60	-60	-60	C 01.00 (+0529,c0010)	
	A1.21		0	0	0	0	CAI (1.1.5 + 1.1.8 + 1.1.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0340,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 459 to 472, 478 and 481 of CRR
	A.2		6,168	6,033	5,128	5,916	C 01.00 (40530,c0010)	Article 61 of CRR
	A2.1	Additional Tier 1 Capital instruments	6,168	6,033	5,128	5,916	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2		0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	51,735	52,150	53,868	54,776	C 01.00 (49015,c0010)	Acticle 25 of CFIR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,350	8,182	9,450	9,467	C 01.00 (x0750,c0010)	Article 71 of CFSR
	A4.1	Tier 2 Capital instruments	7,091	8,094	9,450	9,467	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		259	88	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3		0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	357,972	363,915	380,044	383,179	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1		0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.73%	12.67%	12.82%	12.75%	GA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.45%	14.33%	14.17%	14.30%	GA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.51%	16.58%	16.66%	16.77%	CA3(S)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	45,567	46,116	48,740	48,860	[A.1-A.1.13-A.1.21+MN[A.2+A.1.13-A.2.2- A.2.4+MN[A.4+A.2.2-A.4.3,0],0]]	-
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.73%	12.67%	12.82%	12.75%	[0.1)(8-8.1)	-
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 date to IPRO 9 transitionne, at rangements Adjustments included in RWAs due to IPRO 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		Adjustments included in HWAS due to IHRS 9 transistional arrangements ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view.				l "		



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	299,506	306,177	319,549	321,041	C 02.00 (n040, c0010) -(C 07.00 (n090, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0940, c0200, s002) + C 08.01
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, e0010)
Counterparty credit risk (CCR, excluding CVA) ²	10,102	8,859	9,981	9,965	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
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, c0601);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 (r0880, 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.



(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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	у			Fair value hierarchy	,		,	Fair value hierarch	y			air value hierarch	y	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	67,065				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)(ii);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)(i); 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(h); IFRS 9.4.1.2A
Financial assets at amortised cost	445,775				450,930				470,083				480,779				IFRS 7.8(f); 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				36,707				38,538				38,153				
TOTAL ASSETS	731,385				748,244				773,107				731,778				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20:	23					As of 31/1	12/2023					As of 31/	03/2024					As of 30/0	06/2024			
		Gross carry	ring amount ⁽²⁾		Acı	cumulated impairmen	1t ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	imulated impairme	ent ⁽²⁾	Gro	ss carrying amount	(2)	Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount	2 1	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not 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	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial recognition but	Stage 3 Credit-impaired assets		risk since initial	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 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	41,933	864	21	-29	-73	-10	38,874	444	21	-30	-37	-10	39,153	669	21	-27	-47	-10	36,714	2,365	21	-21	-92	-10	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		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)
amortised cost	Loans and advances	362,142	33,034	13,963	-2,152	-2,052	-7,087	360,524	37,939	14,452	-2,169	-2,026	-7,161	376,262	38,093	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(a)

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

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



Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	118,713	122,145	119,180	93,984	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
inancial 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
inancial liabilities measured at amortised cost	540,510	552,921	580,214	561,402	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives – Hedge accounting	2,941	2,391	2,367	2,282	IFRS 9.6.2.1; Annex V.Part 1.26
air 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
rovisions	4,348	4,498	4,340	4,240	IAS 37.10; IAS 1.54(I)
ax liabilities	1,917	1,753	2,550	2,011	IAS 1.54(n-o)
hare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	5,814	5,350	4,532	6,287	Annex V.Part 2.13
iabilities 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
aircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	678,032	693,116	717,447	674,785	IAS 1.9(b);IG 6
OTAL EQUITY	53,352	55,128	55,661	56,994	IAS 1.9(c), IG 6
OTAL 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



Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

			Carrying	amount (1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
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
SHOLL POSITIONS	Debt securities	16,815	15,533	14,684	14,985	Annex V.Part 1.31
	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)
December 1	of which: Current accounts / overnight deposits	8,169	6,583	6,140	8,711	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordin	ated 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	



Market Risk Banco Bilbao Vizcaya Argentaria, S.A.

1	SA					II	4									IM						
			VaR (Memorano	(Memorandum item) STRESSED VaR (Memorandum item) IINCRE MIGRATIC				INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE ALL PRICE RISKS CAPITAL CHARGE FOR CTP					VaR (Memor	andum item)	STRESSED VaR (M	emorandum item)	INCREMENT AND MIGRA CAPITAL	TION RISK			RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
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 Of which: Specific risk	12 11	13	61	28	135	48							68	27	131	46						
Foreign exchange risk	11 3.352	2 3.632	0	18	189	40							0	0	183	64						
Commodities risk	3,352	3,632	00	18	189	43							0 0	20	183	04						
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	8.406
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	3/2024					
Traded Debt Instruments	2,836	2,953	333	98	469	166							292	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	25	19	62	14	117	30							44	16	89	43						
Of which: General risk	25 19	19	62	14	117	39							44	16	89	43						
Of which: Specific risk	7	4	02	0	0	0								0	0	-43						
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	355	118	110	119	0	0	0	9,317	232	66	368	106	137	196	0	0	0	9,946

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach													
			As of 30/09/2	123			As of 31/	12/2023							
	(min DE NA	Original Exposure* Exposure Value* Rail exposure amount Value adjustments and produces* Confinal Exposure* Exposure Value* Rail exposure amount Value*													
	Central governments or central banks	166.725	177,785	31.154		171.009	286,545	29,349							
	Regional dovernments or local authorities	7.971	2,210	1,485		7.951	1,682	1,320							
	Public sector antitios	2,550	1.175	1.001		2,972	1,107	932							
	Multilateral Development Banks	205	207	6		207	209	6							
	International Organisations	730	472	0		735	475	0							
	Institutions	48,717	13,134	4,511		46,875	13,363	4,548							
	Corporates	69,855	51,709	47,890		65,754	48,680	45,522							
	of which: SME	13,514	8,280	7,298		13,637	8,277	6,725							
	Retail	98,416	57,501	40,279		98,756	57,157	39,973							
Consolidated data	of which: SME	34,721	17,972	10,633		33,896	17,944	10,563							
Consolidated data	Secured by mortstates on immovable property	31,254	30,710	11,117		31,106	30,606	11,056							
	of which: SME	5,749	5,478	2,162		5,538	5,301	2,080							
	Exposures in default	7,596	2,808	2,890	4,198	7,736	2,968	3,064	4,181						
	Items associated with particularly high risk	3,086	2,048	3,071		3,130	2,146	3,219							
	Covered bands	0													
	Claims on institutions and corporates with a ST credit assessment			1		1	1								
	Collective investments undertakings (CRU)	41	29	29		1	1	1							
	Equity	21.088	21.340	11.905		21.702	21.942	11.590							
	Other exposures Standardised Total ²	458,242	361.134	155,340	7.546	458,924	21,942	150,500	7.25						
	Standardised lotal	(1) Original exposure, unlike Exposure value, is n					300,822	150,500	7,200						

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31.	12/2023		
	(min EUR, Nr)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
_	Central sovernments or central banks	73,277	97,805	11,142		84,918	206,663	10,978		
	Regional governments or local authorities	1,254	756	121		769	298	45		
	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	23,218	1,673	21		15,974	1,523	315		
	Corporates	5,850	5,310	3,294		3,595	4,100	2,593		
	of which: SME	2,079	1,641	1,379		2,053	2,002	1,337		
	Retail	13,500	5,985	3,716		12,683	6,103	3,801		
SPAIN	of which: SME	8,876	4,422	2,602		8,115	4,427	2,544		
SPAIN	Secured by mortgages on immovable property	2,489	2,452	895		2,382	2,349	857		
	of which: SME	1,889	1,859	659		1,801	1,776	637		
	Exposures in default	1,586	451	479	765	1,647	532	578	716	
	Items associated with particularly high risk	172	115	173		169	114	171		
	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 (CRII)	41	29	29		1	1	1		
	Equity	0	0	0		0	0	0		
	Other exposures	8.120	8.171	5.683		8.072	8.103	5.401		

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
	(min EUR, Nr)	Original Exposure ⁸	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	39,423	32,364	6,075		34,555	33,071	5,659			
	Regional governments or local authorities	5,668	385	377		6,122	321	289			
	Public sector entities	1,264	198	138		1,721	205	116			
	Multilateral Development Banks	85	85	0		87	87	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	7,923	3,161	1,427		8,028	3,189	1,343			
	Corporates	7,414	3,595	3,465		8,305	3,346	3,227			
	of which: SME	4,890	2,344	2,232		5,267	1,967	1,864			
	Retail	22,115	16,754	11,923		22,242	16,921	12,054			
MEXICO	of which: SME	8,206	3,727	2,154		8,163	3,688	2,130			
MEXICO	Secured by mortstakes on immovable property	17,810	17,731	6,349		18,017	17,937	6,414			
	of which: SME	1,244	1,207	544		1,210	1,169	525			
	Exposures in default	1,801	1,017	1,023	774	1,801	972	975	820		
	Items associated with particularly high risk	1,004	798	1,296		1,049	843	1,264			
	Covered bonds										
	Claims on institutions and corporates with a ST credit assessment										
	Collective investments undertakings (CIU)										
	Equity	5.912	5.912	3.411		6.682	6.682	3.483			
	Other exposures	5,912	5,912	3,411			6,682	3,483			
	Standardised Total ²				1,559				1,844		

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
	(minSUR, %)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	20,634	20,648	8,688		19,502	19,470	8,553		
	Resional sovernments or local authorities	105	105	105		100	26	98		
	Public sector entities	145	109	56		145	110	107		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,055	1,778	1,170		2,054	1,969	1,353		
	Corporates	26,929	19,608	19,183		25,967	18,130	17,685		
	of which: SME	4,137	2,405	1,992		4,031	2,518	2,085		
	Retail	34,873	16,009	10,984		38,053	16,328	11,154		
TURKEY	of which: SME	11,628	5,855	3,369		12,144	6,222	3,574		
TOTALL	Secured by mortalises on immovable property	1,760	1,650	671		1,579	1,473	598		
	of which: SME	906	809	346		834	742	315		
	Exposures in default	1,635 1,680	480	485	1,102	1,637	490	501	1,118	
	Items associated with particularly high risk	1,080	585	879		1,046	613	919		
i	Covered bonds			0			0			
i	Claims on institutions and corporates with a ST credit assessment			0			0			
	Collective investments undertakines (CIU)									
	Equity	2.077	2.122	895		2.054	2.112	939		
	Other exposures	2,077	2,122	450	1.997	2,000	2,110	2.07	1.919	
	Standardised Total ²				1,997				1,919	

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ne for securitisation exposures but	includes general creditrisk adjust	reets.				
					Standardised Ap	proach				
			As of 30/09/2	123			As of 31.	12/2023		
		Original Esposure ¹	Original Exposure* Exposure Value* Risk exposure amount proximated Original Exposure* Exposure Value* Risk exposure amount							
	(minESP, %) Central governments or central banks	3,463	3,463	12		4,114	4,114	13		
	Regional governments or local authorities	0	0	0		0	0			
	Public sector entities	2	1	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	10,387	2,805	744		16,447	3,686	661		
	Corporates	8,109	5,664	5,480		7,498	5,648	5,500		
	of which: SME	686	659	519		684	644	510		
	Retail	564	495	323		669	460	289		
UNITED STATES	of which: SME	421	356	217		590	385	233		
OIVITED STATES	Secured by mortgages on immovable property	2	2	1		2	2	1		
	of which: SME			0		٥	0			
I	Exposures in default	3	3	3		1	0		1	
I	Items associated with particularly high risk	227	143	215		0	0			
I	Covered bonds			0		0	0			
	Claims on institutions and corporates with a ST credit assessment							9		
	Collective investments undertakings (CRII)	9						9		
	Equity									
	Other exposures .	401	414	139		402	418	213		
	Standardised Total ²				14				15	

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, 66) Central governments or central banks	2.490	349	25		2.440	461	33	
	Regional governments or local authorities	14	14	3		34	14	3	
	Public sector entities					0			
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	2,314	1,734	389		1,845	1,280	348	
	Corporates	666	628	603		904	880	856	
	of which: SME	3	3	3		6	6	6	
	Retail	227	223	168		174	170	128	
FRANCE	of which: SME			0		۰	0	0	
	Secured by mortalailes on immovable property of which: SME	3	3	1		3	3	1	
	of which: SME Exposures in default	10		10		27	10	11	
	Items associated with particularly high risk					0			
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIUI)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	372	372	0		423	423	0	
	Standardised Total ²				14				- 1

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

					Standardised Ap	proach			
			As of 30/09/2023 As of 31/12/2023						
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %)	7.235	7.141			6.912	7.456		
	Central dovernments or central banks Regional governments or local authorities	7,220	7,242			0,322	,,430		
	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	182	70	39		175	52	22	
	Corporates of which: SME	38	2	9		57 28	29	29	
	Retail.			7		109	16	12	
	of which: SME								
ITALY	Secured by mortalisies on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	1	3	0	0	2
	Items associated with particularly high risk	0		0			0	0	
	Covered bonds	0					0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	o o					0		
	Collective investments undertakings (CIU) South						0		
	Other exposures		·			ů.	0		
	Standardised Total ²				3				5

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, Nr)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁸	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	16	16	0		15	15	0	
	Regional dovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	4	4	0		3	3	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	90	90	18		100	109	18	
	Corporates	1,453	702	401		1,122	717	520	
	of which: SME	33	22	21 23		35	22	21	
	Retail	53	30	16		20			
UNITED KINGDOM	of which: SME Secured by mortalaiss on immovable property	~	20			20	10		
	of which: SME		0				0	0	
	Exposures in default	i	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	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 (CRI)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
I	Other exposures	0	19	0		0	30		
	Standardised Total ²	⁽⁴⁾ Original exposure, unlike Diposure value, is n			3				3

					Standardised Ap	proach				
			As of 30/09/2	023		As of 31/12/2023				
		Original Exposure ²	Exposure Velue	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments a provisions ²	
	(minESR, %) Central sovernments or central banks	1.570	1916	257		2.466	2.440	1201		
	Regional governments or contractuance Regional governments or local authorities	830	823	823		837	830	830		
	Public sector entities	616	557	557		487	465	465		
	Multilateral Development Banks			0						
	International Organisations			0			0			
	Institutions			0			0			
	Corporates	6,181	5,250	5,082		6,289	5,501	5,352		
	of which: SME	264	251	201		283	268	214		
	Retail	8,785	7,091	5,188		9,139	7,293	5,338		
COLOMBIA	of which: SME	1,138	733	429		1,179	749	430		
COLOMBIA	Secured by mortalises on immovable property	3,247	3,205	1,092		3,408	3,386	1,154		
	of which: SME	498	487	137		536	510	143		
	Exposures in default	827	265	277	548	917	337	343		
	Items associated with particularly high risk	353	266	396		391	298	447		
	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 (CRII)	0	0	0		0	0	0		
	Equity			0			0			
	Other exposures	1,001	1,001	217		935	935	234		
	Planeter State 2				826					

			ON THE PROPERTY OF THE PROPERT									
					Standardised Ap	proach						
			As of 30/09/2023 As of 31/12/2023									
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(minEUR, %)											
	Central sovernments or central banks	6,131	4,094	2,444		4,121	2,473	1,630				
	Regional governments or local authorities	12	12	12		426	10	10				
	Public sector entitles	393	218	218		426	171	171				
	Multilateral Development Banks											
	International Ordanisations											
	Institutions	3,592	2,900	2.846		3,820	2.847	2.680				
	Corporates	592	2,960	2,040		3,820	2,647	2,680				
	of which: SME	9.238	5.478	4.009		8.595	5.292	3.881				
	Retail	3,230	1,844	1,283		2,572	1,656	1,154				
PERU	of which: SME	3,110	1,566	1,203		3,841	3,611	1,154				
	Secured by mortalates on immovable property of which: SME	3,917	3,000	1,390		3,841	3,611	375				
		1.165	429	453	607	1.192	474	495				
	Exposures in default	1,165	124	186	607	440	263	495 395				
	Items associated with particularly high risk Covered bonds	236	124	100			263	395				
	Covered bonds Claims on institutions and corporates with a ST credit assessment						0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1 1	2	1			0					
	Collective investments undertakings (CIU) South						0					
	County Other exposures	1.142	1.142	481		1.260	1.260	540				
	Other exposures Standardised Intal ²	1,162	1,142	491	1.061		1,200	540				

			Standardised Approach									
			As of 30/09/2	023		As of 31/12/2023						
	(min EUR, N)	Original Exposure ^s	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central dovernments or central banks Resignal dovernments or local authorities Public sector entitles	1,150 23	180 21	0 4		1,403 20 87	213 20	0 4				
	Multifateral Development Banks Institutional Organisations Institutions	0 0 206	0 0	0 0		0 0 320	0 0 231	0 0				
	Corporates of which: SME Retail	160 0 10	157 0 4	196		164 0 11	158 0 4	157 0 3				
GERMANY	of which: SME Secured by merbiases on immovable property of which: SME	6	0 5	0 2 0		0 4	0 4 0	0 2				
	or writer: See Exposures in default Items associated with particularly high risk Covered bands	0 2	1 0	1 0	1	3 0	1 0	1 0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CRU) Equity	0	0	0		0	0	0				
	Other exposures Standardised Total ²	0		0	4		0					

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardisc	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min EUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	188,738	193,082	31,495		153,481	168,127	30,260	
	Regional governments or local authorities	8,975	2,448	1,705		7,751	1,895	1,277	
	Public sector entities	1,597	1,300	915		1,445	1,125	386	
	Multilateral Development Banks	214	216	6		211	213	7	
	International Organisations	740	479	0		742	479	0	
	Institutions	41,073	14,380	5,109		54,726	13,155	4,081	
	Corporates	74,021	52,128	48,922		74,952	54,462	50,809	
	of which: SME	14,794	9,367	7,328		13,725	8,627	7,301	
	Retail	110,149	60,839	42,500		119,949	62,086	43,326	
Consolidated data	of which: SME	36,165	29,233	11,295		37,073	19,781	11,597	
OUTSOUGHTED GATE	Secured by mortalistics on immovable property	32,667 5,672	32,140 5.425	11,643 2.163		31,847 5.417	31,315 5.164	11,390 2,080	
	of which: SME	7,849	3,048	3.132	4.241	7,837	3,000	2,000	4.23
	Exposures in default	3,567	2,536	3,132	4,241	3,459	2,520	3,050	4,23
	Items associated with particularly high risk	3,567	2,536	7,004		3,459	2,520	3,781	
	Covered bonds Claims on institutions and corporates with a ST credit assessment								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					,			
	Collective investments undertakings (CIU) Equity		1	1		1	1	1	
	Other exposures	23.563	23,805	13.228		21.183	21.392	12.053	
	Standardised Total ²	493,154	385,202	162,460	7,325	477,588	359,774	160,968	7.19
		(1) Orieinal expressors unities Express						100,966	7,19

					Standardisc	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	insis DUR. Ni	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	93,433	107.629	11.152		70.840	89.965	10,889	
	Regional governments or local authorities	1,177	794	145		779	563	12	
	Public sector enthies		0	0		0		0	
	Multilateral Development Banks		0	0		0		0	
	International Organisations		0	0		0		0	
	Institutions	17,221	1,920	231		32,556	1,721	233	
	Corporates	4,842	4,576	2,951		1,879	3,250	1,807	
	of which: SME	2,000	2,364	1,293		1,879	1,630	1,317	
	Retail	13,038	6,458	4,046		15,142	6,805	4,260	
004111	of which: SME	8,392	4,645	2,687		8,729	4,910	2,838	
SPAIN	Secured by mortgages on immovable property	2,300	2,269	832		2,535	2,504	916	
	of which: SME	1,760	1,736	624		1,699	1,676	601	
	Exposures in default	1,630	519	559	724	1,604	454	532	
	Items associated with particularly high risk	160	110	164		157	123	185	
	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 undertakinsis (CIU)	1	1	1		1	1	1	
	Equity	0	0	0		0	0	0	
	Other exposures	8,497	8,497	5,942		7,804	7,805	5,446	
	Standardised Total ²				977				

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(mis DJR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	40,702	35,450	6,432		32,563	30,549	6,377	
	Regional governments or local authorities	6,636	604	575		5,932	292	290	
	Public sector entities	432	177	98		311	150	88	
	Multiluteral Development Banks	85	86	0		83	83	1	
	International Organisations		0	0		0	0	0	
	Institutions	6,313	2,711	1,102		4,055	1,963	792	
	Corporates	10,505	3,607	3,537		9,296	3,540	3,447	
	of which: SME	5,458	1,808	1,715		4,976	1,889	1,758	
	Retail	24,050	18,466	13,140		23,156	17,703	12,601	
MEXICO	of which: SME	8,823	4,113	2,376		8,480	3,890	2,242	
MEXICO	Secured by mortslades on immovable property	19,085	29,000	6,781		17,921	17,843	6,374	
	of which: SME	1,223	1,178	529		1,190	1,150	522	
	Exposures in default	1,933	1,065	1,069	859	1,845	1,009	1,013	823
	Hems associated with particularly high risk	1,642	1,149	1,724		1,374	1,122	1,683	
	Covered bands	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	7,126	7,126	3,893		5,941	5,941	3,449	
	Standardised Total ²				1,921				1,840

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(mis DJR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	20,802	20,739	8,894		20,670	20,237	8,241	
	Regional governments or local authorities	71	70	70		145	144	144	
	Public sector entities	95	73	73		174	144	103	
	Multilateral Development Banks	0	0	0	0 0	0 0 1,843	0	0	
	International Organisations	0	0	0			0	0	
	Institutions	2,272	2,122	1,511			1,882	1,246	
	Corporates	28,015	20,082	19,507		30,248	21,956	21,363	
	of which: SME	4,422	2,925	2,412 12,305		4,610	3,305	2,707 13.520	
	Retail	44,933 13,575	18,061 7,056	12,305		52,255 14,833	19,851	13,520	
TURKEY	of which: SME	13,575	1,723	4,002 732		2,147	2.010	4,507	
	Secured by mortalistic on immovable property of which: SME	1,042	1,723	415		1,169	1.052	465	
	Exposures in default	1,541	456	409	1.072	1,526	425	507	1.112
	Hems associated with particularly high risk	1.085	674	1.011		1,112	716	1.074	7,110
	Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0			
	Collective investments undertakines (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	2,114	2,157	1,039		2,241	2,284	1,174	
	Standardised Total ²				1,826				1,834

		(2) Total value adjustments and pro	ovisions per country of counterparty	excludes those for securitisation e	aposures but includes general cred	Strisk adjustments.			
					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	06/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Resional sovernments or local authorities Public sector entities	5,000 0	5,250 0 0	38 0 0		3,532 0 0	3,672 0	70 0	
	Multilateral Development Earlis Informational Organisations Institutions Consonates	0 10,293 8,098	0 4,077 5,094	0 1,112 6,474		0 11,201 7,430	0 3,731 6,144	0 713 5.967	
UNITED STATES	of which: SME Retail of which: SME	1,031 1,577 1,522	956 1,253 1,201	756 872 833		741 1,602 1,562	700 1,124 1,088	556 794 766	
UNITED STATES	Secured by mortgages on immovable property of which: SME Exposures in default Heres associated with particularly high risk	2 0 2	2 0 1	1 0 1	1	1 0	0 0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0	0		0	0	0	
	Equity Other exposures Standardised Total ²	0 804	0 847	0 528	13	598	640	0 162	19

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Au of 25/15/2024										
Ougled Express Department Department						Standardise	ed Approach			
Department Dep					03/2024			As of 30	/06/2024	
Continuement or started basis 2775 Col 1		(minUR N)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount		Original Exposure ¹	Exposure Value ⁶	Risk exposure amount	
Standardined Total ²	FRANCE	Control deserments or control leads Facility of the control of th	7 7 0 0 0 0 0 2,401 434 434 434 434 434 434 434 434 434 43	7 0 0 0 0 2,850 411 3 122 3 3 8 6 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 953 389	1	7 7 0 0 0 0 0 2,423 2 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	77 0 0 1,000 675 675 0 3 1 1 9 0 0		

							Standardised Approach													
					Standardis	ed Approach														
				03/2024			As of 30	/06/2024												
		Original Exposure ⁵	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²											
	(min EUR, 65) Central appearaments or central banks	6,610	7.353	0		6589	7,335													
	Regional governments or local authorities		0	0		0		0												
	Public sector entities	0	0	0		0	0	0												
	Multiluteral Development Bunks	0	0	0		0	0	0												
	International Organisations	0	0	0		0	0	0												
	Institutions	205	87	46		222	98	52												
	Corporates	53	25	25		59	32	32												
	of which: SME	27	1	1		27	1	1												
	Retail	141	18	14		158	21	16												
ITALY	of which: SME		0	0		0	0	0												
	Secured by mortalisies on immovable property			0		1	1													
	of which: \$345			0																
	Exposures in default flems associated with particularly high risk	4	1	1	3		1	1	4											
	Items associated with particularly high risk Covered bonds			0		ı "		0												
	Claims on institutions and corporates with a ST credit assessment		0	0				0												
	Collective investments undertakinss (CIU)	,				ı .														
	Equity	o o		0																
	Other exposures		0	0				0												
	Standardised Total ²								6											

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30s	06/2024	
	(min DUR, No.)	Original Exposure ²	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central description of an inflamental contract and an inflamental communities of an inflamental	1 0 0 3 90 1227 327 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 4 4 81 3,000 10 10 10 0 0 0 0 0	0 0 4 4 2.045 10 0 15 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 20 2.311 0 0 1 1 0 0	٥
	Standardised Total ²				3				3

			,,,,		,				
					Standardise	nd Approach			
				63/2024			As of 30	106/2024	
	intelDR, Ni	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,987	2,405	1,214		1,667	2,185	1,109	
	Regional governments or local authorities	875	869	802		796	790	790	
	Public sector entities	510	491	421		482	433	433	
	Multilateral Development Banks	۰	0	0		0	0	0	
	International Organisations	۰	0			0		0	
	Institutions					0			
	Corporates	6,614	5,588 237	5,445		6,495 221	5,585	5,409	
	of which: SME	248 9,078	7.236	188 5,313		221 8.429	207 6.710	164	
	Retail of which: SME	1,017	7,236	3,313		853	505	4,932	
COLOMBIA	of which: SMS Secured by mortalises on immovable property	3,535	3,507	1200		3,347	3.326	1.146	
	of which: SME	464	457	129		334	330	92	
	Exposures in default	935	343	344	576	917	332	333	560
	Hems associated with particularly high risk	391	305	457		391	310	465	
	Covered bands		0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakinsts (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	1,071	1,071	212		296	295	236	
	Standardised Total ²				880				840

		(a) to an easter an partie of a sea part	manus per country or country as q	COLLEGE CENTER OF SECURE SECURE	quarter say recover green a creo	ninkagaranan.			
					Standardise	ed Approach			
				03/2024			As of 30	/06/2024	
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments an provisions ²
	(min DUR, W) Contral governments or central banks	5249	3.676	2,251		4.422	1.095	1,935	
	Central sovernments or central banks Regional sovernments or local authorities	3,242	3,070	1		1	3,000	1,000	
	Public sector entities	409	176	176		336	198	196	
	Multilateral Development Banks		0	0		0			
	International Organisations		0	0		0		0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,304	2,634	2,556		4,301	2,864	2,706	
	of which: SME	791	561	502		505	342	300	
	Retail	7,995	4,554	3,331		7,735	4,447	3,260	
PERU	of which: SME	1,638	744	474		1,317	618	388	
PENU	Secured by mortalistics on immovable property	3,982	3,748	1,427		3,995	3,756	1,429	
	of which: SME	961	903	387		871	807	348	
	Exposures in default	1,262	500	517	643	1,280	505	521	
	Items associated with particularly high risk	470	284	425		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	
	Equity							0	
	Other exposures	1,344	1,344	634		1,133	1,133	485	
	Standardised Tetal ²				1.079				

					Standardis	ed Approach			
				03/2024			As of 30/	06/2024	
	(min DJR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ^L	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control assessment or central basis. British decembers of a control or contr	618 29 73 6 0 0 107 193 4 4 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0 1 1 0	220 20 0 0 20 10 149 4 0 1 0 0 0 0	0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	212 20 77 7 0 0 953 167 13 0 4 4 0 0 0 0 0 0 0	272 20 0 0 0 0 0 20 20 0 4 0 0 1 1 0 0 0 0 1 0 0 0 0 0 0 0 0	0 4 0 0 100 127 157 167 1 1 0 0 0 0 0	

Credit Risk - IRB Approach

Ranco Rilhao Vizcava Argentaria S A

								IRB Ap	proach						
					As of	30/09/2023					As of	131/12/2023	12/2023		
			Original 8	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions	
	Central ban	iks and central governments	13,137	14	13,918	1,311	0	2	11,597	12	12,466	1,249	0	3	
	Corporates		173,007 215,297	30 1,930	154,395 168,130	7,620 91,359	482	1.533	197,989 221,080	18 1.913	178,650 171,329	8,407	2 453	1.450	
	Corporates	Corporates - Of Which: Specialised Lending	9.061	1,930	7.669	5.914	402	53	8.983	24	7.672	6,060	453	50	
		Corporates - Of Which: SME	25,309	1.104	17,675	16.106	330	706	26.190	1.016	17.977	17.942	298	690	
	Retail		127,359	4.819	100.201	40.300	1.116	3.106	128.812	5.047	101.439	45.164	1.231	3.508	
		Retail - Secured on real estate property	73,547	3,085	69,323	17,620	997	1,023	73,552	3,199	69,398	17,564	1,062	1,154	
Consolidated data		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	
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	72,371	3,055	68,415	15,737	986	1,015	72,406	3,167	68,511	15,721	1,050	1,144	
		Retail - Qualifying Revolving	35,729	360	15,348	15,395	23	926	38,614	400	15,886	17,710	20	1,098	
		Retail - Other Retail	18,083	1,374	15,530	7,286	96	1,087	18,645	1,449	16,155	9,890	148	1,257	
		Retail - Other Retail - Of Which: SME	5,447	382	2,933	1,639	46	195	5,627	411	3,179	1,902	48	188	
		Retail - Other Retail - Of Which: non-SME	12,636	992	12,598	5,647	50	891	13,018	1,038	12,976	7,988	100	1,069	
	Equity		6,013		6,013	13,577	0		6,164	0	6,164	14,161	0		
		redit-obligation assets				0						0			
	IRB Total ²					154,167						164,384			

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

10 Only the most repart countries or disclosed. These have been selected urder the following rate of countries of countries to countries are countries exposure or Tea 10 countries asked by critical exposure. calculated as of last quart

								IRB Ap	proach					
					As o	30/09/2023					As of	31/12/2023		
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bank Institutions	and central governments	43 36.361	0 29	39 20.963	3 2.153	0	0	8 38.053	17	3 20.674	2 2.242	0	0 11
	Corporates		36,361 78,064	29 1.596	20,963 56,758	2,153 38.838	3 342	1.127	38,053 79,090	1.559	20,674 56,426	2,242 39.829	349	1.017
	Corporates	Corporates - Of Which: Specialised Lending	2,562	1,596	2 359	1848	342	1,127	2,415	1,559	2 202	1804	340	1,017
		Corporates - Of Which: SME	17,709	910	12.228	10.847	216	522	17,973	911	12.216	11 332	227	482
	Retail		99.227	4.506	88,174	25.417	1.089	2.167	99,934	4.702	88.508	28,092	1.207	2.484
		Retail - Secured on real estate property	73,140	3,072	68,936	17,445	920	1,017	73,158	3,186	69,023	17,381	1,055	1,146
SPAIN		Retail - Secured on real estate property - Of Which: SME	1,176	30	908	1,882	11	9	1,146	32	887	1,842	12	10
SPAIN		Retail - Secured on real estate property - Of Which: non-SME	71,965	3,042	68,028	15,563	979	1,008	72,013	3,154	68,136	15,539	1,043	1,136
		Retail - Qualifying Revolving	8,040	62	3,744	703	3	66	8,167	70	3,365	844	4	84
		Retail - Other Retail	18,047	1,372	15,494	7,270	98	1,085	18,609	1,446	16,120	9,867	148	1,254
		Retail - Other Retail - Of Which: SME	5,437	382	2,924	1,635	46	195	5,618	410	3,171	1,897	48	187
l		Retail - Other Retail - Of Which: non-SME	12,609	990	12,570	5,635	50	890	12,991	1,036	12,949 2,619	7,970	100	1,067
	Equity	edit-obligation assets	2,579		2,579	5,238	0	0	2,619	0	2,619	5,395		
l	IRB Total	or orolloon arren												
	IND POSAL		0			an indicate into assessment concept								

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Original 8	isposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ³	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
MEXICO	Control Labols and Control governments Compared Control Contro	143 149 36,071 0 7,285 27,627 13 0 12 27,612	0 0 274 0 192 298 0 0 0	29 27 32,775 0 5,270 11,584 13 0 12 11,570	17 8 21,504 0 4,942 14,678 3 0 2 14,674	0 132 0 113 20 0 0	0 0 272 0 181 299 0 0 0	145 114 38,411 0 7,584 28,383 12 0 12 28,368	0 287 0 183 339 0 0	31 7 33,132 0 5,385 12,505 12 0 12 12,490	18 6 23,115 0 5,917 16,851 2 0 2 16,847	0 97 0 70 16 0 0	0 0 296 0 199 1,014 0 0
	neuari - Octor necum Recail - Other Recail - Of Which: SME Recail - Other Recail - Of Which: non-SME Equity Other nen credit -obligation assets	0 2 1,399		0 2 1,399	0 1 3,465	0 0	0	0 2 1,363	0 0	0 2 1,363	0 1 3,422	0	0

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	155	0	108	156	0	1	155	0	108	154	0	1
	Institutions	15	0	6	11	0	0	29	0	18	35	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	0	0	0	0	3	0	0	1	0	
	Retail	1	0	1	0	0	0	2	0	1	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	
TURKEY	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
TOTINET	Retail - Secured on real estate property - Of Which: non-SME	1		1	0	0	0	1	0	1		0	
	Retail - Qualifying Revolving Retail - Other Retail	1		0		0		1	0			0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0		0			0	0		0	
		0			0							0	
	Retail - Other Retail - Of Which: non-SME Equity	428		428	884			492		492	1.004		
	Other non credit-obligation assets	420		420	004	0	0	492	0	492	1,004	0	
	IRB Total	_											
	IND IDSK	(2) Original suppose											

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Originat	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	7,207	Octobered	7.207	213	detauted	0	7.568	Ostauted	7.568	212	denauted	
	Institutions	3.064		2,876	577			3.184		2,876	568		
	Corporates	32.919		26,790	9.411	0	9	34.781	0	27.957	9,966	0	10
	Corporates - Of Which: Specialised Lending	1.785		1.194	962	0	1	2.118	0	1.536	1,279	0	1
	Corporates - Of Which: SME	2		2	6	0	0	50	0	12	36	0	ė.
	Retail	30		26	6	0	0	29	0	25	6	0	
	Retail - Secured on real estate property	24		23	5	0	0	23	0	22	5	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	24		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	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	1	0	1	1	0	0
	Equity	407	0	407	978	0	0	462	0	462	1,141	0	0
	Other non credit-obligation assets												
	IRB Tetal												

Credit Risk - IRB Approach

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments Imstitutions Corporates Corporates Corporates - Or Whistit: Specialised Lending Concorates - O'f Whistit: Specialised Lending	0 60,552 9,104 448 25	0 0 28 0	60 59,752 6,840 386 16	4 1,154 2,700 291 50	0 0 4 0	0 0 17 0	67,201 9,718 503 32	0 0 15 0	170 66,490 7,335 444 15	11 1,492 2,852 329 50	0 0 2 0	0 1 19 0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	45 36 0 36	2 2 0 2	40 35 0 35	21 20 0 20	3 3 0 3	1 1 0	45 36 0 36	2 2 0 2	39 35 0 35	22 20 0 20	3 3 0 3	1 1 0
	Retait - Qualifying Receiving Retait - Other Retait Retait - Other Retait - O't Which: SME Retait - Other Retait - O't Which: SME Equity	8 3 1 2	0 0	3 2 1 2 1	0 1 1 4	0 0	0 0	6 2 1 2 24	0 0	2 2 1 2 24	0 2 0 1	0 0 0	0 0
	Other non-credit-obligation assets IRB Total												

							IRB Ap	proach					
				As o	30/09/2023					Aso	131/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	imeunt	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(yeals ELUR, No.)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
ITALY	Control below and comed genoments Compensate Composition Control and Composition Compositi	0 9,865 7,421 720 38 17 13 0 13 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9,589 4,338 650 13 15 13 0 13 1 2 0 1 1 1	0 707 2,082 431 45 13 13 0 13 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13,578 8,547 729 62 16 13 0 13 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13,204 4,865 661 19 15 12 0 12 1 2	0 783 2,404 453 69 14 13 0 13 0 1 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Tetal					-					***		

								IRB Ap	proach					
					As or	30/09/2023					As o	131/12/2023		
			Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central bar Institutions	iks and central governments	1 13.297		4 13.169	1 508	0	0	3 12.235	0	7 12.032	1 554	0	0
	Corporates		10.119	1	7.883	3.175	0	12	9,678	1	7,376	3.172	0	10
	Corporates	Corporates - Of Which: Specialised Lending	1.167		987	747	0	7	1,178		1.036	788	0	7
		Corporates - Of Which: SME	8	1	6	10	0	1	73	1	48	51	0	1
	Retail		111	3	103	86	3	2	106	3	98	91	3	2
		Retail - Secured on real estate property	100	3	96	83	3	1	95	2	91	88	3	2
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONTIED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME	100	3	96	83	3	1	95	2	91	87	3	2
		Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0
		Retail - Other Retail	5	0	4	2	0	0	5	0	4	3	0	0
		Retail - Other Retail - Of Which: SME	3		2	1	0	0	3	0	2	1	0	
		Retail - Other Retail - Of Which: non-SME	2		2 455	1	0	0	2	0	533	1	0	
	Equity	redit-obligation assets	455	۰	455	1,129	0	0	533	0	533	1,342		
	IRB Total	rear-acugation assets											-	
	IRB Total					an believe belon assessment convert								

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	785 942		323 899	211 533	0	0	930 814	0 4	568 776	406 455	0	
	Corporates - Of Which: Specialised Lending	942		829	533	0	1	814	4	776	455	0	1
	Corporates - Of Which: SME			1	0		0	6	0	1		0	
	Retail.	- 1			2				0	:			
	Retail - Secured on real estate property			3	1	0	0	3	0	3	1	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0		0	
COLOMBIA	Retail - Secured on real estate property - Of Which: non-SME	3		3	1	0	0	3	0	3	1	0	ō
	Retail - Qualifying Revolving	2	0	1	0	0	0	3	0	1	1	0	
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	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	1	0	0	1	0	1	1	0	0
	Equity	270	0	270	671	0	0	279	0	279	692	0	0
	Other non credit-obligation assets												
	IRB Yetat												

							IRB Ag	proach					
				As o	30/09/2023					As o	131/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	67	0	62	25	0	0	61	0	57	21	0	0
	Corporates	976	0	749	409	0	0	883	0	659	389	0	0
	Corporates - Of Which: Specialised Lending	90	0	90	81	0	0	86	0	86	77	0	0
	Corporates - Of Which: SME	7	0	2	2	0	0	23	0	2	2	0	0
	Retail	5	0	3	1	0	0	5	0	3	1	0	0
	Retail - Secured on real estate property	3	0	2	0	0	0	2	0	2	0	0	0
PERU	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FERU	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												

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	23,933	0	23,171	913	0	0	32,790	0	31,794	514	0	0
	Corporates	7,136	0	5,523	1,994	0	26	7,262	0	5,913	2,243	0	27
	Corporates - Of Which: Specialised Lending	652	0	538	379	0	25	451	0	358	398	0	25
	Corporates - Of Which: SME	18	0	11	30	0	0	27	0	13	40	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
GERMANY	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
OLIVINI	Retail - Secured on real estate property - Of Which: non-SM	E 27	1	25	5	0	0	28	1	26	6	0	
	Retail - Qualifying Revolving	4	0	2	0	0	0	4	0	1	0	0	
	Retail - Other Retail	1		1	1	0	0	1	0	1	1	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		1	1	0	0	1	0	1	1	0	0
	Equity	26		26	62	0	0	۰	0	0	0	0	
	Other non credit-obligation assets												
	IRB Yotal												

Credit Risk - IRB Approach

								IRB Ap	proach					
												30/06/2024		
			Original I	ixposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
				Of which:	Vitte		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %)		defaulted			defaulted			defaulted			defaulted	
		iks and central governments	11,398	12	12,190	1,283	0	2	12,036	10	12,531	1,611	0	1
	Institutions		189,079	11	169,816	8,703	2	14	157,494	94	136,924	9,595	2	15
	Corporates		224,856	2,095	174,433	96,435	526	1,397	229,826	2,138	178,171	99,031	548	1,388
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	9,463 26,361	26 1,200	8,054 18,207	6,171 17,953	377	50 675	10,287 26,035	48 1.164	8,892 20,683	6,428 19.484	396	53
	Retail	Corporates - Of Which: SME	26,361 130.333	1,200 5,258	18,207	17,953	1.273	3.691	26,035 129,215	1,164 5,057	20,683 100.963	19,484 43.461	1.251	3.432
	Retail	Retail - Secured on real estate property	130,333 72,234	5,258 3,279	101,206 68.161	44,947 16,503	1,273	1.153	129,215 72,826	3,227	100,963 68,821	43,461 16,189	1,251	3,432
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1.119	3,279	868	1820	13	1,153	1.099	3,227	853	10,109	1,005	1,114
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	71.115	3.248	67,293	1,020	1.086	1.143	71,727	3.196	67,969	14.396	1.073	1.106
		Retail - Qualifying Revolving	39.149	461	16,473	18,425	23	1,143	37,903	439	15,960	17,598	21	1,106
		Retail - Other Retail	18,949	1.518	16,571	10,019	152	1.318	18.486	1.391	16.182	9.675	146	1.162
		Retail - Other Retail - Of Which: SME	5.567	423	3,229	1.923	47	201	5.585	443	3.317	1.980	47	207
		Retail - Other Retail - Of Which: non-SME	13.382	1.095	13.342	8,096	105	1.118	12.902	947	12.865	7.694	22	954
	Equity		6.769	0	6.833	15.612	0		6.842	0	6.913	16.265		
		redit-obligation assets				0						0		
	IRB Total ²					166,980						169,964		

								IRB Ap	proach					
					As of	31/03/2024					Aso	30/06/2024		
			Original I	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, 14)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks Institutions	and central governments	215 33.257	0	210 18.180	2 2,356	0		7 32.180	0	3 16.032	1 2.170	0	0
	Corporates		79,320	1.663	57,469	39.383	332	1.025	80,538	1.702	58.293	40.284	345	987
		Corporates - Of Which: Specialised Lending	2.335	7	2.120	1.586	0	11	2.258	5	2.012	1.318	0	6
			17,838	960	12,282	11,107	222	497	18,022	943	12,571	11,194	229	503
	Retail		99,062	4,862	87,629	27,173	1,238	2,552	99,372	4,678	88,035	26,557	1,223	2,352
		Retail - Secured on real estate property	71,851	3,266	67,797	16,328	1,082	1,146	72,456	3,216	68,469	16,027	1,072	1,108
SPAIN		Retail - Secured on real estate property - Of Which: SME	1,118	31	867	1,819	13	10	1,099	31	852	1,792	12	9
0.7		Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	70,733 8,297	3,235 80	66,930 3,296	14,509 849	1,069	1,136 90	71,357 8.466	3,185 74	67,617 3,419	14,235 877	1,060	1,100
		Retail - Other Retail	18.913	1.516	16.536	9.997	152	1.316	18.450	1,388	16.147	9.653	145	1.159
		Retail - Other Retail - Of Which: SME	5.559	422	3,221	1.918	47	200	5,576	442	3,309	1.976	47	207
		Retail - Other Retail - Of Which: non-SME	13,355	1,093	13,315	8,079	104	1,116	12,874	946	12,838	7,677	98	953
	Equity		2,883	0	2,898	5,969	0	0	2,871	0	2,883	5,801	0	0
		dit-obligation assets												
	IRB Total													

			IRBAp	proach		
	Aso	31/03/2024			Aso	130/06/2024

				As o	31/03/2024					As o	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
	Central banks and central governments	140	0	32	19	0	0	141	0	34	19	0	0
	Institutions	102	0	2	1	0	0	102	0	2	1	0	0
	Corporates	37,990	319	34,543	24,004	178	237	37,839	299	34,387	23,883	192	237
	Corporates - Of Which: Specialised Lending		0	0		0		0	0		7.743		0
	Corporators - Of Which: SME Retail	8,067 30,787	239	5,632 13,161	6,343 17,561	153 18	170 1.129	7,510 29,376	219	7,792 12,529	7,743	167	164 1.072
	Retail - Secured on real estate property	12	380	13,161	17,501	10	1,129	11	364	12,529	10,717	16	1,072
	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0	0	0		0
MEXICO	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	2	0		11	0	11	2		0
	Retail - Qualifying Revolving	30,773	380	13.148	17.558	18	1.129	29.363	364	12.516	16.714	16	1.072
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	1,542	0	1,542	3,822	0	0	1,421	0	1,421	3,793	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach						
				As o	31/03/2024					Aso	As of 30/06/2024			
		Original	Original Exposure ¹		Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions	
	Central banks and central governments	155	0	107	150	0.000	1	155	0	106	124	Octobelisto	0	
	Institutions	28	0	16	31	0		28	0	18	27		0	
	Corporates	46	0	24	26	0		43	0	24	24	o o	0	
	Corporates - Of Which: Specialised Lending	21	0	21	19	0		20	0	20	18		0	
	Corporates - Of Which: SME	2	0	0	1	0	0	2	0		1	0	0	
	Retail	1	0	1	0	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0	
TURKEY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
TURKET	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME			539	0	0	0	0	0	0	0	0	0	
	Equity				1,097	0	0	588	0	588	1,222	0	0	
	Other non credit-obligation assets													
	IRB Total	_												

							IRB Ap	proach						
				As o	131/03/2024					Aso	130/06/2024			
		Orig	inal Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments	
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Vidue*		Of which: defaulted	and provisions	
	Central banks and central governments	8,82		8,826	221	0	0	8,472	0	8,472	230	0	0	
	Institutions	4,52		4,078	705	0	0	8,259	0	7,520	1,230	0	0	
	Corporates	35,7		28,670	10,262	0	7	37,094	0	29,369	10,885		8	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2,37	3 0	1,808	1,476	0	2 0	2,871 26	0	2,409	1,741 19		2	
	Corporates - Of Which: SME	30		25	2	0		26	0	25	19		0	
	Retail - Secured on real estate property	30		22	,			23	0	25				
	Retail - Secured on real estate property Retail - Secured on real estate proper		0	22	2	0		23	0	21	4		0	
UNITED STATES	Retail - Secured on real estate proper			22				22	0	21	4		0	
	Retail - Qualifying Revolving	5	0	1	ő	0	, i	5	0	1	ō		0	
	Retail - Other Retail	2	0	1	1	0		3	0	3	1		0	
	Retail - Other Retail - Of Which: SME		0			0			0		0			
	Retail - Other Retail - Of Which: non-!	SME 1	0	1	1	0		2	0	2	1		0	
	Equity	540	0	551	1,418	0	0	539	0	553	1,862		0	
	Other non credit-obligation assets													
	IRS Total													

Credit Risk - IRB Approach

Ranco Rilhao Vizcava Argentaria S A

							IRB Ap	proach					
				As o	31/03/2024					As of	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 16)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provision:
	Central banks and central governments	0	0	174	11	0	0	0	0	163	11	0	0
	Institutions Corporates	63,070 9,269	64	62,407 7,012	1,494 2,686	0	1 21	41,738 9,195	84 85	41,112 7,047	1,595 2.718		1 54
	Corporates Corporates - Of Which: Specialised Lending	9,269	64	7,012	2,686 328	9	21	9,195	65	7,047	2,718		54
	Corporates - Of Which: SME	27	1	10	35	0		25	1	422	25		0
	Retail	44	2	39	22	2	1	43	2	38	20	2	1
	Retail - Secured on real estate property	36	1	34	20	2	1	35	2	34	18	2	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	ė .	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	36	1	34	20	2	1	35	2	34	18	2	1
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0		0
	Retail - Other Retail	2	0	2	2	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Equity	33	0	37	99	0	0	56	0	59	124	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 13.916	0	13.604	0 747	0	0 2	0 13.288	0	0 12.966	0 897	0	0
	Corporates	8.501		4,677	2.315	2	-	9.271	0	5.428	2.767		
	Corporates - Of Which: Specialised Lending	852	0	738	592	0	1	991	0	836	631		3
	Corporates - Of Which: SME	33	0	3	14	2		29	0	3	14		0
	Retail	18	0	16	16	0	0	18	0	16	15		0
	Retail - Secured on real estate property	15	0	15	15	0	0	14	0	14	14	0	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HALT	Retail - Secured on real estate property - Of Which: non-SME	15	0	15	15	0	0	14	0	14	14	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	1	0	1	1	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	0		0		0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0 14	0	0	1	0	1	0 14		0
	Equity Other non credit-oblitation assets	- 5			14					5	14		
													_
	IRB Total				I hofore taking into accoun								

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

								IRB Ap	proach					
					As of	31/03/2024					As of	30/06/2024		
			Original	Exposure ¹	Exposure Value ²	adjustments			Original I	Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments
		(min EUR, NJ)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VAIDE		Of which: defaulted	and provisions
	Central bank Institutions	s and central governments	12.480	0	6 12.481	2 566	0	0 0	10.999	0	8 10.921	2 533	0 0	0
	Corporates				7,912	3,622	0	10	10,533	0	8,217	3,785		11
	Corporatos - Of Which: Specialised Landing Corporatos - Of Which: SME			0	998	797	0	7	1,078	0	982	857	0	7
				0	8	10	0	0	61	0	48	86	0	0
	Retail	Retail - Secured on real estate property	95 85	3	88 81	72 69	3	2 2	91 80	3	83 77	66 63	3	2
		Retail - Secured on real estate property - Of Which: SME	0.0	3	91	0.0	3	0		3	,,,	63	3	
UNITED KINGDOM			84	3	81	69	3	2	80	3	77	63	3	1
	Petal - Qualifying Reveils of mana casani propany - Or vivinci: 1000-044 Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME		6	0	2	0	0	0	6	0	2	0	0	0
			5	0	4	3	0	0	4	0	4	2	0	0
			3	0	2	1	0	0	3	0	2	1	0	0
			2 555	0	2	1	0	0	2	0	2	1	0	0
	Equity Other non-credit-obligation assets			0	555	1,377	0		600	0	600	1,486		0
	Other non-cross-congation assets													

(1) Original expos	ure, untike Exposu	re value, is reporter	d before taking into accour	t any effect due to	credit conversion f	actors or credit risk	kmitigation technic	jues (e.g. substituti	on effects).

								IRB Ap	proach						
												As of 30/06/2024			
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure		Value adjustments	
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions	
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions		1,143	0	717	484	0	0	1,063	0	581	402	0	0	
	Corporates		857	0	822	468	0	1	1,054	0	962	591		1	
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME					0			0		0			
	Retail	Corporates - Of Which: SME	5		1	1	0		6	0	2	5			
	Retail	Retail - Secured on real estate property	7	0	5	2	0		7	0	5	3			
		Retail - Secured on real estate property - Of Which: SME								0				ů	
COLOMBIA		Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0		3	0	3	1		0	
		Retail - Qualifying Revolving	3	0	1	1	0		3	0	1	1		0	
		Retail - Other Retail	1	0	1	1	0		1	0	1	1		0	
		Retail - Other Retail - Of Which: SME			0	0	0	0	0	0		0	0	0	
	Retail - Other Retail - Of Which: non-SME			0	1	1	0	0	1	0	1	1	0	0	
	Equity				251	624	0	0	310	0	310	757	0	0	
	Other non cr														
	IRB Total														

(1) Original exposi	ure, untike Exposu	re value, is reporter	d before taking into accoun	t any effect due to	credit conversion fa	actors or credit risk	mitigation technic	jues (e.g. substituti	on effects).

							IRBAp	proach					
				As o	f 31/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments institutions	0 221	0	0 86	0 23	0	0	0 66	0	62	0 22	0	0
	Corporates	856	0	642	356	0		971	0	719	419		0
	Corporates - Of Which: Specialised Lending	88	0	88	79	0		162	0	136	119		0
	Corporates - Of Which: SME	7	0	0	1	0	0	6	0	0	0	0	0
	Retail	5	0	3	1	0	0	4	0	3	1	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
PERU	Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	2	0	2				2		2	0		0
	Retail - Other Retail.	2	0			0		2	0	1	0		0
	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0	0	0
	Equity	3	0	3	7	0	0	3	0	3	7	0	0
	Other non credit-obligation assets												
	IRB Yotat												

							IRB Ap	nroach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0 31,010	0	0 29,970	404	0	0 0 27	0 15,252	0	0 14,182	0 393	0 0	0
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	8,168 603 23	0	6,322 451 12	2,477 327 35	0	26	8,147 593 28	0	6,157 453 13	2,370 333 %	0	33 31
	Retail Retail - Secured on real estate property	34 28	1 1	29 26	13 11	5	0	34 29	1 1	29 27	8 7		1 0
GERMANY	Retail: - Secured on real estate property - Of Which: SME Retail: - Secured on real estate property - Of Which: non-SME	0 28	0	0 26	0	0 5	0	0 29	0	0 27	0 7		0
	Retail - Qualifying Revolving Retail - Other Retail	4 1	0	1 1	0	0	0	4	0	1 1	0	0	0
	Retail: - Other Retail: - Of Which: SME Retail: - Other Retail: - Of Which: non-SME	0 1	0	0	0	0	0	0	0	0 1	0	0	0
	Equity Other non credit-obligation assets	54	0	54	134	0		31	0	31	73		0
	IRB Total	M Original consu											

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



General governments exposures by country of the counterparty

						Bar	nco Bilbao Vizcaya Argenta	ria, S.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	4	50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		50 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0	0	0 0 0		
10-3M1 3M-1Y 12Y-2Y 12Y-3Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-more Total	Belgium	12 12 21 24	0 0 38 121 121 121 121 121 121 121 121 121 12	0 96 1 2 0 1		0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 49 210 0 0 26	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		10
[0 - 3M[[3M - 1Y [[1Y - 2Y [Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at leaf for trading profit or loss of which: Financial assets at leaf for trading profit or loss of which: Financial assets at leaf of which: Financial assets at amounts and congrehensive income of which: Financial assets at fair value through other congrehensive income of which: Financial assets at fair value through other congrehensive income of which: Financial assets at fair value through other congrehensive income of which: Financial assets at fair value through other congrehensive income of which: Financial assets at fair value through other congrehensive income of which: Financial assets at fair value through other congrehensive income of which: Financi	Off balance sheet Off-balance sheet exposures Nominat Provision	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (ref financial assets held for tractine) Of which: Financial assets at fair value through other value thr	Off-balance sheet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value Derivatives with negative fair value Of which: Financial assets at fair value through of the v	Off-balance sheet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets are financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets held beginned at fair value through value through value through other v		
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets are financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets held beginned at fair value through value through value through other v	+	
Residual Maturity Country / Region financial assets for financial assets held for trading for trading for trading for trading for financial assets at fair financial assets at	Nominal Provision	amount
		s
16.3M 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
10-3M 7 1 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-384 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M		
10-3M 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10-3M 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Vol.	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Bar	ico Bilbao Vizcaya Argentai	ria, S.A.						
					_		As of 31/12/2023			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania			0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0 - 3M[Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 10 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M [Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal	0 5 5 1 100 77 72 222	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 5 0 2 102 75		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 28 6 0	0 0 0 0 0 0 0	3 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	92 12 0 0 0 0 0	0	
10 aM 13M - 1Y	Romania	2.44 133 214 122 0 0 133	7 137 5 215 0 117 0 0 2 2 121 0 0	0 0 0 0		6 0 53 0 109 0 0 188	131 215 64 0 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	



General governments exposures by country of the counterparty

				Banco Bilibao Vizcaya Argentaria, S.A. As of 31/12/2023										
						Dire	ct exposures							
				On balance sh	nont	Dile	ct exposures		Derivat	ivoe		Off balan	en choot	-
	(mln EUR)			Oil Datalice Si	icet				Delivat	ives		OII Datain	e silect	-
												Off-balance she	et exposures	
					Non-derivative financial a	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets												
			of short positions)		of which: Einancial accord	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit of loss	comprehensive income								
[0-3M[
[3M - 1Y [[1Y - 2Y [
[2Y-3Y] [3Y-5Y] [5Y-10Y]	Stovakia													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Slovenia													
[0 - 3M [3M - 1Y [1Y - 2Y		3,228 4,711 5,509 7,855 8,047	2,509 4,320	1,819 823 238 246 899		146 3,020	1,262 841 4,855		0	0	14 1	281 1,222	0	
[2Y - 3Y [[3Y - 5Y [Spain	7,855 8,047	4,320 5,382 7,608 7,478	236 246 899		527 70 20	7,538 7,127	1	26 10	0 2	13 10	94 808 0	0	
[5Y - 10Y [[10Y - more Total	=	17,303 4,188 50,940	15,758	1,308 1,117 6,450		2,378 0 6,162	13,380 3.065	145	175 868 1,080	10 0	41 0	75 102 2,583	0	11,584
[0-3M[[3M-1Y[0	0 0	0		0 0	0	(0 0	0	0	0 0	0	11,004
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden	0	0 0	0		0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0	0		0	0	C	0	0	0	0	0	
Total [0-3M[[3M-1Y[1	0	0			0	0		0	0	0	0	0	0
[1Y-2Y] [2Y-3Y]	United Kingdom													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
[10Y - more Total [0 - 3M [1													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Iceland													
[10Y - more Total [0 - 3M [ļ													
[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Liechtenstein													
f10Y - more Total														
[0-3M[3M-1Y 1Y-2Y														
[2Y - 3Y [[3Y - 5Y [Norway													
[5Y - 10Y [[10Y - more Total	4													
- rous														



General governments exposures by country of the counterparty

						Bar	co Bilbao Vizcaya Argenta	ria, S.A.						
					_		As of 31/12/2023			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Australia													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	21	0 0 27 0 0 0 0 0 0 0 77	0 5 0 0		0 0 22 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0
10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 100Y more	Hong Kong	101	105 0 0 0 0 0 0 0 0 0 0	0		105 0 0 0 0 0	0	() () () () () () () () () ()	0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Japan	776	770 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		770 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		43
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	1,446 2,316 2000 88 676 8914 14	203 89 611 761	14 40 18 0 0 8 14		1,420 411 2 8 99 482 753 0 3,158	6 1.855 183 0 129 0 0 2,173		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		0 8 9 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 10 10 10 10 10 10 10	Switzerland	11	0 11 1 11 0 0 0 0 0 0 2 2 22	0		0 0 0	0 11 11 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Total Tota	Other advanced economies non EEA	226	222 0	000000000000000000000000000000000000000		0 28 0 0 0 0 0 0	22 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Bar	co Bilbao Vizcaya Argentar	ia, S.A.						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sheet					Derivat	tives		Off balar	ice sheet	
					Non-derivative financial as	gate by accounting partialia		Derivatives with pos	ithro fair value	Dody other with	h negative fair value	Off-balance si	neet exposures	
					Non-delivative illianciat as	sets by accounting portions		Denvauves with pos	kive lali value	Delivatives with	i liegative lali value			Risk weighted exposure
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 signated 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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	300 1.150 1.283 839 3.786 1.564	37	8 31 7 3	0 0 0 0 0	42 146 321 363 972 524 30	255 998 1,034 479 2,795 1,096	0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
Total [0-3M] [3M-11/[[17-2Y] [27-3Y] [37-5Y] [57-10Y] [107-more Total	Middle East	9,666 2 0 0 0 52 138 0 0 253	2 0 0 0 52 198	0 0 0 0 20 0	0 0 0 0 0 0	0 0 0 0	6,661 2 0 0 0 3 3 198 0 2 3 2 3	6 0 0 0 0	205 2 0 0 0	0 7 0 0 0 0	62 0 0 0 0 0	86 0 0 0 0 0 0		4,204
10 - 3M 13M - 1Y 14 - 2Y	Latin America and the Caribbean	1,881 4,905 9,719 4,415 11,482 7,565 6,756	1,644 4,752 9,197 3,816 10,719 6,202	1,564 544 6,528 873 1,652 3,338 524	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	57 1,908 2,485 1,984 6,917 1,213	236 2,281 616 1,472 2,737 3,010 6,144	0 0 0 89 0	89 28 115 0 320 155	0 0 2 0 19 0	323 258 281 0 127 0	187 248 18 2 0 0		9,904
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	99 92 22	1 6 7 16 49 94	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	1 6 7 16 49 94 27 200	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 89 5		
10 - 3M	Others	60 27 63 196 317 0 9	60 27 63 156 317 0	0 0 0 0 0 0 0 0 0 9	0 0 0 0 0	0 0 19 0 0	60 27 44 156 317 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 94 0 0		13

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

						Bai	nco Bilbao Vizcaya Argenta	ria, S.A.						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria		0 0 0	0 0 0 0		0 0 0	0			0 0 0	0	0 0 0		
10 - 3Mf 3M - 1Y	Belgium	2 268 11: 21: 22:	5 25 26 27 3 3 213 0 0 0 0 8 28 4 645 645	2 178 0 0 0 0 1 181		0 0 89 0 62 0 0 0 0 0 0 0 0 0 0 0 0 151	24 0 50 213 0 0 27 313	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		11
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark		0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 21 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	28 1 0 0 0 0	0 0 0 0 0		3
10 all	Estonia								41					3



General governments exposures by country of the counterparty

							Bai	nco Bilbao Vizcaya Argenta	ria, S.A.						
								As of 30/06/2024							
							Dire	ct exposures							
		(mln EUR)			On balance sh	ieet				Derivat	tives		Off bala	nce sheet	
													Off-balance s	neet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Ma	aturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - mou	f f f f re	Finland			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[3M - 1Y	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	France	5 5 9 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	1 53 5 93 7 7 7 7 5 5 0 5 6 146 6 23 7 327	0 3 0 54 146 5		53 0 93 0 0 0 0 5 0 0 0 0 0 0	0 7 0 0 0 2 3 3		0 0 0	0	0	0		
[0 - 3M [f f f f f f f f f f f f f f f f f f f	Germany	22 22 55 54 15 44 15	23 24 24 18 3 0 7 0 5 5 9 122	8 6 10 24 19 47 5		0 15 0 20 0 25 0 0 0 0 0 0 0 0 0 0	0 22 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mon	I I I	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mon	1 1 1 1	Greece		0 0 0 0 0 0 0 0 0 0 0 5 5 5 5 7 7 7 7 17	0 0 0 5 5 7 7		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0		
[0 - 3M	[[[[Hungary			0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - mon	1 1 1 1 1	Ireland	0 22 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y	f f f f f	italy	22 1,43(4) 1,137 600 1,724 5,933 1,105	7 0 1,213 0 1,213 7 957 6 350 4 1,272 3 4,066 9 321	27 1,430 328 256 612 1,875		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 385 350 1,068 995		0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		
Total			12,016	8,179	5,606	1	0 3,600	2,807	1	ol 0	0	1 0	0	1 .)



General governments exposures by country of the counterparty

						Bar	ico Bilbao Vizcaya Argentai	ria, S.A.						
					_		As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia													
[0 - 3M [Lithuania			0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0 - 3M [Malita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Portugal	111 26 1 115 11 88 65,5	4 264 5 5 4 4 1 8 158 7 5	0 101 264 5 3 150 11 89		0 0 0	, 14 0 0 1 1 8 5 0 2 8		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 0 0 0 0	0 467 0 0 0 0	75 75 0 0 0 0		
Total [0-3M[13M-1Y] 11Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania	655 11 277 122 51 19 6	10 10 7 277 277 1 1 1 20 8 8 8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 10 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 277 66 3 119 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 0 0 0 0 0	467 0 0 0 0 0	0 0 0 0 0 0		



General governments exposures by country of the counterparty

						Bar	co Bilbao Vizcaya Argentar	ia, S.A.						
							As of 30/06/2024			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3 M [1 3M - 1 Y [1 1 Y - 2 Y [2 Y - 3 Y [3 Y - 5 Y [5 Y - 1 0 Y [1 0 Y - 5 Y]]]	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Slovenia													
[0 - 3M[] [3M - 1Y] [11 - 2Y[] [2Y - 3Y[] [3Y - 5Y[] [5Y - 10Y[] [100' - more]] [100' - more]	Spain	1.446 8.456 5.761 3.151 12.37 20.395 4.366 66.666	11,831 19,693 3,377	87 4555 209 182 546 976 988 3,444		133 2,714 157 102 58 1,998 0	1,220 5,299 5,411 2,870 11,773 17,696 3,377 47,645	0 0 1 0 0 75 42	0 0 26 0 212 813 1,051	0 0 2 0 0 16 0	0 0 25 11 0 39 0	443 640 9 800 0 111 166 2.169	0 0 0 0 0	11,224
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M[United Kingdom													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M[Norway													



General governments exposures by country of the counterparty

		Banco Bilbao Vizcaya Argentaria, S.A. As of 30/106/2024													
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet		
												Off-balance sh	eet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative thrancial 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	amount	
[0 - 3M[Australia														
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 23 0 0 0 0 0 23	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more	Hong Kong	10	108 108 108 108 108 108 108 108 108 108	0		108 0 0 0 0 0	0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0			
[0 - 3M[Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	1,73 1,08 1,44 1,77 76 93 1	6 170 1 692 6 767 5 2	0 288 0 33 13 23 5		1,735 297 7 9 93 538 767 0	1,411 43 141 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China		0 8 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
10 10 10 10 10 10 10 10	Switzerland	11 11 10 10 10 10 10 10 10 10 10 10 10 1	0 0 10 10 0 0 0 0 0 0 0 10 10 10 10 10 1	0		0 0 0	0 10 10 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total [0 - 3M[1 3M - 1Yf 1 1Y - 2Yf [2Y - 3Y[[3Y - 5Yf [5Y - 10Y] [10Y - more Total	Other advanced economies non EE/	22	21 21 28 28 28 28 20 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 15		0 28 28 0 0 0 0 0 0 0 2 2 2 2 2 2 2 2 2	22 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			



General governments exposures by country of the counterparty

Banco Bilbao Vizcava Argentaria, S.A.

		Banco Bilbao Vizcaya Argentaria, S.A.													
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance she	eet				Derivat	ives		Off balan	ce sheet		
													Off-balance sheet exposures		
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[0 - 3M[Other Central and eastern Europe countries non EEA	536 1,4886 874 621 3,903 2,669	614 3,939 2,678 9	0 12 15 7 23 17 1		72 73 73 75 76 76 77 78 78 78 78 78 78 78 78 78 78 78 78	223 3,120 1,869 8	0 0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0			
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	10,100 0 0 0 50 50 24 444 444	0 0 0 0 50 371 24	0 0 0 20 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7,436 0 0 0 0 30 371 24 426	0 0 0 0	0 48 0 0 0 0 0	0	0 355 47 0 0 0 0	82 0 0 0 0 0 0 0			
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf [3Y - 5Yf] [5Y - 10Yf] [10Y - more Total	Latin America and the Caribbean	2.476 8.5856 6.779 9.348 6.029 7.390 8.025 48.876	2,121 7,196 5,425 8,749 5,365 6,697 6,834	373 5,049 2,741 835 3,322 3,154 1,332		0 959 0 2.153 0 2.947 0 5.863 0 1.711 0 1.375 0 755 0 15,783	876 1,387 963 2,393 946 2,792 5,932	0 25 6 2 3 46 6 88	14 52 0 0 0 0 0	0 2 1 1 0 0	25 676 64 728 13 157 0	79 232 6 0 0 0 0 1		10,387	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	100 210 210 210 210 210 210 210 210 210	1 3 100 51 8 108	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	1 3 10 51 8 8 108 28 209	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 87 4			
10 a 3 M 1 [3 M - 1 Y] [1 Y - 2 Y] [2 Y - 3 Y] [3 Y - 5 Y] [5 Y - 1 0 Y] [10 Y - more	Others	244 666 18 38 465 0 0 4 47	69 19 83 465 36 0	0 0 0 0 0 4		0 0 19 19 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	69 0 78 447 22 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 65 0 0 0			

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

					As of 30/09/2023					As of 31/12/7023											
		Gros:	s carrying amount/ Nominal ar	nount		Accumulated impairs credit risk and provis	ment, accumulated negative cha	anges in fair value due to			Gree	ss carrying amount/ Nominal a	mount		Accumulated impairm credit risk and provision	ent, accumulated negative chan	ges in fair value due to				
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures		Of which performing but pass due > 30 days and <=90 days	Of which non-performing ^a		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures					
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁶				
Cash balances at central banks and other demand deposits	60,234	0	0	0	0	3		0	0	67,866	5 (0		0 29	0		0 0			
Debt securities (including at amortised cost and fair value)	91,230	0	54	54	54	16	38	38	0	89,254		55	53	5	3 120	38	3	8 0			
Central banks	2,546	0	0	0	0	1	0	0	0	530			0		0 4	0		0 0			
General governments	77,562	0	0	0	0	14	0	0	0	77,344	4 (0 0	0		0 107	0		0			
Credit institutions	3,301	0	0	0	0			0	0	3,397	7		0		0 2	0		0 0			
Other financial corporations	2,889	0	52	52	52		37	37	0	3,085	9 (51	51	5	1 3	37	3	7 0			
Non-financial corporations	4,932	0	2	2	2		1	1	0	4,894		3	2		2 3	1		1 0			
Loans and advances(including at amortised cost and fair value)	409,415	1,436	13,953	13,953	13,953	4,20	7,087	7,087	5,009	413,206	1,919	14,452	14,452	14,45	2 4,195	7,161	7,16	1 5,268			
Central banks	5,453	0	0	0	0	1	0	0	0	7,176			0		0 25	0		0			
General governments	23,208	23	31	31	31	2	9	9	5	23,294	15	25	25	2	5 22	7		7 1			
Credit institutions	16,196	0	0	0	0	1	0	0	0	16,634		3	2		2 19	2		2 0			
Other financial corporations	13,405	45	9	9	9	1	6	6	2	13,133	3 1	1 15	12	1	2 13	7		7 5			
Non-financial corporations	174,694	286	5,402	5,402	5,402	1,43	3,170	3,170	1,570	175,682	2 379	5,520	5,520	5,52	0 1,311	2,962	2,96	2 1,797			
of which: small and medium-sized enterprises	57,329	146	3,299	3,299	3,299	63	1,890	1,890	1,164	56,468	3 240	3,381	3,381	3,38	1 566	1,755	1,75	5 1,334			
of which: Loans collateralised by commercial immovable property	25,237	18	1,554	1,554	1,554	33	873	873	650	24,955	43	1,522	1,522	1,52	2 316	788	78	8 705			
Households	176,457	1,082	8,512	8,512	8,512	2,70	3,903	3,903	3,432	177,287	1,519	8,890	8,893	8,89	3 2,805	4,183	4,18	3 3,465			
of which: Loans collateralised by residential immovable property	96,042	391	4,565	4,565	4,565	37	1,173	1,173	3,216	96,226	667	4,700	4,702	4,70	2 408	1,289	1,28	9 3,223			
of which: Credit for consumption	63,380	604	2,933	2,933	2,933	2,07	2,073	2,073	54	64,303	725	3,184	3,184	3,18	4 2,140	2,271	2,27	1 64			
DEBT INSTRUMENTS other than HFT	560,879	1,436	14,006	14,006	14,006	4,39	7,125	7,125	5,009	570,326	1,919	14,505	14,505	14,50	5 4,344	7,200	7,20	0 5,268			
OFF-BALANCE SHEET EXPOSURES	214,554		1,073	1,073	1,073	40.	365	365	137	213,979	5	1,030	1,030	1,03	0 438	332	33	2 130			

⁽⁵⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

Institutions apport has true cumulative amount or deposited credit takes since in interval complete for the institution and the complete for the cumulative amount of deposited credit related in interval complete for the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of deposited credit related in interval the cumulative amount of the cumulative amount

The two exhalences heave lines, accumulated implairments and accumulated implaints and accumulated in accumulated in a complaint and a

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 perior



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

ĺ					As of 31/03/2024									As of 30/06/2024								
		Gross	carrying amount/ Nominal an	nount		Accumulated impairs credit risk and provis	eent, accumulated negative cha	anges in fair value due to			Gross	carrying amount/ Nominal amo	ount		Accumulated impairs credit risk and provisi	nent, accumulated negative char ions ⁴	iges in fair value due to					
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning 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			On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures				
(min EUR)		,		Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					
Cash balances at central banks and other demand deposits	68,557	0	0	0	0	16	0	0	0	38,466		0	0		0 10			9 0				
Debt securities (including at amortised cost and fair value)	92,771	0	56	56	56	128	42	42	0	98,160		56	56	5	6 149	42	40	2 0				
Central banks	334	0	0	0	0	3	0	0	0	549	0	0	0		0 1	. 0		0				
General governments	81,056	0	0	0	0	117	0	0	0	87,030	0	0	0		0 140	0						
Credit institutions	3,409	0	0	0	0	2	0	0	0	3,481	. 0	0	0		0 2	. 0						
Other financial corporations	3,179	0	54	54	54	3	40	40	0	2,588	. 0	54	54	5	4 3	40	40	0				
Non-financial corporations	4,793	0	2	2	2	3	1	1	0	4,514		2	2		2 3	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	7,375	7,375	5,452	433,987	1,490	14,682	14,682	14,68	2 4,037	7,250	7,250	0 5,291				
Central banks	10,032	0	0	0	0	25	0	0	0	7,367	0	0	0		0 11	. 0		0				
General governments	24,033	22	21	21	21	17	7	7	1	23,336	6	28	28	2	8 14	6	6	å 1				
Credit institutions	18,569	0	3	3	3	11	2	2	0	21,056	0	4	4		4 13	1	1	4 0				
Other financial corporations	13,931	20	13	13	13	13	8	8	5	14,023	7	12	12	1	2 17	8	8	3				
Non-financial corporations	180,848	433	5,582	5,582	5,582	1,236	2,918	2,918	1,838	184,261	296	5,523	5,523	5,52	3 1,162	2,940	2,940	0 1,812				
of which: small and medium-sized enterprises	58,348	231	3,442	3,442	3,442	546	1,735	1,735	1,403	58,541	168	3,398	3,398	3,39	8 519	1,697	1,697	7 1,380				
of which: Loans collateralised by commercial immovable property	26,218	39	1,468	1,468	1,468	296	730	730	701	26,515	25	1,368	1,368	1,36	8 285	683	683	3 652				
Households	182,181	1,566	9,328	9,328	9,328	2,911	4,440	4,440	3,608	183,945	1,181	9,114	9,114	9,11	4 2,819	4,296	4,296	š 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	4,72	4 352	1,310	1,310	0 3,229				
of which: Credit for consumption	67,436	781	3,483	3,483	3,483	2,256	2,481	2,481	64	68,250	767	3,469	3,469	3,46	9 2,246	2,428	2,428	8 66				
DEBT INSTRUMENTS other than HFT	590,922	2,042	15,003	15,003	15,003	4,366	7,417	7,417	5,452	570,614	1,490	14,738	14,738	14,73	8 4,195	7,292	7,290	5,291				
OFF-BALANCE SHEET EXPOSURES	228,136		957	957	957	440	292	292	142	256,967		960	960	96	0 359	293	290	5 108				

(Fig. Fig. beatward and a conclusion of pages and a conclusion in page



Forborne exposures

			As of 30/0	09/2023			As of 31/12/2023									
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financi	al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financial guarantees receive 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				
(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)	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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. TS on Supervisory reporting, However, for the off-balance sheet instruments, sheet as a reasonable of the 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.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

			As of 31/	03/2024			As of 30/06/2024									
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carryin; exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia					
		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				
(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 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 transvork (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-1. Tild on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated impairment, accumulated impairments 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

	As of 30/09/2023 As of 31/12/2023																		As of 30/06/2024						
			As of 3	0/09/2023					As of 3	31/12/2023					As of 3	1/03/2024					As of 3	1/06/2024			
	Gross carry	ingamount				Accumulated		ing amount				Accumulated	Gross carry	ying amount				Accumulated	Gross carry	ing amount				Accumulated	
		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹			non- performing subject		Of which toans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on	non- performing		Of which loans and advances Accumulated subject to impairment ¹		negative changes in fair value due to credit risk on		Of which: non- performin	•	Of which loans and advances subject to	Accumulated impairment ¹	to credit risk on		
(min EUR)	of which: impairment		exposures				of which: defaulted	impairment		non-performing exposures ²			of which: defaulted	impairment		non-performing exposures ²			of which: defaulted	impairment		non-performing exposures ¹			
A Agriculture, forestry and fishing	4,549	133	133	4,549	140	0	4,530	133	133	4,530	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	44,859	774	774	44,782	683	0	45,958	814	814	45,893	685	0	45,374	812	812	45,305	630	0	46,888	827	827	46,819	611	0	
D Electricity, gas, steam and air conditioning supply	15,253	394	394	15,253	492	0	15,801	444	444	15,801	454	0	18,288	438	438	18,288	467	0	16,034	241	241	16,034	277	0	
E Water supply	872	16	16	872	12	0	905	16	16	905	11	0	973	20	20	973	14	0	1,227	27	27	1,227	16	0	
F Construction	8,572	650	650	8,572	446	0	8,269	665	665	8,269	426	0	8,231	639	639	8,231	399	0	8,488	624	624	8,488	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	34,326	1,233	1,233	34,326	869	0	
H Transport and storage	10,681	339	339	10,681	287	0	10,380	310	310	10,378	213	0	10,329	306	306	10,328	212	0	10,437	301	301	10,436	210	0	
I Accommodation and food service activities	7,913	351	351	7,913	236	0	7,957	329	329	7,957	208	0	8,119	296	296	8,119	198	0	8,172	294	294	8,172	194	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	7,818	187	187	7,818	121	0	8,638	223	223	8,638	127	0	9,347	231	231	9,347	115	0	
L Real estate activities	12,239	666	666	12,146	496	0	12,661	658	658	12,550	508	0	13,016	742	742	12,900	514	0	12,856	698	698	12,751	492	0	
M Professional, scientific and technical activities	4,272	179	179	4,272	138	0	4,053	178	178	4,053	124	0	4,064	184	184	4,064	130	0	4,139	184	184	4,139	114	0	
N Administrative and support service activities	4,172	155	155	4,172	112	0	4,581	151	151	4,581	111	0	4,649	149	149	4,649	104	0	4,930	155	155	4,930	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	294	0	4,179	74	74	4,179	186	0	4,334	97	97	4,334	166	0	5,384	245	245	5,384	344	0	
Loans and advances	174,694	5,402	5,402	174,523	4,606	0	175,682	5,520	5,520	175,504	4,273	0	180,848	5,582	5,582	180,662	4,157	0	184,261	5,523	5,523	184,085	4,101	0	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.