



2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

Banco Bilbao Vizcaya Argentaria S.A.

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario				Adverse Scenario	
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	16,470	15,898	16,005	15,902	13,524	12,940	12,090
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	891	511	511	511	-461	383	383
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-5,608	-6,813	-4,153	-3,746	-14,837	-6,331	-6,571
4	Profit or (-) loss for the year	2,001	2,610	4,396	4,458	-6,286	181	-38
5	Coverage ratio: non-performing exposure (%)	50.36%	49.79%	46.95%	45.32%	52.77%	50.76%	49.98%
6	Common Equity Tier 1 capital	42,931	44,200	45,506	46,700	36,163	33,858	33,091
7	Total Risk exposure amount (all transitional adjustments included)	353,273	357,420	358,239	357,214	361,289	364,010	369,239
8	Common Equity Tier 1 ratio, %	12.15%	12.37%	12.70%	13.07%	10.01%	9.30%	8.96%
9	Fully loaded Common Equity Tier 1 ratio, %	11.72%	12.02%	12.52%	13.00%	8.79%	8.71%	8.69%
10	Tier 1 capital	49,597	50,867	52,173	53,367	42,829	40,525	39,757
11	Total leverage ratio exposures	741,095	741,095	741,095	741,095	741,095	741,095	741,095
12	Leverage ratio, %	6.69%	6.86%	7.04%	7.20%	5.78%	5.47%	5.36%
13	Fully loaded leverage ratio, %	6.49%	6.71%	6.97%	7.18%	5.18%	5.18%	5.24%
Memorandum items								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No

2021 EU-wide Stress Test: Credit risk IRB
Banco Bilbao Vizcaya Argentaria S.A.

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74	Central governments	1	0	0	0	1	0	0	0	1	0	0	0	0	0	0
75	Institutions	22	0	0	0	29	0	0	0	20	1	0	0	0	0	0
76	Corporates	102	0	206	0	68	0	209	0	271	30	0	0	0	0	0
77	Corporates - Of Which: Specialised Lending	0	0	206	0	0	0	209	0	177	23	0	0	0	0	0
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
80	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Equity	164	0	0	0	391	0	0	0	0	0	0	0	0	0	0
88	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
89	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
90	IRB TOTAL	290	0	206	0	489	0	209	0	293	31	0	0	0	0	0

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
92	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
93	Institutions	29,996	0	0	0	878	0	0	0	1,137	82	0	0	0	0	0
94	Corporates	4,774	4	660	0	1,698	1	476	0	4,612	436	4	1	1	1	24.43%
95	Corporates - Of Which: Specialised Lending	0	0	660	0	0	0	476	0	384	55	0	0	0	0	0
96	Corporates - Of Which: SME	16	1	0	0	17	0	0	0	11	4	1	0	0	0	0.85%
97	Retail	33	1	0	0	7	2	0	0	29	4	1	0	0	0	33.08%
98	Retail - Secured on real estate property	29	1	0	0	7	2	0	0	25	3	1	0	0	0	21.62%
99	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100	Retail - Secured on real estate property - Of Which: non-SME	29	1	0	0	7	2	0	0	25	3	1	0	0	0	21.62%
101	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	92.77%
102	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	0	0	77.02%
103	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
104	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	0	0	77.02%
105	Equity	28	0	0	0	91	0	0	0	0	0	0	0	0	0	0
106	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
107	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
108	IRB TOTAL	34,832	6	660	0	2,674	2	476	0	5,778	522	6	3	1	1	26.42%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	Central governments	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
111	Institutions	15,743	0	0	0	917	0	0	0	348	25	0	0	0	0	0
112	Corporates	3,877	1	737	0	1,427	0	555	0	3,785	368	1	2	0	0	66.72%
113	Corporates - Of Which: Specialised Lending	0	1	737	0	0	0	555	0	492	70	0	0	0	0	66.72%
114	Corporates - Of Which: SME	14	1	0	0	11	0	0	0	11	3	1	0	0	0	26.20%
115	Retail	123	3	0	0	22	4	0	0	108	14	3	0	0	0	24.58%
116	Retail - Secured on real estate property	118	3	0	0	21	4	0	0	104	14	3	0	0	0	24.58%
117	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
118	Retail - Secured on real estate property - Of Which: non-SME	118	3	0	0	21	4	0	0	104	14	3	0	0	0	24.58%
119	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	91.36%
120	Retail - Other Retail	3	0	0	0	1	0	0	0	3	1	0	0	0	0	33.33%
121	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
122	Retail - Other Retail - Of Which: non-SME	3	0	0	0	1	0	0	0	3	1	0	0	0	0	27.27%
123	Equity	116	0	0	0	264	0	0	0	0	0	0	0	0	0	0
124	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
125	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
126	IRB TOTAL	19,859	4	737	0	2,631	4	555	0	4,243	407	4	2	0	0	32.78%

Row/N um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127	Central banks	6	0	0	0	1	0	0	0	6	0	0	0	0	0	0
128	Central governments	157	0	0	0	18	0	0	0	139	3	0	0	0	0	0
129	Institutions	7	0	0	0	1	0	0	0	4	0	0	0	0	0	0
130	Corporates	238	0	29	0	143	0	26	0	243	24	0	0	0	0	0
131	Corporates - Of Which: Specialised Lending	0	0	29	0	0	0	26	0	25	4	0	0	0	0	0
132	Corporates - Of Which: SME	4	0	0	0	4	0	0	0	3	1	0	0	0	0	0
133	Retail	3	1	0	0	0	1	0	0	3	0	1	0	0	0	74.25%
134	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	3	0	0	0	0	0	67.97%
135	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
136	Retail - Secured on real estate property - Of Which: non-SME	3	0	0	0	0	0	0	0	3	0	0	0	0	0	67.97%
137	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
138	Retail - Other Retail	0	1	0	0	0	1	0	0	0	0	1	0	0	0	75.77%
139	Retail - Other Retail - Of Which: SME	0	0	0	0	0	1	0	0	0	0	1	0	0	0	75.67%
140	Retail - Other Retail - Of Which: non-SME	0	1	0	0	0	0	0	0	0	0	0	0	0	0	100.00%
141	Equity	8	0	0	0	19	0	0	0	0	0	0	0	0	0	0
142	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
143	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
144	IRB TOTAL	419	1	29	0	183	1	26	0	394	27	1	0	0	0	74.82%

2021 EU-wide Stress Test: Credit risk IRB
Banco Bilbao Vizcaya Argentaria S.A.

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
146	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Institutions	3,800	0	0	0	391	0	0	0	763	55	0	1	0	0	0
148	Corporates	3,869	3	211	0	1,561	0	149	0	3,587	331	3	2	1	0	0.34%
149	Corporates - Of Which: Specialised Lending	0	0	211	0	0	0	149	0	170	24	0	0	0	0	0
150	Corporates - Of Which: SME	2	0	0	0	11	0	0	0	11	0	0	0	0	0	0
151	Retail	9	0	0	0	2	0	0	0	8	1	0	0	0	0	48.72%
152	Retail - Secured on real estate property	8	0	0	0	1	0	0	0	7	1	0	0	0	0	17.39%
153	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
154	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	1	0	0	0	7	1	0	0	0	0	17.39%
155	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	93.75%
156	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
157	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
158	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
159	Equity	18	0	0	0	59	0	0	0	0	0	0	0	0	0	0
160	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
161	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
162	IRB TOTAL	7,697	3	211	0	2,012	1	149	0	4,358	387	3	3	1	0	1.59%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163	Central banks	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
164	Central governments	31	0	0	0	5	0	0	0	28	1	0	0	0	0	0
165	Institutions	141	0	0	0	36	0	0	0	99	7	0	0	0	0	0
166	Corporates	342	0	0	0	125	0	0	0	298	27	0	0	0	0	0
167	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
168	Corporates - Of Which: SME	3	0	0	0	3	0	0	0	3	1	0	0	0	0	0
169	Retail	5	0	0	0	2	0	0	0	5	1	0	0	0	0	88.64%
170	Retail - Secured on real estate property	5	0	0	0	2	0	0	0	4	1	0	0	0	0	0
171	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
172	Retail - Secured on real estate property - Of Which: non-SME	5	0	0	0	2	0	0	0	4	1	0	0	0	0	0
173	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	86.96%
174	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89.53%
175	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
176	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	89.53%
177	Equity	259	0	0	0	630	0	0	0	0	0	0	0	0	0	0
178	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	780	0	0	0	799	0	0	0	430	36	0	0	0	0	88.64%

RowN um	(min EUR, %)	Actual 31/12/2020														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181	Central banks	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
182	Central governments	15	0	0	0	3	0	0	0	14	1	0	0	0	0	0
183	Institutions	5,778	0	0	0	328	0	0	0	244	18	0	0	0	0	0
184	Corporates	3,493	0	76	0	1,183	0	170	0	3,036	277	0	2	1	0	100.00%
185	Corporates - Of Which: Specialised Lending	0	0	76	0	0	0	170	0	59	9	0	0	0	0	0
186	Corporates - Of Which: SME	10	0	0	0	10	0	0	0	8	2	0	0	0	0	100.00%
187	Retail	24	1	0	0	5	0	0	0	21	3	1	0	0	0	40.11%
188	Retail - Secured on real estate property	22	1	0	0	5	0	0	0	20	3	1	0	0	0	30.43%
189	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
190	Retail - Secured on real estate property - Of Which: non-SME	22	1	0	0	5	0	0	0	20	3	1	0	0	0	30.43%
191	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	88.24%
192	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	0	0	97.44%
193	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
194	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	97.44%
195	Equity	10	0	0	0	22	0	0	0	0	0	0	0	0	0	0
196	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	9,319	1	76	0	1,540	0	170	0	3,315	298	1	2	1	0	40.82%

2021 EU-wide Stress Test: Credit risk IRB
Banco Bilbao Vizcaya Argentaria S.A.

RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
145	(min EUR, %)																						
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	762	53	3	1	1	20.49%	762	50	5	1	1	20.48%	762	48	8	1	2	20.47%				
149	Corporates	3,532	349	40	3	9	19.69%	3,484	359	78	3	8	15	18.70%	3,440	364	116	3	6	21	18.37%		
150	Corporates - Of Which: Specialised Lending	170	21	3	0	1	10.36%	169	19	6	0	1	10.56%	168	17	9	0	1	10.72%				
151	Corporates - Of Which: SME	1	0	0	0	0	12.63%	1	0	0	0	0	12.79%	1	0	0	0	0	0	12.85%			
152	Retail	8	1	0	0	0	39.51%	8	1	0	0	0	35.68%	8	1	0	0	0	0	33.79%			
153	Retail - Secured on real estate property	7	1	0	0	0	25.99%	7	1	0	0	0	26.31%	7	1	0	0	0	0	26.43%			
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
155	Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	25.99%	7	1	0	0	0	26.31%	7	1	0	0	0	0	26.43%			
156	Retail - Qualifying Revolving	0	0	0	0	0	88.84%	0	0	0	0	0	85.62%	0	0	0	0	0	0	83.14%			
157	Retail - Other Retail	1	0	0	0	0	21.69%	1	0	0	0	0	22.13%	1	0	0	0	0	0	22.40%			
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	13.88%	0	0	0	0	0	13.94%	0	0	0	0	0	0	13.98%			
159	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	48.86%	0	0	0	0	0	48.87%	0	0	0	0	0	0	48.88%			
160	Equity	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
161	Securitisation	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
162	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
162	IRB TOTAL	4,302	402	43	3	10	19.82%	4,254	410	83	3	9	16	18.86%	4,210	413	124	3	7	23	18.54%		

RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
163	(min EUR, %)																						
164	Central banks	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	
165	Central governments	28	1	0	0	0	40.00%	28	1	0	0	0	40.00%	28	1	0	0	0	0	0	40.00%		
166	Institutions	86	19	1	1	1	57.18%	77	27	2	0	1	65.51%	71	31	3	0	2	70.51%				
167	Corporates	259	48	18	4	11	54.74%	230	59	36	3	13	57.71%	207	65	54	3	14	59.37%				
168	Corporates - Of Which: Specialised Lending	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
169	Corporates - Of Which: SME	2	1	0	0	0	69.28%	2	1	0	0	0	68.89%	2	1	1	0	0	0	68.43%			
170	Retail	4	1	1	0	0	31.57%	3	1	1	0	0	24.16%	3	1	1	0	0	0	21.47%			
171	Retail - Secured on real estate property	3	1	0	0	0	8.98%	3	1	1	0	0	9.68%	3	1	1	0	0	0	10.07%			
172	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
173	Retail - Secured on real estate property - Of Which: non-SME	3	1	0	0	0	8.98%	3	1	1	0	0	9.68%	3	1	1	0	0	0	10.07%			
174	Retail - Qualifying Revolving	0	0	0	0	0	78.80%	0	0	0	0	0	73.85%	0	0	0	0	0	0	70.61%			
175	Retail - Other Retail	0	0	0	0	0	79.52%	0	0	0	0	0	70.72%	0	0	0	0	0	0	64.70%			
176	Retail - Other Retail - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
177	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	79.52%	0	0	0	0	0	70.72%	0	0	0	0	0	0	64.70%			
178	Equity	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
179	Securitisation	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
180	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
180	IRB TOTAL	377	69	20	4	12	54.24%	339	88	39	3	15	22	57.33%	310	98	58	3	16	34	59.15%		

RowNum		Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
181	(min EUR, %)																						
182	Central banks	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	
183	Central governments	14	1	0	0	0	40.00%	14	1	0	0	0	40.00%	14	1	0	0	0	0	0	40.00%		
184	Institutions	244	17	1	0	0	20.49%	244	16	2	0	0	20.47%	244	15	3	0	1	20.45%				
185	Corporates	2,986	292	34	2	7	18.05%	2,953	295	65	2	6	18.05%	2,921	295	96	2	5	17	18.05%			
186	Corporates - Of Which: Specialised Lending	60	7	1	0	0	10.50%	59	6	2	0	0	10.63%	59	6	3	0	0	0	10.78%			
187	Corporates - Of Which: SME	8	2	0	0	0	29.23%	8	2	1	0	0	28.21%	8	1	1	0	0	0	27.86%			
188	Retail	21	2	1	0	0	37.77%	21	2	1	0	0	36.24%	21	2	1	0	0	0	35.22%			
189	Retail - Secured on real estate property	20	2	1	0	0	29.59%	20	2	1	0	0	29.05%	19	2	1	0	0	0	28.69%			
190	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
191	Retail - Secured on real estate property - Of Which: non-SME	20	2	1	0	0	29.59%	20	2	1	0	0	29.05%	19	2	1	0	0	0	28.69%			
192	Retail - Qualifying Revolving	1	0	0	0	0	79.32%	1	0	0	0	0	75.09%	1	0	0	0	0	0	72.07%			
193	Retail - Other Retail	0	0	0	0	0	87.95%	0	0	0	0	0	82.67%	0	0	0	0	0	0	78.70%			
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
195	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	87.95%	0	0	0	0	0	82.67%	0	0	0	0	0	0	78.70%			
196	Equity	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
197	Securitisation	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
198	Other non-credit obligation assets	0	0	0	0	0	-	0	0	0	0	0	-	0	0	0	0	0	0	-			
198	IRB TOTAL	3,266	312	36	3	8	18.65%	3,232	314	66	3	7	13	18.43%	3,200	314	100	2	5	18	18.36%		

2021 EU-wide Stress Test: Credit risk IRB
Banco Bilbao Vizcaya Argentaria S.A.

RowNum		Adverse Scenario																				
		31/12/2021							31/12/2022							31/12/2023						
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	(min EUR, %)																					
146	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
147	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
148	Institutions	757	52	9	1	2	23.36%	752	49	16	1	2	4	23.37%	749	47	22	1	1	5	23.37%	
149	Corporates	3,461	370	90	27	44	27	29.76%	3,267	400	254	27	41	75	29.47%	3,086	407	427	22	31	126	29.43%
150	Corporates - Of Which: Specialised Lending	166	21	7	1	2	19.51%	158	19	17	1	2	3	20.89%	150	18	26	1	2	6	21.38%	
151	Corporates - Of Which: SME	1	0	0	0	0	21.97%	1	0	0	0	0	0	22.43%	1	0	0	0	0	0	22.63%	
152	Retail	8	1	0	0	0	43.88%	8	1	0	0	0	0	41.58%	8	1	0	0	0	0	40.50%	
153	Retail - Secured on real estate property	7	1	0	0	0	31.71%	7	1	0	0	0	0	33.23%	7	1	0	0	0	0	33.83%	
154	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
155	Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	31.71%	7	1	0	0	0	0	33.23%	7	1	0	0	0	0	33.83%	
156	Retail - Qualifying Revolving	0	0	0	0	0	91.13%	0	0	0	0	0	0	88.87%	0	0	0	0	0	0	86.94%	
157	Retail - Other Retail	1	0	0	0	0	35.16%	1	0	0	0	0	0	35.71%	0	0	0	0	0	0	36.04%	
158	Retail - Other Retail - Of Which: SME	0	0	0	0	0	24.56%	0	0	0	0	0	0	24.59%	0	0	0	0	0	0	24.61%	
159	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	72.10%	0	0	0	0	0	0	72.09%	0	0	0	0	0	0	72.08%	
160	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
161	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
162	IRB TOTAL	4,225	423	99	28	47	29.19%	4,027	450	271	28	43	79	29.11%	3,843	455	449	22	32	131	29.15%	

RowNum		Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
163	(min EUR, %)																				
164	Central banks	1	0	0	0	0	0	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
165	Central governments	28	15	0	0	0	40.00%	28	1	0	0	0	0	40.00%	28	1	0	0	0	0	40.00%
166	Institutions	82	15	9	2	2	46.22%	71	20	15	1	3	7	49.48%	64	23	19	1	3	10	51.84%
167	Corporates	231	47	48	10	12	47.21%	188	54	83	6	14	42	51.18%	160	56	109	5	14	58	53.68%
168	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
169	Corporates - Of Which: SME	2	1	1	0	0	61.31%	2	1	1	0	0	1	63.17%	1	1	1	0	0	1	64.27%
170	Retail	4	1	1	0	0	28.09%	3	1	1	0	0	0	22.15%	3	1	2	0	0	0	20.11%
171	Retail - Secured on real estate property	3	1	0	0	0	8.97%	3	1	1	0	0	0	9.54%	3	1	1	0	0	0	9.80%
172	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
173	Retail - Secured on real estate property - Of Which: non-SME	3	1	0	0	0	8.97%	3	1	1	0	0	0	9.54%	3	1	1	0	0	0	9.80%
174	Retail - Qualifying Revolving	0	0	0	0	0	77.97%	0	0	0	0	0	0	73.47%	0	0	0	0	0	0	70.44%
175	Retail - Other Retail	0	0	0	0	0	79.29%	0	0	0	0	0	0	71.76%	0	0	0	0	0	0	66.71%
176	Retail - Other Retail - Of Which: SME	0	0	0	0	0	79.29%	0	0	0	0	0	0	71.76%	0	0	0	0	0	0	66.71%
177	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
178	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
179	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
180	IRB TOTAL	346	63	57	12	14	46.83%	291	75	99	8	17	50	50.57%	255	81	129	6	18	69	52.98%

RowNum		Adverse Scenario																			
		31/12/2021							31/12/2022							31/12/2023					
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
181	(min EUR, %)																				
182	Central banks	1	0	0	0	0	0	1	0	0	0	0	0	40.00%	1	0	0	0	0	0	40.00%
183	Central governments	14	1	0	0	0	40.00%	14	1	0	0	0	0	40.00%	14	1	0	0	0	0	40.00%
184	Institutions	242	16	3	0	1	23.35%	241	15	6	0	1	1	23.34%	239	14	8	0	2	2	23.34%
185	Corporates	2,927	322	63	23	18	28.55%	2,836	346	130	9	20	37	28.57%	2,756	338	198	7	16	57	28.58%
186	Corporates - Of Which: Specialised Lending	58	8	2	0	1	18.45%	57	7	4	0	0	1	18.62%	56	7	6	0	1	1	18.76%
187	Corporates - Of Which: SME	7	2	1	0	0	37.24%	7	2	1	0	0	0	36.73%	7	2	2	0	0	1	36.58%
188	Retail	21	3	1	0	0	39.88%	20	3	2	0	0	1	39.58%	20	2	2	0	1	1	39.66%
189	Retail - Secured on real estate property	19	2	1	0	0	32.14%	19	2	1	0	0	0	32.98%	19	2	2	0	1	1	33.42%
190	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
191	Retail - Secured on real estate property - Of Which: non-SME	19	2	1	0	0	32.14%	19	2	1	0	0	0	32.98%	19	2	2	0	1	1	33.42%
192	Retail - Qualifying Revolving	1	0	0	0	0	84.49%	1	0	0	0	0	0	82.52%	1	0	0	0	0	0	81.10%
193	Retail - Other Retail	0	0	0	0	0	91.16%	0	0	0	0	0	0	87.30%	0	0	0	0	0	0	84.40%
194	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	87.30%	0	0	0	0	0	0	84.40%
195	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	91.16%	0	0	0	0	0	0	87.30%	0	0	0	0	0	0	84.40%
196	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
197	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
198	IRB TOTAL	3,205	342	67	9	24	28.50%	3,112	365	137	9	21	39	28.47%	3,030	376	208	8	16	59	28.48%

2021 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria S.A.

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
1		11,006	0	4,325	0	7,534	0	0	0	0	0	0.00%
2		196,201	16	25,067	4	124,034	1,632	16	65	60	12	75.01%
3		7,235	52	2,317	63	6,574	660	52	16	13	5	10.35%
4		1,836	0	768	0	1,620	63	0	1	1	0	63.10%
5		303	0	7	0	302	0	0	0	0	0	0.00%
6		0	0	0	0	0	0	0	0	0	0	0.00%
7		17,084	4	7,827	4	10,994	289	4	33	3	2	55.08%
8		81,441	3,648	77,822	2,208	69,063	9,465	3,648	727	741	1,795	49.24%
9		11,180	1,239	10,003	650	9,329	1,390	1,239	102	80	657	53.08%
10		50,793	2,409	34,362	1,266	41,927	8,832	2,409	940	954	1,263	52.42%
11		15,327	1,037	8,837	973	13,072	2,246	1,037	180	279	528	50.71%
12		34,932	2,011	12,769	938	31,192	3,740	2,011	106	152	1,103	54.88%
13		12,524	89	4,508	34	11,196	1,327	89	62	52	53	61.82%
14		3,052	665	4,758	0	1,681	909	665	25	136	383	57.58%
15		0	0	0	0	0	0	0	0	0	0	0.00%
16		1	0	1	0	1	0	0	0	0	0	0.00%
17		3	0	3	0	3	0	0	0	0	0	0.00%
18		0	0	0	0	0	0	0	0	0	0	0.00%
19		0	0	0	0	0	0	0	0	0	0	0.00%
20		20,389	0	12,071	0	3,717	403	0	0	0	0	0.00%
21		424,278	8,806	182,096	4,481	298,642	25,992	8,806	1,913	2,060	4,566	51.85%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
22		123	0	15	0	71	0	0	0	0	0	0.00%
23		109,756	0	13,337	0	62,204	887	0	0	0	0	100.00%
24		7	18	0	15	7	1	18	4	4	4	20.50%
25		0	0	0	0	0	0	0	0	0	0	55.56%
26		70	0	0	0	70	0	0	0	0	0	0.00%
27		0	0	0	0	0	0	0	0	0	0	0.00%
28		1,418	0	320	0	769	6	0	0	0	0	97.88%
29		3,635	207	3,209	121	2,964	184	207	222	77	116	56.10%
30		1,181	166	1,034	113	1,106	65	166	37	3	78	46.61%
31		6,914	644	4,196	436	5,980	931	644	152	58	257	39.89%
32		5,310	486	3,082	270	4,532	777	486	51	40	246	51.27%
33		2,926	618	960	294	2,691	234	618	5	25	364	58.89%
34		590	0	204	0	543	47	0	4	6	0	0.00%
35		96	45	179	0	74	23	45	4	13	6	12.59%
36		0	0	0	0	0	0	0	0	0	0	0.00%
37		0	0	1	0	0	0	0	0	0	0	0.00%
38		0	0	1	0	0	0	0	0	0	0	0.00%
39		0	0	0	0	0	0	0	0	0	0	0.00%
40		0	0	0	0	0	0	0	0	0	0	0.00%
41		6,918	0	5,506	0	970	140	0	0	0	0	0.00%
42		131,866	1,534	27,724	826	75,860	2,406	1,534	393	104	747	48.71%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
43		47	0	0	0	25	0	0	0	0	0	0.00%
44		31,547	339	0	0	16,441	101	0	0	0	0	0.00%
45		5,547	33	1,106	48	4,926	621	33	8	10	2	4.80%
46		903	0	181	0	900	3	0	0	0	0	0.00%
47		0	0	0	0	0	0	0	0	0	0	0.00%
48		0	0	0	0	0	0	0	0	0	0	0.00%
49		3,846	0	852	0	1,849	250	0	1	0	0	0.00%
50		34,676	857	33,877	883	29,824	3,873	857	201	205	177	20.70%
51		2,276	60	2,721	69	2,279	497	60	23	15	10	16.48%
52		8,224	88	5,928	49	6,138	2,152	88	107	212	46	52.03%
53		444	0	247	0	353	0	0	8	6	0	0.00%
54		9,529	220	3,444	163	8,563	965	220	26	6	72	32.93%
55		281	0	0	0	249	32	0	0	1	0	0.00%
56		188	0	249	0	151	17	0	1	0	0	1.02%
57		0	0	0	0	0	0	0	0	0	0	0.00%
58		0	0	0	0	0	0	0	0	0	0	0.00%
59		0	0	0	0	0	0	0	0	0	0	0.00%
60		0	0	0	0	0	0	0	0	0	0	0.00%
61		0	0	0	0	0	0	0	0	0	0	0.00%
62		2,461	0	1,855	0	1,090	71	0	0	0	0	0.00%
63		97,007	1,199	47,801	1,142	69,927	8,053	1,199	344	434	297	24.80%

Row/Num	(min EUR, %)	Actual										
		31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Non-defaulted	Defaulted	Non-defaulted	Defaulted									
64		0	0	1	0	5	0	0	0	0	0	0.00%
65		31,537	0	3,429	0	27,209	86	0	3	0	0	0.00%
66		890	0	562	0	890	0	0	2	0	0	0.00%
67		135	0	70	0	8	1	0	0	0	0	0.00%
68		0	0	0	0	0	0	0	0	0	0	0.00%
69		0	0	0	0	0	0	0	0	0	0	0.00%
70		4,300	0	3,428	0	3,451	0	0	2	0	0	0.00%
71		3,703	24	3,637	9	2,215	921	24	0	267	16	65.62%
72		1,321	9	1,306	4	879	115	9	2	11	5	57.88%
73		9,782	272	6,553	126	8,899	882	272	432	181	149	54.76%
74		1,969	141	1,028	63	1,819	153	141	50	49	78	55.37%
75		10,777	821	3,947	366	9,787	990	821	47	21	499	55.89%
76		10,047	0	3,420	0	9,139	908	0	45	13	0	0.00%
77		513	0	764	0	425	89	0	2	3	0	0.00%
78		0	0	0	0	0	0	0	0	0	0	0.00%
79		0	0	0	0	0	0	0	0	0	0	0.00%
80		0	0	0	0	0	0	0	0	0	0	0.00%
81		0	0	0	0	0	0	0	0	0	0	0.00%
82		0	0	0	0	0	0	0	0	0	0	0.00%
83		5,056	0	2,528	0	531	78	0	0	0	0	0.00%
84		66,701	1,118	24,968	501	53,419	3,049	1,118	495	230	624	55.83%

2021 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria S.A.

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85		3,786	0	2,191	0	3,075	0	0	0	0	0	0.00%
86		10,140	0	5,838	0	8,085	150	0	50	0	0	0.00%
87		155	0	155	0	155	0	0	1	0	0	0.00%
88		36	0	37	0	34	4	0	0	0	0	0.00%
89		0	0	0	0	0	0	0	0	0	0	0.00%
90		0	0	0	0	0	0	0	0	0	0	0.00%
91		1,939	0	1,332	0	1,846	10	0	23	0	0	0.00%
92		20,644	1,584	19,121	865	17,610	2,751	1,564	216	251	830	51.74%
93		3,249	437	2,473	289	2,594	405	437	33	15	167	38.25%
94		12,460	593	8,348	303	9,988	2,467	593	83	204	319	53.73%
95		4,878	309	2,775	198	4,142	733	309	34	103	135	43.76%
96		2,407	36	812	14	1,976	430	36	3	9	23	61.77%
97		185	0	388	0	152	33	0	0	11	0	0.00%
98		1,831	614	2,957	0	664	705	614	5	92	377	61.34%
99		0	0	0	0	0	0	0	0	0	0	0.00%
100		0	0	0	0	0	0	0	0	0	0	0.00%
101		0	0	0	0	0	0	0	0	0	0	0.00%
102		0	0	0	0	0	0	0	0	0	0	0.00%
103		0	0	0	0	0	0	0	0	0	0	0.00%
104		2,128	0	969	0	249	4	0	0	0	0	0.00%
105		55,528	2,829	41,759	1,184	43,683	6,522	2,829	382	555	1,538	54.38%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106		0	0	0	0	0	0	0	0	0	0	0.00%
107		274	0	25	0	125	1	0	0	0	0	0.00%
108		14	0	3	0	14	0	0	0	0	0	0.00%
109		0	0	0	0	0	0	0	0	0	0	0.00%
110		0	0	0	0	0	0	0	0	0	0	0.00%
111		0	0	0	0	0	0	0	0	0	0	0.00%
112		1,848	0	438	0	1,234	9	0	0	0	0	100.00%
113		232	2	246	0	218	14	2	6	2	2	80.71%
114		10	0	9	0	9	0	0	0	0	0	0.00%
115		50	17	38	17	46	5	17	0	0	0	0.76%
116		0	0	0	0	0	0	0	0	0	0	40.00%
117		10	0	3	0	9	1	0	0	0	0	39.05%
118		0	0	0	0	0	0	0	0	0	0	0.00%
119		0	0	0	0	0	0	0	0	0	0	0.00%
120		0	0	0	0	0	0	0	0	0	0	0.00%
121		0	0	0	0	0	0	0	0	0	0	0.00%
122		0	0	0	0	0	0	0	0	0	0	0.00%
123		0	0	0	0	0	0	0	0	0	0	0.00%
124		0	0	0	0	0	0	0	0	0	0	0.00%
125		33	0	0	0	29	4	0	0	0	0	0.00%
126		2,463	20	753	18	1,675	35	20	6	2	2	10.23%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		0	0	0	0	0	0	0	0	0	0	0.00%
128		20	0	1	0	20	0	0	0	0	0	0.00%
129		0	0	0	0	0	0	0	0	0	0	0.00%
130		0	0	0	0	0	0	0	0	0	0	0.00%
131		1	0	0	0	0	0	0	0	0	0	0.00%
132		0	0	0	0	0	0	0	0	0	0	0.00%
133		1,581	461	0	0	693	5	0	0	0	0	0.00%
134		450	7	380	2	403	26	7	1	0	7	100.00%
135		30	0	29	0	9	1	0	0	0	0	0.00%
136		64	1	47	0	57	6	1	0	0	0	59.07%
137		2	0	2	0	2	0	0	0	0	0	61.11%
138		71	2	27	1	65	6	2	0	0	1	61.07%
139		1	0	0	0	1	0	0	0	0	0	0.00%
140		0	0	0	0	0	0	0	0	0	0	0.00%
141		0	0	0	0	0	0	0	0	0	0	0.00%
142		0	0	0	0	0	0	0	0	0	0	0.00%
143		0	0	0	0	0	0	0	0	0	0	0.00%
144		0	0	0	0	0	0	0	0	0	0	0.00%
145		0	0	0	0	0	0	0	0	0	0	0.00%
146		57	0	11	0	50	7	0	0	0	0	0.00%
147		2,243	9	957	3	1,288	50	9	1	1	8	90.49%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148		3,881	0	1,216	0	2,904	0	0	0	0	0	0.00%
149		1,119	0	351	0	838	0	0	0	0	0	0.00%
150		29	0	15	0	29	0	0	0	0	0	0.00%
151		324	0	169	0	299	25	0	0	0	0	0.00%
152		36	0	1	0	36	0	0	0	0	0	0.00%
153		0	0	0	0	0	0	0	0	0	0	0.00%
154		0	0	0	0	0	0	0	0	0	0	0.00%
155		6,871	595	6,430	201	5,686	1,023	595	34	102	409	68.89%
156		1,255	472	1,055	150	1,059	226	472	3	28	129	68.69%
157		3,277	278	2,217	150	2,705	566	278	73	87	160	57.41%
158		1,317	1	825	0	1,131	184	1	22	34	1	67.36%
159		3,300	0	1,388	0	2,778	523	0	16	31	0	13.51%
160		1,172	0	389	0	888	284	0	10	28	0	0.00%
161		249	4	364	0	216	32	4	6	4	0	4.49%
162		0	0	0	0	0	0	0	0	0	0	0.00%
163		1	0	1	0	1	0	0	0	0	0	0.00%
164		0	0	0	0	0	0	0	0	0	0	0.00%
165		0	0	0	0	0	0	0	0	0	0	0.00%
166		0	0	0	0	0	0	0	0	0	0	0.00%
167		1,002	0	332	0	159	15	0	0	0	0	0.00%
168		20,089	877	12,483	351	15,651	2,184	877	129	224	569	64.91%

2021 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria S.A.

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169	Central banks	8	0	0	0	8	0	0	0	0	0	0.00%
170	Central governments	6,837	0	14	0	6,732	94	0	4	0	0	0.00%
171	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175	Institutions	123	0	82	0	121	1	0	0	0	0	0.00%
176	Corporates	48	0	48	0	45	3	0	0	0	0	0.00%
177	of which: SME	41	0	41	0	39	2	0	0	0	0	0.00%
178	Retail	8	2	6	0	7	1	2	0	0	2	99.66%
179	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180	Secured by mortgages on immovable property	9	0	3	0	8	1	0	0	0	0	0.00%
181	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
183	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
186	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
187	Securitisation	0	0	1	0	33	5	0	0	0	0	0.00%
188	Other exposures	38	0	1	0	33	5	0	0	0	0	0.00%
189	Standardised Total	7,071	2	153	0	6,954	104	2	4	0	2	99.66%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191	Central governments	1,919	0	932	0	1,225	44	0	0	0	0	0.00%
192	Regional governments or local authorities	531	0	446	0	493	38	0	1	2	0	0.00%
193	Public sector entities	399	0	275	0	342	29	0	0	1	0	0.00%
194	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
195	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
197	Corporates	3,223	97	3,028	35	2,846	213	97	30	53	63	64.34%
198	of which: SME	79	15	60	0	71	2	15	4	9	9	61.46%
199	Retail	5,191	373	3,653	149	3,865	1,324	373	66	136	230	61.63%
200	of which: SME	548	92	287	36	364	182	92	12	34	57	61.41%
201	Secured by mortgages on immovable property	2,885	195	995	76	2,537	348	195	8	48	120	61.53%
202	of which: SME	98	89	21	34	86	12	89	3	3	55	61.82%
203	Items associated with particularly high risk	194	1	245	0	151	63	1	7	24	0	16.29%
204	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
209	Other exposures	760	0	194	0	75	1	0	0	0	0	0.00%
210	Standardised Total	15,101	667	9,768	254	11,533	2,039	667	113	264	413	61.93%

RowN um	(min EUR, %)	Actual 31/12/2020										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
212	Central governments	117	0	0	0	1	0	0	0	0	0	0.00%
213	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217	Institutions	225	0	49	0	79	1	0	0	0	0	0.00%
218	Corporates	287	0	205	0	194	12	0	0	11	0	0.00%
219	of which: SME	3	0	3	0	3	0	0	0	0	0	0.00%
220	Retail	17	0	13	0	15	2	0	0	0	0	69.96%
221	of which: SME	1	0	0	0	1	0	0	0	0	0	100.00%
222	Secured by mortgages on immovable property	10	0	3	0	9	1	0	0	0	0	31.73%
223	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229	Securitisation	0	0	1	0	33	3	0	0	0	0	0.00%
230	Other exposures	26	0	1	0	23	3	0	0	0	0	0.00%
231	Standardised Total	602	0	271	0	321	19	0	0	1	0	54.53%



2021 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria S.A.

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	7,534	0	0	0	0	0.00%	7,534	0	0	0	0	0.00%	7,534	0	0	0	0	0	0	0	0.00%
2	Central governments	123,935	1,657	91	26	11	42	46.32%	123,837	1,681	165	25	8	72	43.49%	123,740	1,706	238	25	6	101	42.41%
3	Regional governments or local authorities	6,571	660	55	0	1	22	40.00%	6,567	660	58	0	6	23	39.05%	6,564	660	62	0	6	24	38.21%
4	Public sector entities	1,619	63	1	0	1	0	39.69%	1,618	63	0	2	0	1	31.69%	1,618	63	2	0	1	1	28.33%
5	Multilateral Development Banks	302	0	0	0	0	0	11.57%	302	0	0	0	0	1	11.57%	301	0	0	0	0	0	11.56%
6	International Organisations	0	0	0	0	0	0	23.14%	0	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%
7	Institutions	10,527	567	192	73	34	82	50.08%	10,234	675	378	64	46	190	50.17%	10,014	713	559	60	51	280	50.11%
8	Corporates	63,688	7,114	2,988	1,023	3,460	48.63%	56,530	15,655	9,992	212	1,162	4,370	43.74%	52,571	16,880	12,725	1,227	1,227	1,227	5,238	41.16%
9	of which: SME	8,404	1,827	1,725	32	141	964	55.89%	7,750	2,062	2,145	27	155	1,079	50.32%	7,238	2,171	2,547	25	161	1,190	46.71%
10	Retail	37,737	10,132	5,299	725	1,102	3,241	61.16%	34,732	10,488	7,948	625	1,133	4,627	58.22%	32,354	10,392	10,422	572	1,115	5,910	56.71%
11	of which: SME	11,699	2,849	1,807	116	213	924	51.15%	10,771	3,052	3,522	99	229	1,157	45.69%	10,068	3,058	3,229	90	227	1,378	42.88%
12	Secured by mortgages on immovable property	29,028	4,466	3,448	232	331	1,572	45.61%	27,487	4,713	4,743	194	352	1,587	41.90%	26,270	4,727	5,346	175	350	2,367	39.82%
13	of which: SME	9,688	1,782	1,143	210	203	445	38.90%	8,588	1,896	2,129	176	214	999	37.55%	7,717	1,861	3,035	157	208	1,125	37.05%
14	Items associated with particularly high risk	1,679	832	743	4	99	435	58.48%	1,677	763	815	4	90	464	56.88%	1,673	700	882	4	82	491	55.66%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	23.14%	1	0	0	0	0	0	23.13%	1	0	0	0	0	0	23.13%
17	Collective investments undertakings (CIU)	3	0	0	0	0	0	22.62%	3	0	0	0	0	0	22.61%	3	0	0	0	0	0	22.60%
18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Securitisation	3,716	403	2	0	4	0	19.85%	3,714	402	4	0	4	1	19.85%	3,712	401	7	0	4	1	19.85%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21	Standardised Total	284,333	32,160	16,947	1,328	2,605	8,870	52.34%	274,236	35,099	24,105	1,126	2,803	11,734	48.68%	266,355	36,242	30,843	1,034	2,841	14,414	46.73%

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
22	Central banks	71	0	0	0	0	0.00%	71	0	0	0	0	0.00%	71	0	0	0	0	0	0	0	0.00%
23	Central governments	62,207	898	46	16	8	18	40.01%	62,150	909	92	16	6	37	40.01%	62,093	919	139	16	4	55	40.00%
24	Regional governments or local authorities	7	1	18	0	0	0	40.00%	7	1	18	0	0	0	40.00%	7	1	18	0	0	0	40.00%
25	Public sector entities	0	0	0	0	0	0	55.55%	0	0	0	0	0	0	55.55%	0	0	0	0	0	0	55.55%
26	Multilateral Development Banks	70	0	0	0	0	0	11.57%	70	0	0	0	0	0	11.57%	70	0	0	0	0	0	11.56%
27	International Organisations	0	0	0	0	0	0	23.14%	0	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%
28	Institutions	767	6	2	0	0	11	36.67%	766	7	3	0	0	1	28.38%	764	7	4	0	0	0	28.41%
29	Corporates	2,855	254	247	4	9	134	54.23%	2,776	299	280	4	11	141	50.32%	2,712	327	316	4	12	149	47.05%
30	of which: SME	1,051	101	185	2	3	90	48.61%	1,011	125	201	2	4	93	46.25%	979	140	219	2	5	96	44.06%
31	Retail	5,798	897	861	28	57	465	54.02%	5,636	876	1,044	28	56	517	49.51%	5,473	854	1,229	27	55	570	46.39%
32	of which: SME	4,410	720	659	16	35	297	45.10%	4,296	699	803	16	34	324	40.34%	4,176	664	948	16	33	351	37.02%
33	Secured by mortgages on immovable property	2,630	259	655	4	16	374	57.05%	2,583	272	688	4	17	383	55.60%	2,541	278	725	4	4	393	54.23%
34	of which: SME	900	70	20	2	4	2	19.47%	470	82	39	2	5	8	19.71%	445	57	57	2	5	11	19.89%
35	Items associated with particularly high risk	74	21	47	0	4	24	51.70%	73	20	49	0	4	25	51.38%	73	18	50	0	4	26	51.11%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	23.14%	0	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Other exposures	970	139	1	0	1	0	19.50%	970	139	2	0	1	0	19.50%	969	139	2	0	1	0	19.50%
42	Standardised Total	75,449	2,476	1,876	52	95	1,023	54.54%	75,102	2,522	2,177	52	95	1,111	51.05%	74,774	2,544	2,484	51	93	1,202	48.40%

RowNum	um	(mn EUR, %)	Baseline Scenario																			
			31/12/2021							31/12/2022							31/12/2023					
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43	Central banks	25	0	0	0	0	0.00%	25	0	0	0	0	0	0.00%	25	0	0	0	0	0	0	0.00%
44	Central governments	16,431	106	5	2	0	3	40.00%	16,411	110	0	0	0	4	40.00%	16,411	115	15	2	0	0	40.00%
45	Regional governments or local authorities	4,924	620	36	0	1	14	40.00%	4,921	620	39	0	6	15	38.58%	4,919	620	42	0	6	16	37.35%
46	Public sector entities	899	4	0	0	0	0	19.12%	899	4	1	0	0	0	19.12%	898	4	1	0	0	0	19.12%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	1,791	282	27	1	4	5	18.52%	1,773	284	42	1	4	7	16.29%	1,764	282	54	1	4	8	14.98%
50	Corporates	25,828	6,364	2,362	120	272	936	39.62%	23,298	7,937	3,319	84	339	1,264	38.08%	21,493	8,871	4,190	78	379	1,561	37.26%
51	of which: SME	2,003	624	208	5	27	71	46	23.52%	1,830	30	295	3	64	21.53%	1,704	761	370	3	33	73	20.13%
52	Retail	5,273	2,666	462	3	269	692	46.65%	4,714	2,848	832	64	287	537	43.25%	4,270	2,870	1,294	39	33	762	43.00%
53	of which: SME	312	105	37	7	11	48	41.45%	282	117	46	2	7	18	40.02%	259	127	99	2	8	23	39.06%
54	Secured by mortgages on immovable property	8,305	1,029	414	9	39	117	28.23%	8,156													

2021 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria S.A.

RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	3,075	0	0	0	0	0.00%	3,075	0	0	0	0	0.00%	3,075	0	0	0	0	0	0	0	0.00%
86	Central governments	8,080	151	3	1	0	40.00%	8,075	153	6	1	0	40.00%	8,071	154	10	1	0	0	0	0	40.00%
87	Regional governments or local authorities	155	0	0	0	0	40.00%	155	0	0	0	0	40.00%	155	0	0	0	0	0	0	0	40.00%
88	Public sector entities	34	4	0	0	0	19.06%	34	4	0	0	0	19.06%	34	4	0	0	0	0	0	0	19.06%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	1,822	7	27	71	1	43.08%	1,803	5	48	7	21	43.16%	1,786	4	66	58	342	2,065	37	29	43.28%
92	Corporates	16,123	2,877	2,938	71	364	1,414	48.14%	14,836	2,823	4,286	63	357	13,669	2,701	5,574	58	342	2,065	37	29	37.05%
93	of which: SME	2,378	424	637	10	54	345	54.08%	2,187	416	836	9	53	2,015	398	1,026	9	50	446	446	42	42.95%
94	Retail	9,484	2,491	1,074	67	179	601	55.95%	9,069	2,471	1,509	62	172	769	51.00%	8,706	2,424	1,918	60	165	928	48.40%
95	of which: SME	3,657	1,055	473	30	51	268	56.79%	3,348	1,194	642	27	58	330	51.30%	3,131	1,241	813	25	60	391	48.06%
96	Secured by mortgages on immovable property	1,940	434	71	2	5	28	39.76%	1,906	437	101	2	5	33	32.85%	1,876	438	130	2	5	37	28.43%
97	of which: SME	139	42	4	0	0	11	12.60%	129	46	7	0	0	16.82%	121	53	11	0	0	2	15.35%	
98	Items associated with particularly high risk	665	637	680	2	86	403	59.22%	666	576	741	2	78	427	57.62%	666	521	796	2	71	449	56.39%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	249	4	0	0	0	21.24%	249	4	0	0	0	21.23%	249	5	0	0	0	0	0	0	21.73%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	41,633	6,606	4,795	151	635	2,460	51.30%	39,869	6,474	6,691	137	613	3,000	44.83%	38,287	6,252	8,495	129	584	3,512	41.34%

RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	125	0	0	0	0	40.00%	125	1	0	0	0	40.00%	125	1	0	0	0	0	0	0	40.00%
108	Regional governments or local authorities	14	0	0	0	0	40.00%	14	0	0	0	0	40.00%	14	0	0	0	0	0	0	0	40.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	1,231	10	2	0	0	20.03%	1,228	11	5	0	1	19.90%	1,225	12	7	0	0	0	0	1	19.86%
113	Corporates	212	18	5	1	1	47.25%	207	20	7	0	1	36.02%	202	22	11	0	0	0	0	3	30.63%
114	of which: SME	11	1	0	0	0	15.37%	8	1	0	0	0	15.00%	8	1	0	0	0	0	0	1	14.75%
115	Retail	44	5	18	1	1	89.96%	43	1	19	0	1	83.20%	42	6	20	0	0	0	0	16	81.50%
116	of which: SME	0	0	0	0	0	32.83%	0	0	0	0	0	27.18%	0	0	0	0	0	0	0	0	24.12%
117	Secured by mortgages on immovable property	9	1	0	0	0	38.46%	9	1	1	0	0	37.80%	9	1	1	0	0	0	0	0	37.80%
118	of which: SME	0	0	0	0	0	15.17%	0	0	0	0	0	19.48%	0	0	0	0	0	0	0	0	19.66%
119	Items associated with particularly high risk	0	0	0	0	0	42.58%	0	0	0	0	0	42.66%	0	0	0	0	0	0	0	0	42.74%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	29	4	0	0	0	19.50%	29	4	0	0	0	19.50%	29	4	0	0	0	0	0	0	19.50%
126	Standardised Total	1,664	40	26	1	1	71.38%	1,654	43	32	1	1	20	62.17%	1,645	46	39	1	1	1	21	55.34%

RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
128	Central governments	20	0	0	0	0	40.00%	20	0	0	0	0	40.00%	20	0	0	0	0	0	0	0	40.00%
129	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	691	1	1	0	0	19.76%	690	4	2	0	0	19.26%	688	7	4	0	0	0	0	1	19.77%
134	Corporates	394	32	10	0	1	70.85%	387	35	14	0	1	57.05%	381	37	18	0	0	0	1	9	48.47%
135	of which: SME	9	1	0	0	0	15.28%	9	1	0	0	0	14.92%	9	1	0	0	0	0	0	0	14.68%
136	Retail	56	7	2	1	1	59.24%	55	6	2	0	1	54.88%	55	5	4	0	0	0	2	52.97%	
137	of which: SME	0	0	0	0	0	23.45%	0	0	0	0	0	18.91%	0	0	0	0	0	0	0	0	18.44%
138	Secured by mortgages on immovable property	65	5	2	0	0	54.91%	65	5	2	0	1	51.18%	65	5	3	0	0	0	1	0	48.57%
139	of which: SME	1	0	0	0	0	15.08%	0	0	0	0	0	15.30%	0	0	0	0	0	0	0	0	15.43%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0													



2021 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria S.A.

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2024				31/12/2025			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	7,534	0	0	0	0	0.00%	7,534	0	0	0	0	0.00%	7,534	0	0	0	0	0	0	0	0.00%
2	Central governments	123,893	1,650	141	49	22	62	44.08%	123,737	1,665	282	52	17	118	42.04%	123,571	1,678	434	48	11	179	41.32%
3	Regional governments or local authorities	6,571	660	55	1	1	22	40.00%	6,567	660	58	1	1	23	40.00%	6,564	660	62	1	1	25	40.00%
4	Public sector entities	1,619	63	1	0	1	0	39.68%	1,618	63	0	2	0	1	31.69%	1,618	63	2	0	1	28.33%	
5	Multilateral Development Banks	302	0	0	0	0	0	11.57%	302	0	0	0	0	11.57%	301	0	0	0	0	0	11.56%	
6	International Organisations	0	0	0	0	0	0	23.14%	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%	
7	Institutions	10,015	559	713	224	27	357	47.23%	9,574	588	1,225	170	36	579	47.30%	9,302	755	1,630	137	39	772	47.36%
8	Corporates	60,394	13,281	8,502	790	1,065	4,664	54.85%	54,206	15,171	12,798	586	1,007	6,999	50.78%	49,614	16,009	16,554	475	1,243	8,135	49.14%
9	of which: SME	8,167	1,803	1,986	111	149	1,185	59.66%	7,350	1,980	2,627	82	162	1,420	54.04%	6,744	2,040	3,173	66	165	1,619	51.04%
10	Retail	37,089	9,985	6,094	1,111	1,802	3,991	65.50%	33,606	10,167	9,394	895	1,409	5,947	63.30%	30,949	9,953	12,265	759	1,842	7,627	62.19%
11	Secured by mortgages on immovable property	11,465	2,808	2,082	274	222	1,039	49.93%	10,394	2,954	2,037	135	233	1,394	44.90%	9,577	2,906	3,852	115	226	1,639	42.56%
12	of which: SME	28,534	4,414	3,255	672	381	2,085	52.18%	26,574	4,572	5,795	473	395	2,977	51.30%	25,045	4,503	7,395	394	3,761	59.86%	
13	of which: SME	9,393	1,756	1,463	573	209	875	59.81%	8,047	1,832	2,750	429	215	1,632	59.35%	6,987	1,730	3,896	333	2,308	59.23%	
14	Items associated with particularly high risk	1,679	832	743	4	99	435	58.48%	1,677	763	815	4	90	464	56.88%	1,673	700	882	4	82	491	55.66%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
16	Claims on institutions and corporates with a ST credit assessment	1	0	0	0	0	0	23.14%	1	0	0	0	0	23.13%	1	0	0	0	0	0	23.13%	
17	Collective investments undertakings (CIU)	3	0	0	0	0	0	22.62%	3	0	0	0	0	22.61%	3	0	0	0	0	0	22.60%	
18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
19	Securitisation	3,716	403	2	0	4	0	19.85%	3,714	402	4	0	4	1	19.85%	3,712	401	7	0	4	1	19.85%
20	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
21	Standardised Total	281,348	31,846	20,246	2,751	3,402	11,596	57.28%	268,913	34,151	30,375	2,183	2,959	16,606	54.67%	259,487	34,723	39,230	1,795	3,607	20,992	53.51%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2024				31/12/2025			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
22	Central banks	71	0	0	0	0	0.00%	71	0	0	0	0	0.00%	71	0	0	0	0	0	0	0.00%	
23	Central governments	62,169	892	90	35	17	36	40.01%	62,064	894	193	37	13	77	40.00%	61,955	896	300	33	0	122	40.00%
24	Regional governments or local authorities	7	1	18	0	0	0	40.00%	7	1	18	0	0	7	40.00%	7	1	18	0	0	7	40.00%
25	Public sector entities	0	0	0	0	0	0	55.55%	0	0	0	0	0	55.55%	0	0	0	0	0	0	55.55%	
26	Multilateral Development Banks	70	0	0	0	0	0	11.57%	70	0	0	0	0	11.57%	70	0	0	0	0	0	11.56%	
27	International Organisations	0	0	0	0	0	0	23.14%	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%	
28	Institutions	796	64	3	0	0	11	32.54%	764	6	0	0	0	7	28.50%	761	7	7	0	0	2	28.53%
29	Corporates	2,762	245	348	24	10	167	47.94%	2,616	279	461	16	11	201	43.58%	2,513	300	542	13	12	225	41.58%
30	of which: SME	1,007	234	11	4	105	44.95%	935	114	288	7	5	121	41.79%	885	124	328	6	5	132	40.15%	
31	Retail	5,634	883	1,039	54	50	533	51.27%	5,354	845	1,357	41	49	631	46.47%	5,145	815	1,596	37	48	707	44.32%
32	Secured by mortgages on immovable property	4,260	707	822	34	29	342	41.68%	4,040	660	1,085	24	27	403	37.03%	3,880	627	1,281	22	25	446	34.81%
33	of which: SME	2,534	242	268	14	23	407	52.97%	2,429	243	872	7	7	435	49.90%	2,360	244	940	7	23	453	48.17%
34	of which: SME	480	67	43	4	5	8	19.08%	436	74	80	3	5	15	19.25%	405	77	109	3	6	21	19.32%
35	Items associated with particularly high risk	74	21	47	0	4	24	51.70%	73	20	49	0	4	25	51.38%	73	18	50	0	4	26	51.11%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	23.14%	0	0	0	0	0	23.13%	0	0	0	0	0	0	23.12%	
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
41	Other exposures	970	139	1	0	1	0	19.50%	970	139	2	0	1	0	19.50%	969	139	2	0	1	0	19.50%
42	Standardised Total	75,057	2,429	2,314	129	105	1,175	50.78%	74,416	2,428	2,957	102	101	1,378	46.61%	73,924	2,421	3,456	91	96	1,541	44.58%

RowNum	um	(mn EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023				31/12/2024				31/12/2025			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
43	Central banks	25	0	0	0	0	0.00%	25	0	0	0	0	0.00%	25	0	0	0	0	0	0	0.00%	
44	Central governments	16,431	106	5	2	0	0	40.00%	16,411	110	0	0	0	4	40.00%	16,411	115	15	2	0	4	40.00%
45	Regional governments or local authorities	4,924	620	36	1	1	14	40.00%	4,921	620	39	1	1	16	40.00%	4,919	620	42	1	1	17	40.00%
46	Public sector entities	899	4	0	0	0	0	19.12%	899	4	1	0	0	0	19.12%	898	4	1	0	0	0	19.12%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
49	Institutions	1,790	278	31	3	7	7	21.97%	1,733	307	59	3	8	13	21.61%	1,678	335	85	3	8	18	20.93%
50	Corporates	25,556	6,346	2,652	321	300	1,374	51.82%	22,657	7,647	4,249	224	172	2,053	48.31%	20,601	8,343	5,610	182	395	2,632	46.92%
51	of which: SME	1,962	624	230	18	29	694	62.81%	1,779	372	13	32	100	26.81%	1,633	715	488	11	34	131	26.89%	
52	Retail	5,242	2,652	924	788	392	788	52.57%	4,659	2,815	79	400	651	40	42.57%	4,257	2,830	1,311	11	11	926	42.57%
53	of which: SME	309	104	31	5	7	13	43.03%	275	114	56	3	23	8	41.01%	250	123	71	2	9	29	40.02%
54	Secured by mortgages on immovable property	8,258	1,035	455	29	59	141	31.10%	8,038</													



2021 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria S.A.

RowNum	(m EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	Central banks	8	0	0	0	0	0.00%	8	0	0	0	0	0.00%	8	0	0	0	0	0	0	0	0.00%
170	Central governments	6,716	94	16	7	4	40.00%	6,698	93	35	9	3	14	40.00%	6,674	91	61	8	2	24	40.00%	
171	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
172	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
173	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
174	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
175	Institutions	120	11	1	0	0	22.66%	119	11	2	0	0	22.66%	118	11	2	0	0	1	22.66%		
176	Corporates	43	4	1	0	0	21.14%	40	5	3	0	0	20.75%	37	6	5	0	1	20.44%			
177	of which: SME	35	4	1	0	0	23.77%	34	5	3	0	0	20.33%	31	5	3	0	1	19.59%			
178	Retail	7	1	2	0	0	95.83%	7	1	2	0	0	91.95%	6	1	3	0	2	88.34%			
179	of which: SME	0	0	0	0	0	18.82%	0	0	0	0	0	18.84%	0	0	0	0	0	18.84%			
180	Secured by mortgages on immovable property	8	11	0	0	0	41.46%	8	11	0	0	0	41.46%	8	11	0	0	0	41.32%			
181	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%			
182	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
183	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
184	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
185	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
186	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
187	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
188	Other exposures	33	5	0	0	0	19.50%	33	5	0	0	0	19.50%	33	5	0	0	0	19.50%			
189	Standardised Total	6,935	105	20	7	4	43.62%	6,912	106	42	10	4	17	40.61%	6,884	105	71	8	2	28	39.74%	

RowNum	(m EUR, %)	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
191	Central governments	1,225	44	0	0	0	40.00%	1,224	44	1	0	0	40.00%	1,224	45	1	0	0	1	40.00%		
192	Regional governments or local authorities	493	38	0	0	0	40.00%	493	38	0	0	0	40.00%	492	37	1	0	0	0	40.00%		
193	Public sector entities	342	29	0	0	0	20.75%	342	29	0	0	0	20.75%	342	28	1	0	0	0	20.75%		
194	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
195	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
196	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
197	Corporates	2,222	397	536	94	84	268	50.10%	1,832	469	854	61	100	437	51.21%	1,580	488	1,087	47	104	572	52.61%
198	of which: SME	53	8	25	2	2	15	61.64%	45	10	32	2	11	38	59.16%	39	11	38	2	22	58.76%	
199	Retail	3,074	1,514	974	127	288	643	66.07%	2,556	1,540	1,463	82	292	63.66%	2,200	1,596	1,856	64	285	1,144	61.65%	
200	of which: SME	188	245	205	11	54	130	63.37%	107	236	294	5	52	173	58.74%	67	211	359	3	47	204	56.77%
201	Secured by mortgages on immovable property	2,286	522	271	3	61	147	54.17%	2,127	575	379	2	67	170	44.82%	2,011	568	901	1	66	193	38.58%
202	of which: SME	44	37	106	3	9	73	69.05%	24	41	122	1	9	82	67.09%	14	39	134	4	9	88	65.79%
203	Items associated with particularly high risk	153	39	3	0	0	45.36%	154	35	0	0	0	44.40%	155	32	0	0	2	0	45.14%		
204	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
205	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
206	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
207	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
208	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
209	Other exposures	75	1	0	0	0	22.52%	75	1	0	0	0	22.51%	75	1	0	0	0	0	22.51%		
210	Standardised Total	9,869	2,585	1,785	224	436	1,061	59.41%	8,803	2,731	2,706	145	461	1,539	56.89%	8,079	2,706	3,455	113	457	1,914	55.40%

RowNum	(m EUR, %)	Adverse Scenario																			
		31/12/2021				31/12/2022				31/12/2023											
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
211	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
212	Central governments	1	0	0	0	0	40.00%	1	0	0	0	0	40.00%	1	0	0	0	0	0	0	40.00%
213	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
214	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
215	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
216	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
217	Institutions	78	11	1	0	0	22.66%	77	11	1	0	0	22.67%	77	11	2	0	0	0	22.68%	
218	Corporates	184	18	4	1	1	24.47%	175	22	10	11	1	24.36%	167	23	16	1	1	24.28%		
219	of which: SME	3	0	0	0	0	20.90%	2	0	0	0	0	20.28%	2	0	0	0	0	19.85%		
220	Retail	14	2	1	0	0	71.07%	14	2	1	0	1	67.62%	13	2	2	0	1	66.07%		
221	of which: SME	1	0	0	0	0	23.77%	1	0	0	0	0	21.36%	0	0	0	0	0	20.45%		
222	Secured by mortgages on immovable property	9	11	0	0	0	38.92%	8	11	0	0	0	41.73%	8	11	1	0	1	43.17%		
223	of which: SME	0	0	0	0	0	31.17%	0	0	0	0	0	31.62%	0	0	0	0	0	31.93%		
224	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
225	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
226	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
227	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
228	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
229	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	
230	Other exposures	23	3	0	0	0	19.50%	23	3	0	0	0	19.50%	23	3	0	0	0	19.50%		
231	Standardised Total	309	25																		

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Banco Bilbao Vizcaya Argentaria S.A.

		15	16	17	18	19	20	21	22	23	24	25	26	27	28
		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
1	Central banks														
2	Central governments														
3	Institutions														
4	Corporates	1,852	0	1,969	0	5,683	4,999	767	618	66	46	11	19	12	18.20%
5	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	Corporates - Of Which: SME	769	0	812	0	2,781	2,201	313	251	25	19	3	6	3	12.58%
7	Retail	451	0	306	0	1,627	1,217	189	152	15	11	1	3	1	7.61%
8	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Other Retail	451	0	306	0	1,627	1,217	189	152	15	11	1	3	1	7.61%
13	Retail - Other Retail - Of Which: SME	451	0	306	0	1,627	1,217	189	152	15	11	1	3	1	7.61%
14	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Equity														
16	Securitisation														
17	Other non-credit obligation assets														
18	IRB TOTAL	0	0	0	0	8,310	6,217	955	770	81	57	15	20	13	15.89%

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
19	Central banks														
20	Central governments														
21	Institutions														
22	Corporates	1,852	0	1,969	0	5,683	4,999	767	618	66	46	11	19	12	18.20%
23	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Corporates - Of Which: SME	769	0	812	0	2,781	2,201	313	251	25	19	3	6	3	12.58%
25	Retail	451	0	306	0	1,627	1,217	189	152	15	11	1	3	1	7.61%
26	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	451	0	306	0	1,627	1,217	189	152	15	11	1	3	1	7.61%
31	Retail - Other Retail - Of Which: SME	451	0	306	0	1,627	1,217	189	152	15	11	1	3	1	7.61%
32	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Equity														
34	Securitisation														
35	Other non-credit obligation assets														
36	IRB TOTAL	0	0	0	0	8,310	6,217	955	770	81	57	15	20	13	15.89%

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
37	Central banks														
38	Central governments														
39	Institutions														
40	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Equity														
52	Securitisation														
53	Other non-credit obligation assets														
54	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
55	Central banks														
56	Central governments														
57	Institutions														
58	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
59	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
63	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69	Equity														
70	Securitisation														
71	Other non-credit obligation assets														
72	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
73	Central banks														
74	Central governments														
75	Institutions														
76	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
77	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
78	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
79	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
80	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
81	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
82	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
83	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
84	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
85	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
86	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
87	Equity														
88	Securitisation														
89	Other non-credit obligation assets														
90	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0

		Public guarantees - Actual													
		31/12/2020													
Row Num		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		A-IRB	F-IRB	A-IRB	F-IRB										
91	Central banks														
92	Central governments														
93	Institutions														
94	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0
95	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
96	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
97	Retail	0	0	0	0	0</									

2021 EU-wide Stress Test: Credit risk COVID-19 IRB
Banco Bilbao Vizcaya Argentaria S.A.

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																						
2	Central governments																						
3	Institutions																						
4	Corporates		1,071	256	132	41	20	76	57.58%	1,040	206	108	39	16	135	124.26%	13,127	2,085	1,150	457	171	937	78.34%
5	Corporates - Of Which: Specialised Lending																						
6	Corporates - Of Which: SME																						
7	Retail		4,169	1,091	1,373	140	153	691	50.31%	3,997	825	1,527	89	60	565	37.03%	6,183	853	2,344	265	162	1,393	59.45%
8	Retail - Secured on real estate property																						
9	Retail - Secured on real estate property - Of Which: SME																						
10	Retail - Secured on real estate property - Of Which: non-SME		2,847	950	1,065	41	82	283	26.65%	2,816	720	1,322	23	62	369	27.90%	2,820	573	1,485	20	49	418	28.43%
11	Retail - Qualifying Revolving																						
12	Retail - Other Retail																						
13	Retail - Other Retail - Of Which: SME																						
14	Retail - Other Retail - Of Which: non-SME																						
15	Equity																						
16	Securitisation																						
17	Other non-credit obligation assets																						
18	IRB TOTAL		5,240	1,347	1,506	181	173	767	50.95%	5,037	1,030	1,635	128	75	700	42.82%	19,310	2,938	3,539	721	333	2,330	65.83%

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks																						
20	Central governments																						
21	Institutions																						
22	Corporates		99	17	44	1	2	11	24.26%	93	12	39	1	1	13	33.34%	87	9	35	0	1	15	41.14%
23	Corporates - Of Which: Specialised Lending																						
24	Corporates - Of Which: SME																						
25	Retail		3,211	1,005	1,127	61	127	547	48.50%	3,181	762	1,362	27	41	324	23.77%	2,904	606	1,509	26	87	803	53.21%
26	Retail - Secured on real estate property																						
27	Retail - Secured on real estate property - Of Which: SME																						
28	Retail - Secured on real estate property - Of Which: non-SME		2,847	950	1,060	41	82	283	26.65%	2,816	720	1,322	23	62	369	27.91%	2,820	573	1,464	20	49	418	28.44%
29	Retail - Qualifying Revolving																						
30	Retail - Other Retail																						
31	Retail - Other Retail - Of Which: SME																						
32	Retail - Other Retail - Of Which: non-SME																						
33	Equity																						
34	Securitisation																						
35	Other non-credit obligation assets																						
36	IRB TOTAL		3,311	1,022	1,171	62	129	557	47.99%	3,274	773	1,401	28	42	337	24.04%	2,992	615	1,545	26	88	818	52.93%

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	Central banks																						
38	Central governments																						
39	Institutions																						
40	Corporates		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	Corporates - Of Which: Specialised Lending																						
42	Corporates - Of Which: SME																						
43	Retail		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
44	Retail - Secured on real estate property																						
45	Retail - Secured on real estate property - Of Which: SME																						
46	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Retail - Qualifying Revolving																						
48	Retail - Other Retail																						
49	Retail - Other Retail - Of Which: SME																						
50	Retail - Other Retail - Of Which: non-SME																						
51	Equity																						
52	Securitisation																						
53	Other non-credit obligation assets		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																						
56	Central governments																						
57	Institutions																						
58	Corporates		972	238	88	40	18	62	74.23%	947	194	69	38	15	122	175.22%	12,921	2,038	1,138	454	154	907	79.26%
59	Corporates - Of Which: Specialised Lending																						
60	Corporates - Of Which: SME																						
61	Retail		957	86	247	39	26	144	58.54%	816	63	164	62	19	242	146.95%	3,279	247	855	238	74	590	70.74%
62	Retail - Secured on real estate property																						
63	Retail - Secured on real estate property - Of Which: SME																						
64	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	1.84%	0	0	0	0	0	0	0	1.84%
65	Retail - Qualifying Revolving																						
66	Retail - Other Retail																						
67	Retail - Other Retail - Of Which: SME																						
68	Retail - Other Retail - Of Which: non-SME																						
69	Equity																						
70	Securitisation																						
71	Other non-credit obligation assets																						
72	IRB TOTAL		1,929	324	335	119	44	210	62.68%	1,763	257	234	100	34	363	155.30%	16,199	2,285	1,973	692	229	1,497	75.89%

Row Num		(min EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	Central banks																						
74	Central governments																						
75	Institutions																						
76	Corporates		0	0																			

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Banco Bilbao Vizcaya Argentaria S.A.

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates	4,745	1,685	1,556	49	136	603	38.34%	4,401	1,411	1,481	37	123	689	45.53%	6,495	1,742	1,586	74	145	863	54.33%	
9		of which: SME																						
10		Retail	12,260	4,509	3,563	703	935	2,125	59.65%	11,324	3,915	3,040	506	771	3,346	110.08%	11,374	3,471	3,089	450	723	4,487	144.28%	
11		of which: SME																						
12		Secured by mortgages on immovable property	16,961	3,055	1,604	75	262	438	27.38%	10,694	2,506	1,490	61	210	591	39.65%	10,347	2,203	1,752	58	200	776	44.28%	
13		of which: non-SME																						
14		Items associated with particularly high risk																						
15		Covered bonds																						
16		Claims on institutions and corporates with a 5Y credit assessment																						
17		Collective investments undertakings (CIU)																						
18		Equity																						
19		Securitisation																						
20		Other exposures																						
21		Standardised Total	17,005	6,194	5,119	751	1,072	2,728	53.29%	15,725	5,325	4,520	543	894	4,035	89.26%	17,869	5,213	4,875	524	868	5,200	113.78%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
22		Central banks																						
23		Central governments																						
24		Regional governments or local authorities																						
25		Public sector entities																						
26		Multilateral Development Banks																						
27		International Organisations																						
28		Institutions																						
29		Corporates	2,559	211	635	29	20	113	17.85%	2,289	201	606	21	19	157	25.86%	2,120	190	557	0	18	190	34.20%	
30		of which: SME																						
31		Retail	258	83	307	30	62	110	35.96%	255	63	299	2	6	118	39.56%	256	50	294	2	3	124	42.23%	
32		of which: SME																						
33		Secured by mortgages on immovable property	228	76	85	3	7	21	25.28%	225	58	106	2	5	28	26.47%	225	46	117	1	4	31	26.90%	
34		of which: non-SME																						
35		Items associated with particularly high risk																						
36		Covered bonds																						
37		Claims on institutions and corporates with a 5Y credit assessment																						
38		Collective investments undertakings (CIU)																						
39		Equity																						
40		Securitisation																						
41		Other exposures																						
42		Standardised Total	2,768	293	943	59	82	224	23.75%	2,545	264	905	23	25	275	30.38%	2,375	239	851	2	21	315	36.98%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
43		Central banks																						
44		Central governments																						
45		Regional governments or local authorities																						
46		Public sector entities																						
47		Multilateral Development Banks																						
48		International Organisations																						
49		Institutions																						
50		Corporates	1,477	850	465	5	16	244	52.55%	1,406	796	590	5	34	244	41.27%	1,347	764	682	5	36	177	25.96%	
51		of which: SME																						
52		Retail	1,714	689	228	5	28	92	40.34%	1,829	498	304	1	14	68	22.34%	1,880	395	355	5	22	110	30.84%	
53		of which: SME																						
54		Secured by mortgages on immovable property	1,714	689	228	5	28	92	40.34%	1,829	498	304	1	14	68	22.34%	1,880	395	355	5	22	110	30.84%	
55		of which: non-SME																						
56		Items associated with particularly high risk																						
57		Covered bonds																						
58		Claims on institutions and corporates with a 5Y credit assessment																						
59		Collective investments undertakings (CIU)																						
60		Equity																						
61		Securitisation																						
62		Other exposures																						
63		Standardised Total	3,151	1,539	693	10	44	336	48.53%	3,235	1,294	894	7	47	311	34.84%	3,227	1,159	1,037	9	58	287	27.63%	

Row Num	(min EUR, %)		Moratoria - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
64		Central banks																						
65		Central governments																						
66		Regional governments or local authorities																						
67		Public sector entities																						
68		Multilateral Development Banks																						
69		International Organisations																						
70		Institutions	0	0	0	0	0	0		0	0	0	0	0	0		2,373	498	154	61	39	129	83.58%	
71		Corporates	6,943	1,099	1,410	463	233	872	61.85%	5,166	1,000	1,038	373	186	1,513	145.76%	5,388	931	2,260	341	189	2,124	168.50%	
72		of which: SME																						
73		Retail	5,343	1,049	341	28	83	65	19.12%	5,133	953	304	30	75	125	41.03%	4,924	887	579	24	70	180	30.99%	
74		of which: SME																						
75		Secured by mortgages on immovable property																						
76		of which: non-SME																						
77		Items associated with particularly high risk																						
78		Covered bonds																						

2021 EU-wide Stress Test: Credit risk COVID-19 STA
Banco Bilbao Vizcaya Argentaria S.A.

		97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126		
		Public guarantees - Adverse Scenario																31/12/2023															
Row Num	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		
106	FRANCE																																
107	Central banks																																
108	Regional governments or local authorities																																
109	Public sector entities																																
110	Multilateral Development Banks																																
111	International Organisations																																
112	Institutions																																
113	Corporates																																
114	of which: SME																																
115	Retail																																
116	of which: SME																																
117	Secured by mortgages on immovable property																																
118	of which: non-SME																																
119	Items associated with particularly high risk																																
120	Covered bonds																																
121	Claims on institutions and corporates with a ST credit assessment																																
122	Collective investments undertakings (CIU)																																
123	Equity																																
124	Securitisation																																
125	Other exposures																																
126	Standardised Total																																
127	UNITED KINGDOM																																
128	Central banks																																
129	Regional governments or local authorities																																
130	Public sector entities																																
131	Multilateral Development Banks																																
132	International Organisations																																
133	Institutions																																
134	Corporates																																
135	of which: SME																																
136	Retail																																
137	of which: SME																																
138	Secured by mortgages on immovable property																																
139	of which: non-SME																																
140	Items associated with particularly high risk																																
141	Covered bonds																																
142	Claims on institutions and corporates with a ST credit assessment																																
143	Collective investments undertakings (CIU)																																
144	Equity																																
145	Securitisation																																
146	Other exposures																																
147	Standardised Total																																
148	PERU																																
149	Central banks																																
150	Regional governments or local authorities																																
151	Public sector entities																																
152	Multilateral Development Banks																																
153	International Organisations																																
154	Institutions																																
155	Corporates																																
156	of which: SME																																
157	Retail																																
158	of which: SME																																
159	Secured by mortgages on immovable property																																
160	of which: non-SME																																
161	Items associated with particularly high risk																																
162	Covered bonds																																
163	Claims on institutions and corporates with a ST credit assessment																																
164	Collective investments undertakings (CIU)																																
165	Equity																																
166	Securitisation																																
167	Other exposures																																
168	Standardised Total																																
169	ITALY																																
170	Central banks																																
171	Regional governments or local authorities																																
172	Public sector entities																																
173	Multilateral Development Banks																																
174	International Organisations																																
175	Institutions																																
176	Corporates																																
177	of which: SME																																
178	Retail																																
179	of which: SME																																
180	Secured by mortgages on immovable property																																

2021 EU-wide Stress Test: Securitisations

Banco Bilbao Vizcaya Argentaria S.A.

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	1,178						
2		SEC-SA	0						
3		SEC-ERBA	442						
4		SEC-IAA	0						
5		Total	1,620						
6	REA	SEC-IRBA	143	149	152	157	378	402	564
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	204	265	247	247	424	551	631
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	347	413	399	404	802	953	1,195	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	4	3	1

2021 EU-wide Stress Test: Risk exposure amounts

Banco Bilbao Vizcaya Argentaria S.A.

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	287,624	292,977	293,554	292,321	297,778	300,289	304,888
2	Risk exposure amount for securitisations and re-securitisations	347	413	399	404	802	953	1,195
3	Risk exposure amount other credit risk	287,276	292,564	293,155	291,917	296,976	299,336	303,693
4	Risk exposure amount for market risk	16,259	16,259	16,259	16,259	18,001	18,093	19,121
5	Risk exposure amount for operational risk	35,656	35,656	35,656	35,656	35,656	35,656	35,656
6	Other risk exposure amounts	13,084	13,084	13,084	13,084	11,460	10,759	9,736
7	Total risk exposure amount	352,623	357,977	358,554	357,321	362,896	364,797	369,402
8	Total Risk exposure amount (transitional)	353,273	357,420	358,239	357,214	361,289	364,010	369,239
9	Total Risk exposure amount (fully loaded)	352,623	357,337	358,554	357,321	360,222	363,345	368,762

2021 EU-wide Stress Test: P&L

Banco Bilbao Vizcaya Argentaria S.A.

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	Net interest income	16,470	15,898	16,005	15,902	13,524	12,940	12,090
2	Interest income	24,052	21,975	21,684	21,481	20,078	19,607	18,638
3	Interest expense	-7,582	-6,077	-5,679	-5,579	-6,478	-6,521	-6,330
4	Dividend income	138	138	138	138	69	69	69
5	Net fee and commission income	4,907	4,907	4,907	4,907	4,168	4,116	3,998
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	891	511	511	511	-461	383	383
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-273		
8	Other operating income not listed above, net	342	-68	-68	-68	-151	-104	-121
9	Total operating income, net	22,749	21,386	21,493	21,390	16,877	17,405	16,419
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-5,608	-6,813	-4,153	-3,746	-14,837	-6,331	-6,571
11	Other income and expenses not listed above, net	-13,663	-10,844	-11,060	-11,275	-11,021	-10,815	-9,903
12	Profit or (-) loss before tax from continuing operations	3,478	3,728	6,279	6,368	-8,981	259	-54
13	Tax expenses or (-) income related to profit or loss from continuing operations	-1,477	-1,118	-1,884	-1,910	2,694	-78	16
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	2,001	2,610	4,396	4,458	-6,286	181	-38
16	Amount of dividends paid and minority interests after MDA-related adjustments	2,481	1,405	2,857	2,894	-2,349	455	-209
17	Attributable to owners of the parent net of estimated dividends	-480	1,205	1,538	1,564	-3,938	-274	171
18	Memo row: Impact of one-off adjustments		284	284	284	284	284	284
19	Total post-tax MDA-related adjustment		0	0	0	0	0	907

2021 EU-wide Stress Test

Major capital measures and realised losses

Banco Bilbao Vizcaya Argentaria S.A.

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Row Number	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0