

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

Banco Bilbao Vizcaya Argentaria, S.A.

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	18,738	17,617	19,548	20,867	12,986	16,129	17,307
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	580	698	698	698	-169	524	524
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,388	-4,614	-4,838	-3,887	-8,250	-8,356	-9,718
Profit or (-) loss for the year	6,790	4,627	5,761	7,337	-3,273	-294	-243
Coverage ratio: non-performing exposure (%)	56.47%	54.97%	53.30%	52.18%	53.76%	52.94%	52.60%
Common Equity Tier 1 capital	42,738	47,207	50,799	54,442	34,353	34,902	34,035
Total Risk exposure amount (all transitional adjustments included)	337,066	337,950	340,212	343,083	338,426	347,922	352,260
Common Equity Tier 1 ratio, %	12.68%	13.97%	14.93%	15.87%	10.15%	10.03%	9.66%
Fully loaded Common Equity Tier 1 ratio, %	12.61%	13.97%	14.91%	15.87%	9.93%	9.79%	9.66%
Tier 1 capital	47,931	52,399	55,992	59,634	39,546	40,094	39,228
Total leverage ratio exposures	737,990	737,990	737,990	737,990	737,990	737,990	737,990
Leverage ratio, %	6.49%	7.10%	7.59%	8.08%	5.36%	5.43%	5.32%
Fully loaded leverage ratio, %	6.46%	7.10%	7.58%	8.08%	5.26%	5.33%	5.32%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With apolication of IFRS-17. %	12.59%						

IFRS 9 transitional arrangements?

Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

									Actual							
									31/12/2022*							
			Exposur	re values			Risk expos	ure amounts								
		A-IF	88	Fi	RB	A-I	IRB	F-1	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	3,838	0	0	0	14	0	0	0	200	0	0	0	0	() -
	Central governments	8,396	0	0	0	1.091	0	0	0	8.177	129	0	5	0	(0.0
	Institutions	111,047	71	0	0	7,322	14	0	0	13,784	244	50	7	10		22.9
	Corporates	152,841	1,834	6,504	8	74,753	450		0	144,304	7,811	1,841	205	540	1,151	62.5
	Corporates - Of Which: Specialised Lending	0	0	6,504	8	0	0	5,306	0	5,799	557	8	3	32		2 25.7
	Corporates - Of Which: SME	17,148	1,053	0	0	12,586	310	0	0	15,099	1,861	1,052	62	127	623	2 59.0
	Retail	94,161	4,036	0	0	24,105	378	0	0	83,189	10,970	4,036	506	480	1,805	
	Retail - Secured on real estate property	67,384	2,463	0	0	9,714	280	0	0	59,749	7,635	2,463	81	168	66/	
Banco Bilbao Vizcaya Argentaria,	Retail - Secured on real estate property - Of Which: SME	910	31	0	0	1,075	3	0	0	812	98	31	0	2	8	B 26.81
S.A.	Retail - Secured on real estate property - Of Which: non-SME	66,473	2,433	0	0	8,639	276	0	0	58,937	7,537	2,433	81	166	656	
J.A.	Retail - Qualifying Revolving	12,480	262	0	0	8,856		0	0	10,994	1,486	262	336			
	Retail - Other Retail	14,298	1,311	0	0	5,535		0	0	12,447	1,850	1,311	89	121	943	7 72.19
	Retail - Other Retail - Of Which: SME	2,546	271	0	0	1,115	43	0	0	2,264	281	271	13			
	Retail - Other Retail - Of Which: non-SME	11,751	1,040	0	0	4,420	42	0	0	10,183	1,569	1,040	76	103	761	73.10
	Equity	5.692	0			13.097	0			0	0	0	0	0	() -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	(-
	IRB TOTAL	375,976	5.941	6.504	8	120.382	841	5,306	0	249,655	19,154	5,927	722	1.030	2,967	50.06

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	38	FI	RB	At	IRB	F.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	4	0	0	0	3	0	0	0	4	0	0	0	0	0	0.00%
	Institutions	14,288	71	0	0	1,858	14	0	0	4,308	24	49	4	1	11	22.69%
	Corporates	51,199	1,526	2,049	8	29,894	327	1,636	0	46,767	4,724	1,533	162	361	921	60.08%
	Corporates - Of Which: Specialised Lending	0	0	2.049	8	0	0	1.636	0	1.789	227		1	9	2	25.76%
	Corporates - Of Which: SME	11.855	880	0	0	8.124	216	0	0	10.254	1.529		45	86	490	55.67%
	Retail	84,852	3,818	0	0	15,619	352	0	0	74,890	9,960		174	312	1,646	
	Retail - Secured on real estate property	67,000	2,453	0	0	9,600	266	0	0	59,392	7,608	2,453	81	167	660	26.91%
SPAIN	Retail - Secured on real estate property - Of Which: SME	909	31	0	0	1,074	3	0	0	811	98	31	0	2	8	26.68%
JEAIN	Retail - Secured on real estate property - Of Which: non-SME	66,090	2,422	0	0	8,526	262	0	0	58,580	7,510		81	165	652	26.91%
	Retail - Qualifying Revolving	3,591	57	0	0	496	2	0	0	3,084	508		3	24	41	72.01%
	Retail - Other Retail	14,261	1,308	0	0	5,522	85	0	0	12,414	1,845		89	121	945	72.20%
	Retail - Other Retail - Of Which: SME	2,535	270	0	0	1,110	43	0	0	2,253	280		13	18	185	68.72%
	Retail - Other Retail - Of Which: non-SME	11,726	1,039	0	0	4,412	42	0	0	10,161	1,565	1,039	76	103	759	73.10%
	Equity	2,551	0			5,367	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	152,893	5,415	2,049	8	52,740	694	1,636	0	125,969	14,709	5,401	340	673	2,578	47.73%

									Actual							
									31/12/2022*						()	
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	3,588	0	0	0	4	0	0	0	0	0	(0	0) () -
	Central governments	3,275	0	0	0	142	0	0	0	3,256	0	(0	0	(() -
	Institutions	2,579	0	0	0	618	0	0	0	1,567	8	0	0	0	(0.0
	Corporates	23,507	0	744	0	7,737	0	554		22,440	646	(4	2		73.6
	Corporates - Of Which: Specialised Lending	0	0	744	0	0	C	554	0	707	31	(0 0	0) () -
	Corporates - Of Which: SME	63	0	0	0	99	C	0	0	63	0	(0 0	0) (73.6
	Retail	29	0	0	0	6	C	0	0	28	1	(0 0	0) (32.4
	Retail - Secured on real estate property	25	0	0	0	5	C	0	0	25	1	(0 0	0) (29.9
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	C	0	0	0	0	(0 0	0) () -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	25	0	0	0	5	C	0	0	25	1	(0 0	0) (29.9
	Retail - Qualifying Revolving	1	0	0	0	0	C	0	0	1	0	(0 0	0) (41.18
	Retail - Other Retail	2	0	0	0	1	C	0	0	2	0	(0 0	0) (39.1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	C	0	0	0	0	(0 0	0) () -
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	C	0	0	2	0	(0 0	0) (39.13
	Equity	424	0			973	0			0	0	(0	0	(() -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0		-
	TRR TOTAL	33,402	1	744	0	9.479		554	0	27,290	655	1	5	2	4	58.86

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	IRB	A	IRB	£-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	(0	0	0	0	0	0	(0	0	0	0	0	0	
	Central governments	33	0	0	0	21	0	ő	0	33	ő	0	0	0	0	
	Institutions	146	0	0	0	66	0	0	(146	0	0	0	0	0	-
	Corporates	27,410	258	0	0	17,751	115	0	(25,692	1,034	258	23	85	195	75.40%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	(0	0	0	0	0	0	
	Corporates - Of Which: SME	4.853	171	0	0	3.873		0	(4.426	312	171	15	40	131	76.56%
	Retail	8,865	204	0	0	8,350	11	0	(7,894	975	204	332	167	153	74.89%
	Retail - Secured on real estate property	12	0	0	0	3	0	0	(11	0	0	0	0	0	78.62%
MEXICO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	(0	0	0	0	0	0	-
PIEXICO	Retail - Secured on real estate property - Of Which: non-SME	12	0	0	0	2	0	0	(11	0	0	0	0	0	78.62%
	Retail - Qualifving Revolving	8.856	204	0	0	8.346	11	0	(7.881	974	204	332	167	153	74.90%
	Retail - Other Retail	2	0	0	0	1	0	0	(1	0	0	0	0	0	47.06%
	Retail - Other Retail - Of Which: SME	(0	0	0	0	0	0	(0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0		1	0	0	0	0	0	47.06%
	Equity	1,168	0			2,890	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
	IRB TOTAL	37,627	462	0	0	29,078	126	0		33,766	2,009	462	355	251	348	75.18%

EBA BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-I	RB	A	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		1 -
	Central governments	65	0	0	0	79	0	0	0	64	0	0	0 0	0	(1 -
	Institutions	3	0	0	0	5	0	0	0	3	0	0	0	0	(1 -
	Corporates	59	0	172	0	64	0	183	0	201	30	0	0	0	(1 -
	Corporates - Of Which: Specialised Lending	0	0	172	0	0	0	183	0	142	30	0	0	0	(1 -
	Corporates - Of Which: SME	0	0	0	0	1	0	0	0	0	0	0	0	0	(1 -
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	0	(0.00%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	0	(1 -
TURKEY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	- 1
TUKKET	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	0	(1-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	0.00%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	(1-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0 0	0	0	- 1
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0 0	0	(- i
	Equity	335	0			703	0			0	0	0	0	0	(1-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0 0	0	(- I
	IRB TOTAL	463	0	172	0	852	0	183	0	270	30	0	1	0		0.00%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-1	RB	F-I	RB	A-	IRB	£-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0		0	0	0		
	Central governments	38	ő	0	ő	3	ő	ő	0	32		0	ő	0	0	-
	Institutions	48,972	0	0	0	1.338	0	0	0	1.159	(0	0	0	C	-
	Corporates	7,973	30	442	0	2,642	4	332	0	7,591	98	30	1	5	16	53.47%
	Corporates - Of Which: Specialised Lending	0	0	442	0	0	0	332	0	373	25	0	0	1	0	-
	Corporates - Of Which: SME	18	0	0	0	33	0	0	0	18	1	0	0	0	C	2.23%
	Retail	33	1	0	0	11	2	0	0	30		1	0	0	1	41.89%
	Retail - Secured on real estate property	28	1	0	0	10	2	0	0	26	3	1	0	0	0	34.22%
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0		0	0	0	0	-
TRAINCL	Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	10	2	0	0	26	3	1	0	0	0	34.22%
	Retail - Oualifying Revolving	2	0	0	0	0	0	0	0	2	(0	0	0	0	58.82%
	Retail - Other Retail	3	0	0	0	1	0	0	0	2		0	0	0	0	68.80%
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0	1	(0	0	0	0	68.80%
	Equity	1	0			2	0			0	(0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	(0	0	0	0	-
	IRB TOTAL	57,017	31	442	0	3,997	6	332	0	8,813	107	31	2	5	17	53.01%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-IF	8	Fi	IRB	A-I	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	2	(0	0	0	0	0	0	0	0	a	0	0	0	-
	Central governments	56	(0	0	14	0	0	0	46	11	0	0	0	0	-
	Institutions	11.583	(0	0	882	0	0	0	636	2	0	0	0	0	- (
	Corporates	6.147	1	817	0	2.452	0	683	0	6.082	158	1	3	4	1	77
	Corporates - Of Which: Specialised Lending	0	(817	0	0	0	683	0	720	65	0	0	1	0	-
	Corporates - Of Which: SME	35	1	0	0	47	0	0	0	33	2	1	0	0	1	7
	Retail	89		0	0	28	2	0	0	81	8	3	0	0	1	3
	Retail - Secured on real estate property	81	1	0	0	25	2	0	0	74	8	2	0	0	1	1 3
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	(0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	81	1	0	0	25	2	0	0	73	8	2	0	0	1	3
	Retail - Qualifying Revolving	2	(0	0	0	0	0	0	2	0	0	0	0	0	8
	Retail - Other Retail	6	1	0	0	2	0	0	0	5	0	1	0	0	0	5
	Retail - Other Retail - Of Which: SME	4	(0	0	2	0	0	0	4	0	0	0	0	0	3
	Retail - Other Retail - Of Which: non-SME	2	(0	0	1	0	0	0	1	0	0	0	0	0	7
	Equity	519	(1,289	0			0	0	0	0	0	0	-
	Securitisation														1	
	Other non-credit obligation assets	0	(0	0			0	0	0	0	0	0	
	TPR TOTAL	18.395		817		4.664		683		6.844						47

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	F.	RB	At	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0		1 -
	Central governments	0	0	0	0	0	0	0	0	0	0	(0	0	(1 -
	Institutions	29	0	0	0	9	0	0	0	1	0	(0	0	(1 -
	Corporates	746	0	89	0	418	0	80	0	832	3	(0	0	(0.00%
	Corporates - Of Which: Specialised Lending	0	0	89	0	0	0	80	0	89	0	(0	0	(1 -
	Corporates - Of Which: SME	3	0	0	0	3	0	0	0	0	3	(0	0	(1 -
	Retail	3	0	0	0	1	0	0	0	3	0	(0	0	(46.78%
	Retail - Secured on real estate property	2	0	0	0	1	0	0	0	2	0	(0	0	(43.16%
PERU	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	(1 -
FLKU	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	(0	0	(43.16%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0	0	(58.97%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	(0	0	(100.00%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	(1 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(0	0	(100.00%
	Equity	10	0			26	0			0	0	(0	0	(1 -
	Securitisation															1
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	(1 -
	TRR TOTAL	788	0	89	0	454	0	80	0	836	3	0	0	0		46.19%



EBA EUROPEAN BARKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

									Actual							
									31/12/2022*							
			Exposu	e values			Risk expos	ure amounts								
		A-	RB	FI	RB	A-I	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0	0	- Î.
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	C	1 -
	Institutions	6,551	0	0	0	478	0	0	0	935	3	(0	1	0	1 -
	Corporates	4,673	1	639	0	2,105	0	434	0	5,172	17	1	2	0	0	80.78
	Corporates - Of Which: Specialised Lending	0	0	639	0	0	0	434	0	638	0	(0	0	0	1 -
	Corporates - Of Which: SME	21	0	0	0	50	0	0	0	21	0	(0	0	0	- 1
	Retail	10	0	0	0	4	0	0	0	9	1	(0 0	0	C	66.67
	Retail - Secured on real estate property	8	0	0	0	4	0	0	0	7	1	(0 0	0	C	64.52
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0 0	0	0	1-
TIMET	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	4	0	0	0	7	1	(0	0	0	64.52
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	(0	0	0	70.59
	Retail - Other Retail	2	0	0	0	0	0	0	0	1	0	(0	0	0	66.67
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	1 -
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	(0	0	0	66.67
	Equity	5	0			13	0			0	0	(0	0	0	- 1
	Securitisation															1
	Other non-credit obligation assets	0	0			0	0			0	0	(0	0	0	- 1
	IRB TOTAL	11,238	1	639	0	2,601	0	434	0	6,115	22	1	2	1	0	79.50%

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	Fi	IRB	A-I	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	249	0	0	0	165	0	0	0	155	1	0	0	0	0	-
	Corporates	492	0	0	0	287	0	0	0	414	0	0	0	0	0	72.55%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	75.00%
	Retail	5	0	0	0	3	0	0	0	4	1	0	0	0	0	
	Retail - Secured on real estate property	4	0	0	0	2	0	0	0	4	0	0	0	0	0	44.12%
COLOMBIA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
COLONDIA	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	2	0	0	0	4	0	0	0	0	0	44.12%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	52.38%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70.37%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70.37%
	Equity	201	0			498	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	ŀ
	IRB TOTAL	947	0	0	0	953	0	0	0	573	2	0	0	0	0	65.40%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	FI	RB	A-	IRB	F	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	(0	0	0		0 -
	Central governments	0	0	0	0	0	0	0	0	0	((0 0	0		0 -
	Institutions	6.708	0	0	0	398	0	0	0	755	((0 0	0		0 -
	Corporates	5.125	0	246	0	1.770	0	328	0	4.626	126		1	12		0 33.75%
	Corporates - Of Which: Specialised Lending	0	0	246	0	0	0	328	0	180	66		0	11		ð -
	Corporates - Of Which: SME	18	0	0	0	35	0	0	0	12	6	(0	0	_	0 100.00%
	Retali	30	1	0	0	6	1	0	0	28	1	1	0	0		0 37.69%
	Retail - Secured on real estate property	26	1	0	0	6	1	0	0	25	1	1	0	0		0 29.52%
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	(0	0		ð -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	26	1	0	0	6	1	0	0	25	1	1	0	0		0 29.52%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	(0	0		0 57.69%
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	(0	0		0 79.03%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	(0	0		ð -
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0		0 0	0		0 79.03%
	Equity	68	0			222	0			0	((0 0	0		0 -
	Securitisation															
	Other non-credit obligation assets	0	0			0	0			0	((0 0	0		0 -
	IRB TOTAL	11,931	1	246	0	2,396	1	328	0	5,409	127	1	1	12		0 37.35%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

EBA BANKING AJTHORITY

2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	200	0	0	0	0	0	-	200	0	0	0	0	0	•	200	0	0	0	0	0	-
	Central governments	8,171	133	3	1	1	1	40.00%	8,164	137	5	1	1	2	40.00%	8,158	141	8	1	1	3	40.00%
	Institutions	13,825	190	62	3	6	15	24.13%	13,832	170	75	3	6	19	24.88%	13,826		88	3	6	22	25.39%
	Corporates	140,569	10,804	2,584	206	548	1,523	58.94%	135,609	14,765	3,582	219	798	1,999	55.82%	134,923	14,418		217	756	2,510	54.38% 18.98%
	Corporates - Of Which: Specialised Lending	5,644	646	74	4	20	13	18.16%	5,533	700	131	4	21	24	18.60%	5,450		100	3	21	35	
	Corporates - Of Which: SME	14,671	1,955	1,386	99	81	824	59.46%	14,311	1,950	1,751	109	82	1,013	57.84%	13,960			107	80	1,221	56.97%
	Retail	79,947	12,371	5,878	591	704	2,814	47.88%	77,326	13,015	7,855	542	719	3,847	48.97%	75,138	13,265		491	712	4,828	49.31%
Banco Bilbao Vizcaya Argentaria,	Retail - Secured on real estate property	58,310	8,700	2,837	27	269	726	25.58%	57,213	9,305	3,329	29	288	810	24.35%	56,339	9,643	3,865	29	298	908	23.48%
	Retail - Secured on real estate property - Of Which: SME	791	104	46	1	4	11	22.75%	773	105	63	1	4	13	20.83%	756	105	80	1	4	16	19.85%
S.A.	Retail - Secured on real estate property - Of Which: non-SME	57,520	8,596	2,791	25	265	715	25.63%	56,441	9,199		29	284	797	24.41%	55,583			28	294	892	23.56%
	Retail - Qualifying Revolving	9,954	1,453	1,335	474	247	939	70.34%	8,996	1,351		426	229	1,672	69.83%	8,141			379	210	2,336	69.47%
	Retail - Other Retail	11,683	2,219	1,705	90	188	1,150	67.39% 67.86%	11,116	2,359	2,132	87	201	1,364	64.00%	10,658	2,385	2,565	83	204	1,585	61.79% 66.91%
	Retail - Other Retail - Of Which: SME	2,248	233	335	24	11	227			217	394	24	10	265	67.24%	2,156	210	451	23	9	302	
	Retail - Other Retail - Of Which: non-SME	9,435	1,986	1,371	66	178	922	67.28%	8,911	2,142	1,738	63	192	1,100	63.26%	8,502	2,175	2,114	60	194	1,283	60.70%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	•	0	0	0	0	0	0	/
	Securitisation																					
	Other non-credit obligation assets IRB TOTAL	242,711	23,498	8.526	802	1.260	4.353	- 51.06%	235.132	28.087	11.517	765	1.524	5.867	- 50.94%	232,246	27.987	14,504	712	1.475	7,364	- 50.77%
	IRB TOTAL	242,/11	23,498	8,526	802	1,260	4,353	51.06%	235,132	28,087	11,517	765	1,524	5,867	50.94%	232,246	27,987	14,504	/12	1,4/5	7,364	50.77%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	C	0	(0	-	0	0	(0 0	(0 0		0	0	0	0	0	0	-
	Central governments	4	0	0	0	(0	40.00%	4	0		0 0	0	0 0	40.00%	4	0	0	0	0	0	40.00%
	Institutions	4,301	27	54	1	1	12	22.73%	4,295	28	55	3 1	1	1 13	22.79%	4,290		63	1	1	14	22.87%
	Corporates	46,454	4,621	1,949	122	263	1,166	59.84%	43,292	7,163	2,570	136	447	1,493	58.12%	43,649	6,169	3,207	135	377	1,844	57.48%
	Corporates - Of Which: Specialised Lending	1,772	232	21	1	9	5	22.35%	1,758	234	33	3 1	9	9 7	21.50%	1,746	235	44	1	9	9	21.13%
	Corporates - Of Which: SME	10,064	1,490	1,108	75	42	646	58.33%	9,860	1,450		2 86	41	1 786	58.10%	9,633			84	39	944	58.21%
	Retail	72,530	11,354	4,785	132	535	2,002	41.84%	70,714	12,066		3 129	562	2,383	40.48%				124	571	2,774	39.46% 23.39%
	Retail - Secured on real estate property	57,968	8,661	2,822	26	267	719	25.49%	56,883	9,261	3,309	3 29	285	5 802	24.25%	56,017	9,595	3,840	28	295	898	
SPAIN	Retail - Secured on real estate property - Of Which: SME	790 57 178	104	46	1		10	22.59%	56 111	0 105	63	1 1	4	13	20.70%	755	105	80	1	4	16	19.74%
	Retail - Secured on real estate property - Of Which: non-SME	57,178	8,557	2,776	25	263	709	25.54%	56,111	9,155	3,246	5 28	281	789	24.32%	55,262	9,490	3,760	28	291	882	23.46%
	Retail - Qualifying Revolving Retail - Other Retail	2,909	479	261	15	81	135	51.90%	2,744	452	453	3 14	76	5 220	48.53%	2,589	427	633	13	72	295	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	2 229	2,213	1,702	90	188	1,147	67.92%	2 195	2,353	2,125	8/	201	1,361	67 30%			2,558	83	209	1,581	61.819
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2,238	232	3.9	24	1	22/	67.92%	2,195	216	394	29	10	264	67.30%	2,146		419	23	9	300	60.719
	Recall * Ourid: Netarl * Uf Which: non-SME	9,415	1,981	1,368	66	1/2	921	67.28%	8,892	2,137	1,/35	63	191	1,098	63.27%	8,484	2,1/1	2,110	60	199	1,281	60.71%
	Securitisation	0	U				0		0	0		, o		0	-	0	0		0	U	0	
	Other non-credit obligation assets	0	0	0	0	(0		0	0	(0		0		0	0	0	0	0	0	
	IRB TOTAL	123,289	16,002	6,788	255	798	3,181	46.86%	118,305	19,257	8,517	266	1,011	3,890	45.68%	117,179	18,598	10,302	260	949	4,632	44.97%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0	0	0	0	-	0	0	0	0	(0		0	0	(1	
	Central governments	3,253	2	1	0	0	0	40.00%	3,250	3	2	0	0	1	40.00%	3,248	5		s c		· ۱	40.009
	Institutions	1,565	9	1	0	0	0	32.76%	1,563	10	3	0	0	1	32.13%	1,561	10	4		-	1	31.329
	Corporates	21,944	1,118	23	5	11	9	41.25%	21,688	1,349	49	5	14	20	40.77%	21,549	1,462	75		1	; <u> </u>	40.629
	Corporates - Of Which: Specialised Lending	676	61	1	0	1	1	39.58%	659	77	2	0	1	1	39.39%	650	85	4				39.269
	Corporates - Of Which: SME	57	5	2	0	0	1	58.93%	54	7	3	0	6	2	52.67%	52	7		6		ا د	2 50.249
	Retail	26	2	0	0	0	0	35.66%	25	3	1	0	0	0	34.36%	24	4	1			1	33.359
	Retail - Secured on real estate property	24	2	0	0	0	0	27.91%	23	3	0	0	6	0	26.43%	22	3		0		> د	25.809
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	27.94%	0	0	0	0	6	0	27.40%	0	0		0		> د	27.069 25.799 0 41.239
UNTILD STATES	Retail - Secured on real estate property - Of Which: non-SME	23	2	0	0	0	0	27.91%	23	3	0	0	6	0	26.42%	22	3		0		> د	25.799
	Retail - Qualifying Revolving	1	0	0	0	0	0	43.91%	1	0	0	0	0	0	42.51%	1	0	() ()		· د	41.239
	Retail - Other Retail	1	0	0	0	0	0	38.75%	1	0	0	0	0	0	39.10%	1	0	() ()		· د	39.779
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	23.60%	0	0	0	0	0	0	23.25%	0	0	() ()		· د	22.799
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	42.45%	1	0	0	0	0	0	43.48%	1	0	() ()		· د	44.419
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	(0		1	-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0		› د	-
	TRB TOTAL	26.788	1.132	26	6	11	10	40.68%	26.526	1.365	54	6	14	22	40.24%	26.382	1.481	83	6	15	3	40.04%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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
	Central banks	0	0	() 0	(0	-	0	0	0	0	0	1) -	0	0	(0	0		-
	Central governments	33	0	(0	(0	40.00%	32	0	0	0	0	-	40.00%	32	0	(0	0	_	40.00%
	Institutions	136	11	(0 0	(0	40.82%	129	17	0	0	0		41.30%	126	20	(0	0		41.59%
	Corporates	24,283	2,305	390	33	130	252	63.60%	23,588	2,845	552	30	158	31	56.87%	23,207	3,072	702	29	169	37	53.07%
	Corporates - Of Which: Specialised Lending	0	0	(0 0	(0	-	0	0	0	0	0) -	0	0	(0	0		-
	Corporates - Of Which: SME	4.215	424	270	22	37	173	64.19%	4.077	450	382	20	39	211	57.13%	3.963	450	495	20	39	26	53.17% 74.82%
	Retail	7,031	971	1,071	458	166	802	74.87%	6,240	897	1,936	411	153	1,449	74.85%	5,542	809	2,722	365	138	2,03	74.82%
	Retail - Secured on real estate property	11	1	0	0 0	0	0	62.76%	10	1	0	0	0		48.88%	10	2	0	0	0		41.37% 58.19%
MEXICO	Retail - Secured on real estate property - Of Which: SME	0	0	(0	(0	10.00%	0	0	0	0	0	-	52.55%	0	0	(0	0	_	58.19%
MEXICO	Retail - Secured on real estate property - Of Which: non-SME	11	1	(0 0	(0	63.08%	10	1	0	0	0		48.79%	10	2	(0	0		40.84%
	Retail - Oualifving Revolving	7.019	970	1.071	458	165	802	74.88%	6.228	895	1.936	411	153	1.44	74.85%	5.531	807	2.721	365	138	2.03	74.82%
	Retail - Other Retail	1	0	(0	(0	43.79%	1	0	0	0	0	-	42.83%	1	0	(0	0	_	42.56%
	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	0	45.22%	0	0	0	0	0		44.98%	0	0	0	0	0		40.84% 74.82% 42.56% 45.07% 42.54%
	Retail - Other Retail - Of Which: non-SME	1	0	(0 0	(0	43.78%	1	0	0	0	0		42.80%	1	0	(0	0	_	42.54%
	Equity	0	0	(0	(0		0	0	0	0	0	-		0	0	(0	0	_	-
	Securitisation																					
	Other non-credit obligation assets	0	0	(0	(0		0	0	0	0	0	-		0	0	(0	0	_	-
	IRB TOTAL	31.482	3.287	1,468	490	296	1.054	71.82%	29,990	3,759	2,488	441	311	1.763	70.85%	28,907	3.901	3.428	395	307	2.41	70.33%

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										/
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks		0 0) (-	0	0	0	0	0) -	0	0	0	0	0		1 -
	Central governments	64	1 0		0 0	1	(40.00%	64	0	0	0	0	1	40.00%	64	0	(0	0		40.00%
	Institutions	3	8 0		0 0	1	(10.00%	3	0	0	0	0	1	10.00%	3	0	(0	0		0 40.00% 0 10.00% 0 10.00% 0 10.00%
	Corporates	201	30		0 0		(10.00%	201	30	0	0	0	1	10.00%	201	30	(0	0		. 10.00%
	Corporates - Of Which: Specialised Lending	142	2 30		0 0	1	(10.00%	142	30	0	0	0	1	10.00%	142	30	(0	0		. 10.00%
	Corporates - Of Which: SME	(0 0) () (10.00%	0	0	0	0	0		10.00%	0	0	(0	0		10.00%
	Retail	1	0		0 0	1	(10.00%	1	0	0	0	0	1	10.00%	1	0	(0	0		. 10.00%
	Retail - Secured on real estate property	1	0) () (10.00%	1	0	0	0	0		10.00%	1	0	(0	0		10.00%
TURKEY	Retail - Secured on real estate property - Of Which: SME	0	0 0) (-	0	0	0	0	0			0	0	(0	0		<i>i</i> -
TUNKET	Retail - Secured on real estate property - Of Which: non-SME	1	1 0		0 0) (10.00%	1	0	0	0	0		10.00%	1	0	(0	0		10.00%
	Retail - Qualifying Revolving		0 0) (10.00%	0	0	0	0	0		10.00%	0	0	(0	0		10.00%
	Retail - Other Retail	0	0 0) (10.00%	0	0	0	0	0		10.00%	0	0	(0	0		10.00%
	Retail - Other Retail - Of Which: SME		0 0) (-	0	0	0	0	0) -	0	0	(0	0		1 -
	Retail - Other Retail - Of Which: non-SME	0	0 0		0 0		0	10.00%	0	0	0	0	0		10.00%	0	0	(0	0		10.00%
	Equity	(0 0	-) ()	-	0	0	0	0	0			0	0	(0	0	_	J -
	Securitization																					
	Other non-credit obligation assets		0 0	_	0	_		-	0	0	0	0	0	-		0	0	(0	0		1-
	IRB TOTAL	270	30		0			15.80%	269	30	0	0	0		15.92%	269	31		0	0		15.96%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	() ()		0	0 -
	Central governments	32	5	0	0	0	0	40.00%	32	5	0	0	0	0	40.00%	32	5	(0 0		3	0 40.00%
	Institutions	1,154	4	0	0	0	0	45.00%	1,152	6	1	0	0	0	45.00%		7			1	0	0 45.00%
	Corporates	7,363	321	35	2	25	18	51.43%	7,248	431	41	1	33	20	49.78%		485	46	5 1	3	ð 2	48.59%
	Corporates - Of Which: Specialised Lending	361	37	1	0	1	0	33.43%	354	44	1	0	1	0	32.51%	350	47			1	1	1 31.94%
	Corporates - Of Which: SME	16	2	1	0	0	0	29.65%	16	2	1	0	0	0	34.82%	15	2	1			0	0 37.11%
	Retail	29	4	2	0	0	1	40.58%	28	4	2	0	0	1	38.31%	27	4			1	0	
	Retail - Secured on real estate property	25	3	1	0	0	0	33.72%	24	4	1	0	0	0	31.80%	24	4				٥	1 30.23%
FRANCE	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 -
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	25	3	1	0	0	0	33.72%	24	4	1	0	0	0	31.80%	24	4				0	1 30.23%
	Retail - Oualifying Revolving	2	0	0	0	0	0	44.84%	2	0	0	0	0	0	42.97%	2	0	1			0	0 41.53%
	Retail - Other Retail	2	0	0	0	0	0	61.79%	2	0	0	0	0	0	56.80%	2	0	(0		0	0 53.48%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	26.59%	1	0	0	0	0	0	25.63%	1			0		0	0 24.83%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	65.81%	1	0	0	0	0	0	63.25%	1	. 0	(0		0	0 61.45%
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	() (0	0 -
	Securitisation																				/	/
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	() (0	0 -
	IRB TOTAL	8,579	334	37	2	25	19	50.86%	8,460	447	44	2	34	21	49.10%	8,399	502	50	2	3	8 2	47.82%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	-	0 0	0	-) -	0	0		0 0	0	0	-	0	(0	0	0	, r	- L
	Central governments	46	11	-	0 0	0	-	40.00%	46	12		0 0	0	0	40.00%	46	12	0	0	0		0 40.009
	Institutions	634	3		0 0	0		44.14%	633	4		0 0	0	0	43.80%	633	4	1	0	0	1	0 43.609
	Corporates	5,914	279	4	9 6	10	1	20.20%	5,809	346	8	7 6	12	18	21.19%	5,738	375	124	6	13	27	7 21.99% 9 11.07%
	Corporates - Of Which: Specialised Lending	702	47	3	5 0	1		10.96%	677	46	6	1 0	1	7	11.06%	655	46	84	0	1	9	11.07%
	Corporates - Of Which: SME	32	3		1 0	0		76.51%	31	4		1 0	0	1	71.18%	30		2	0	0	1	1 68.04%
	Retail	78	10		4 0	1		36.18%	76	10		6 0	1	2	33.59%	74	10	7	0	1	2	2 31.79%
	Retail - Secured on real estate property	71	9		3 0	1		32.02%	69	10		4 0	1	1	30.03%	68	10	6	0	1	2	2 28.619
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0		0 0	0		15.15%	0	0		0 0	0	0	18.14%	0	(0	0	0	1	J 19.089
	Retail - Secured on real estate property - Of Which: non-SME	71	9		3 0	1		32.03%	69	9		4 0	1	1	30.04%	68	10	6	0	1	2	28.639
	Retail - Qualifying Revolving	2	0		0 0	0		40.73%	2	0		0 0	0	0	38.76%	2	(1	0	0	1	0 19.089 2 28.639 0 37.479
	Retail - Other Retail	5	0		1 0	0		51.84%	5	1		1 0	0	0	49.92%	5	1	1	0	0	1	0 48.37%
	Retail - Other Retail - Of Which: SME	4	0		0 0	0		37.73%	4	0		0 0	0	0	37.10%	4	(0	0	0	1	0 36.57%
	Retail - Other Retail - Of Which: non-SME	1	0		0 0	0		68.70%	1	0		0 0	0	0	64.50%	1	(0	0	0		0 61.299
	Equity	0	0		0 0	0		-	0	0		0 0	0	0	-	0	(0	0	0		1
	Securitisation																				1	
	Other non-credit obligation assets	0	0	_	0 0	0	_) -	0	0	-	0 0	0	0		0	(0	0	0	r	- د
	TRR TOTAL	6,672	303	5	6	11	11	21.52%	6,563	371	9	3 6	13	20	22.06%	6,491	405	132	6	14	36	0 22.65%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, 9	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 Ratic Stage 3 exposure
	Central banks	(1	0) (1	0 1		0	0		0 0	0	0 0	-	0	0	C	0	0	c) -
	Central governments	() () () (0 1	- ·	0	0		0 0	0	0 0	-	0	0	0	0	0		-
	Institutions	1) () (0 1	45.00%	1	0		0 0	0	0 0	44.70%	1	0	0	0	0		44.5
	Corporates	743	9	1			9 1	40.91%	698	122	1	5 0	12	2 5	35.63%	671	132	32	0	13	17	35.1
	Corporates - Of Which: Specialised Lending	75	1) ()	1	40.00%	75	13		2 0	1	1 1	35.56%	72	14	3	0	1	1 1	35.1
	Corporates - Of Which: SME	1) () (0 1	45.02%	2	1		0 0	0	0 0	45.02%	2	1	0	0	0		45.00
	Retail	3	3 () () (0 1	44.09%	2	1		0 0	0	0 0	42.41%	2	1	0	0	0		40.9
	Retail - Secured on real estate property	2	2 () () (0 1	42.19%	2	0		0 0	0	0 0	40.53%	2	0	0	0	0		38.7
PERU	Retail - Secured on real estate property - Of Which: SME	() () () (0 1	- ·	0	0		0 0	0	0 0	-	0	0	0	0	0		-
I LIKO	Retail - Secured on real estate property - Of Which: non-SME	2	2 () (0 0) (0 1	42.19%	2	0		0 0	0	0 0	40.53%	2	0	C	0	0	0	38.7
	Retail - Qualifying Revolving	0) () (0 0) (0	45.31%	0	0		0 0	0	0 0	43.30%	0	0	0	0	0	0	41.8
	Retail - Other Retail	() () () (0 1	74.23%	0	0		0 0	0	0 0	61.32%	0	0	0	0	0		56.6
	Retail - Other Retail - Of Which: SME	() () () (0 1	26.50%	0	0		0 0	0	0 0	44.66%	0	0	0	0	0		45.8
	Retail - Other Retail - Of Which: non-SME	() () () (0 1	74.76%	0	0		0 0	0	0 0	62.49%	0	0	0	0	0		57.73
	Equity	() () () (0 1	- ·	0	0		0 0	0	0 0	-	0	0	0	0	0		-
	Securitisation																				1	
	Other non-credit obligation assets	(0		0		0	0		0 0	0	0 0	-	0	0	0	0	0	0	-
	TRB TOTAL	746	92	1		10		41.76%	701	123	1	5 0	13	5	35.82%	674	133	33	0	14	17	35.25%

EBA BANKING AJTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

												Baseline Scenario	, ,									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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 e	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
	Central banks	0	0	0	0	0	(0	0	(0 0	(0 0	-	0	0		0 0	0	(-
	Central governments	0	0	0	0	0	(-	0	0	(0 0	(0 0	-	0	0		0 0	0	() -
	Institutions	932	5	1	0	1	(42.50%	931	6	1	0		2 1	42.16%	930	6		2 0	2		41.70%
	Corporates	4,982	202	6	2	2		44.74%	4,884	290	16	5 2		3 8	46.38%	4,831	330	2	9 2	4	14	48.28%
	Corporates - Of Which: Specialised Lending	599	39	1	0	1	(39.02%	578	57		3 0		1 2	45.01%	566	66		7 0	1		47.60% 32.18%
	Corporates - Of Which: SME	19	2	0	0	0	(37.03%	18	2	1	0	(0 0	33.90%	18	2		2 0	0	(32.18%
	Retail	8	1	0	0	0	(30.35%	8	1	1	0	(0 0	26.14%	8	1		1 0	0	(24.86%
	Retail - Secured on real estate property	7	1	0	0	0	(27.64%	6	1	(0 0	(0 0	24.18%	6	1		1 0	0	(23.34%
ITALY	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	(-
TIALI	Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	(27.64%	6	1		0 0	(0 0	24.18%	6	1		1 0	0	(23.34%
	Retail - Qualifying Revolving	1	0	0	0	0	(47.50%	1	0	(0 0	(0 0	40.21%	0	0		0 0	0	(36.33%
	Retail - Other Retail	1	0	0	0	0	(27.51%	1	0	(0 0	(0 0	25.55%	1	0		0 0	0	(24.96%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	17.87%	0	0	(0 0		0 0	21.39%	0	0		0 0	0	0	22.48%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	(28.92%	1	0	(0 0		0 0	26.57%	1	0		0 0	0	(25.69%
	Equity	0	0	0	0	0	(-	0	0	(0 0	(0 0	-	0	0		0 0	0	() -
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	(-	0	0	(0 0	(0 0	-	0	0		0 0	0	() -
	IRB TOTAL	5,922	208	7	2	4	3	43.98%	5,823	296	18	2 2	5	5 8	45.46%	5,769	337	3	2 2	6	15	47.26%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	(0 0		0 0	٥	(-	0	0	1	0 0	0	0 0	-	0	٥	0	(٥	0	-
	Central governments	(0 0) ()	0	(-	0	0		0 0	(0 0		0	0	0	(0	0	-
	Institutions	146	5 10) (0	(41.48%	139	17		1 0		0 0	41.58%	133	22	1		0	0	41.65
	Corporates	385	24			0	(45.83%	370	42		2 0		1	42.98%	355	56	3		1	1	42.09
	Corporates - Of Which: Specialised Lending		0 0) (0	(-	0	0		0 0		0 0	-	0	0	0		0	0	
	Corporates - Of Which: SME	1	0) (0	(68.28%	1	0		0 0		0 0	64.04%	1	0	0		0	0	61.24
	Retali	4	1 1) (0	(46.19%	4	1		1 0		0 0	41.44%	4	1	1		0	0	38.54
	Retail - Secured on real estate property	3	1) (0	(32.53%	3	1		0 0		0 0	29.42%	3	1	0		0	0	27.65
COLOMBIA	Retail - Secured on real estate property - Of Which: SME		0 0) (0	(-	0	0		0 0		0 0	-	0	0	0		0	0	
COLONDIA	Retail - Secured on real estate property - Of Which: non-SME	3	1) (0	(32.53%	3	1		0 0		0 0	29.42%	3	1	0		0	0	27.65
	Retail - Qualifying Revolving	1	0) (0	(49.95%	0	0		0 0		0 0	48.76%	0	0	0		0	0	47.75
	Retail - Other Retail		0 0) (0	(64.97%	0	0		0 0		0 0	61.86%	0	0	0		0	0	59.99
	Retail - Other Retail - Of Which: SME		0 0) (0	(45.88%	0	0		0 0		0 0	46.09%	0	0	0		0	0	46.08
	Retail - Other Retail - Of Which: non-SME		0 0		0	0	(65.71%	0	0		0 0	0	0 0	62.76%	0	0	0		0	0	60.91
	Equity	(0 0		0 0	0	(-	0	0		0 0	0	0 0		0	0	0 0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	(0 0		0	0	(-	0	0		0 0	(0 0	-	0	0	0	(0	0	
	TRB TOTAL	539	34	1 1			1	44.83%	513	60	2	3 0	1 1	1 1	42.35%	492	79	4		1 1	2	41.379

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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 Stage expos
	Central banks	0) (0 0	0	0	0	-	0	0	1	0 0	(0	-	() (0	0	0		0 -
	Central governments	0) (0 0	0	0	0		0	0		0 0	0	0	•	() ()	0	0	_	0 -
	Institutions	751	1	3 1	0	0	0	23.32%	749	4		2 0	0	0	23.53%	745	3		0	0		1
	Corporates	4,489	22	5 37	16	14	18	47.60%	4,402	267	83	3 18	16	40	48.25%	4,336	5 283	134	17	17	6	6
	Corporates - Of Which: Specialised Lending	195	5 4	6 5	1	. 3	2	45.04%	201	36		9 1	2	4	46.05%	202	2 31	13	1	2	-	6
	Corporates - Of Which: SME	14	í í	4 0	0	0	0	45.94%	14	3		1 0	0	0	46.43%	14	1		0	0	_	0
	Retail	26	5	2 3	1	1	2	66.77%	24	2		5 0	1	3	60.71%	22	2 2		0	1		4
	Retail - Secured on real estate property	23	3	2 2	0	1	2	68.41%	21	1		4 0	1	2	61.78%	20) 1		0	0		3
GERMANY	Retail - Secured on real estate property - Of Which: SME	0) (0 0	0	0	0	55.68%	0	0		0 0	0	0	55.69%) (0	0		0
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	23	3	2 2	0	1	2	68.48%	21	1		4 0	1	2	61.79%	20) 1		0	0		3
	Retail - Qualifying Revolving	1		0 0	0	0	0	46.33%	1	0		0 0	0	0	44.71%	1			0	0		0
	Retail - Other Retail	2	2 (0 0	0	0	0	70.52%	1	0		1 0	0	0	63.98%	1			0	0		0
	Retail - Other Retail - Of Which: SME	0) (0 0	0	0	0	57.71%	0	0		0 0	0	0	55.15%) (0	0		0
	Retail - Other Retail - Of Which: non-SME	2	2 (0 0	0	0	0	70.59%	1	0		1 0	0	0	64.06%	1			0	0		0
	Equity	0) (0 0	0	0	0	-	0	0		0 0	0	0	-) (0	0		0 -
	Securitisation																					
	Other non-credit obligation assets	0		0 0	0	0	0		0	0		0 0	0	0	-	0	0 0		0	0		0 -
	IRB TOTAL	5,266	230	0 41	17	14	20	48.44%	5,175	272	89	9 18	17	43	48.50%	5,106	288	143	18	18	70	0 49

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

EBA BANKING AJTHORITY

2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	200	0	0	0	0	0	-	200	0	0	0	0	0	-	200	0	0	0	0	0	-
	Central governments	8,171	133	3	1	1	1	40.00%	8,164	137	5	1	1	2	40.00%	8,158	141	8	1	1	3	40.00%
	Institutions	13,806	197	73	10	10	20	26.62%	13,790	185	102	8	10	30	29.16%	13,769	182	126	7	10	38	30.15%
	Corporates	139,298	11,402	3,257	597	968	1,885	57.88%	135,926	13,000	5,030	491	1,636	2,895	57.55%	133,746	13,676	6,535	437	1,703	3,775	57.77%
	Corporates - Of Which: Specialised Lending	5,552	697	115	19	29	24	21.08%	5,330	772	262	14	30	60	22.74%	5,168	809	387	12	31	88	22.85%
	Corporates - Of Which: SME	14,386	2,073	1,554	207	108	923	59.39%	13,830	2,105	2,077	177	663	1,316	63.33%	13,388	2,079	2,545	160	680	1,662	65.31%
	Retail	78,885	13,195	6,116	817	839	2,962	48.43%	75,585	14,180	8,431	726	1,807	4,463	52.93%	72,063		10,709	538	2,822	5,883	54.94%
Banco Bilbao Vizcaya Argentaria,	Retail - Secured on real estate property	57,716	9,175	2,956	78	330	762	25.77%	56,268	10,081		78	1,248	1,009	28.86%	55,149	10,576	4,122	69	1,123	1,283	31.14%
balico bilbao vizcaya Argentaria,	Retail - Secured on real estate property - Of Which: SME	781	111	49	1	5	11	23.46%	756	115		1	6	16	22.42%	736	116		1	6	19	21.80%
S.A.	Retail - Secured on real estate property - Of Which: non-SME	56,935	9,064	2,907	77	325	750	25.81%	55,512	9,966		78	1,242	994	28.99%	54,413	10,460	4,033	68	1,118	1,264	31.34%
0.74	Retail - Qualifying Revolving	9,773	1,581	1,387	598	271	985	71.05%	8,589	1,483	2,670	532	254	1,892	70.85%	6,689	2,202	3,850	364	956	2,713	70.47%
	Retail - Other Retail	11,396	2,439	1,773	141	238	1,215	68.53%	10,728	2,616	2,263	116	305	1,561	68.99%	10,225	2,646	2,737	106	743	1,887	68.95%
	Retail - Other Retail - Of Which: SME	2,196	251	369	40	13	250	67.82%	2,115	237	463	29	12	311	67.16%	2,054	230	532	27	12	356	66.89%
	Retail - Other Retail - Of Which: non-SME	9,200	2,187	1,404	101	225	965	68.72%	8,613	2,379	1,800	87	293	1,250	69.46%	8,171	2,416	2,205	79	731	1,531	69.45%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	-
	IRB TOTAL	240,360	24,927	9,449	1,425	1,818	4,868	51.52%	233,666	27,501	13,569	1,227	3,455	7,389	54.46%	227,935	29,423	17,377	983	4,536	9,700	55.82%

					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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
	Central banks	0	Ó	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	-
	Central governments	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
	Institutions	4,298	29	55	2	2	13	22.99%	4,288	31	62	2	2	15	23.54%	4,281		68	2	2	16	23.87%
	Corporates	46,124	4,596	2,304	334	437	1,376	59.72%	45,367	4,494	3,163	281	976	1,967	62.19%	44,729		3,872	252	988	2,471	63.81%
	Corporates - Of Which: Specialised Lending	1,747	243	34	5	13	8	23.28%	1,703	242	80	4	13	19	23.79%	1,667	242	116	3	13	27	23.56%
	Corporates - Of Which: SME	9,836	1,558	1,269	172	58	738	58.10%	9,474	1,546	1,642	145	609	1,057	64.39%	9,185		1,959	131	627	1,333	68.06%
		71,613	12,085	4,971	235	652	2,105		69,324	13,144	6,200	207	1,634		44.99%				185	1,942	3,468	
	Retail - Secured on real estate property	57,377	9,134	2,941	78	327	755	25.68%	55,943	10,033	3,477	78	1,244	1,001	28.78%	54,834	10,524	4,094	68	1,120	1,273	31.089
SPAIN	Retail - Secured on real estate property - Of Which: SME	780 56 597	111	49	1	5	11	23.31%	756	115	69	1	6	15	22.31%	735	116	89	1	6	19	21.719
	Retail - Secured on real estate property - Of Which: non-SME	56,597	9,023	2,892	77	322	744		55,187	9,918	3,407	77	1,239	985				4,006	67	1,114	1,253	31.29%
	Retail - Qualifying Revolving Retail - Other Retail	2,870	518	261	17	87	138	52.89% 68.55%	2,681	502	466	13	85	230	49.46%	2,510	477	662	12	80	312	47.20%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	11,366	2,433	1,769	141	237	1,212	67.87%	10,700	2,610	2,258	116	305	1,558	67.21%	10,198		2,730	105	/92	1,883	66,95%
	Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	2,185	250	36/	40	13	249	68,73%	2,105	2.95	461	29	12	310	69.47%	2,045		530	2/	12	355	69.479
	Recall * Outer Recall * Of Which: hon-SME	9,180	2,182	1,402	101	229	963	68.73%	6,595	2,3/3	1,/96	8/	293	1,298	69.47%	8,154	2,911	2,200	/8	/30	1,528	69.4/%
	Securitisation	0	U	0	0	U	U	· · · · · · · · · · · · · · · · · · ·	U	0	0		0	U	ľ	0	U	0	0	U	0	f
	Other non-credit obligation assets	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	
	IRB TOTAL	122,038	16,710	7,330	572	1,091	3,495	47.68%	118,984	17,670	9,425	490	2,612	4,771	50.62%	116,557	18,095	11,426	440	2,932	5,955	52.12%

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0	0	0	0	-	0	0	0	0	(0 0		0	()	0	0 -
	Central governments	3,253	2	1	0	0	0	40.00%	3,250	3	2	0	0	1	40.00%	3,248)	3	1 40.00%
	Institutions	1,563	10	3	2	0	1	35.30%	1,558	11	7	1	(2	37.05%	1,554	12	1	1	1	3	4 37.02%
	Corporates	21,794	1,180	112	28	12	45	40.31%	21,381	1,487	218	20	15	5 88	40.45%	21,148	1,631	30	17	1 1	7 12	40.47%
	Corporates - Of Which: Specialised Lending	667	68	3	3	1	1	39.58%	640	88	10	2	1	4	43.15%	625	98	1	2	2	1	6 43.63%
	Corporates - Of Which: SME	56	6	2	1	0	1	61.14%	52	7	4	1	0	2	56.55%	50	8		1	1	0	3 54.48%
	Retail	26	3	0	0	0	0	37.28%	25	3	1	0	0	0 0	36.29%	24	4		()	0	3 54.48% 0 35.49%
	Retail - Secured on real estate property	23	2	0	0	0	0	30.75%	22	3	0	0	0	0 0	29.56%	22	4		()	0	0 28.96%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	28,55%	0	0	0	0	(0 0	28.64%	0	(()	0	0 28.57%
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	23	2	0	0	0	0	30,77%	22	3	0	0	(0 0	29.57%	21	4		()	0	0 28.96%
	Retail - Qualifying Revolving	1	0	0	0	0	0	43.92%	1	0	0	0	(0 0	42.47%	1	(0	0 41.19%
	Retail - Other Retail	1	0	0	0	0	0	41.41%	1	0	0	0	(0 0	43.07%	1	(0	0 44.51%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	23.60%	0	0	0	0	(0 0	24.82%	0	(0	0 24.80%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	46.45%	1	0	0	0	6	0	48.66%	1	(6	1	0	0 50.18%
	Equity	0	0	0	0	0	0	-	0	0	0	0		0 0	-	0			c c	0	ō	0 -
	Securitization																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0 0	-	0	(0	0 -
	IRB TOTAL	26,636	1,194	116	30	12	46	40.19%	26,214	1,505	227	22	15	92	40.34%	25,974	1,652	320	19	1	7 129	9 40.35%

												Adverse Scenario											
					31/12/2023							31/12/2024							31/12/2025				
	(min EUR, %)	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	
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0	•	0	0	0	0	0	0		
	Central governments	33	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%	32	0	0	0	0	0	40.00%	
	Institutions	134	12	0	0	0	0	40.82%	126	19	1	0	0	0	41.44%	122	23	1	0	0	1	41.71%	
	Corporates	23,938	2,570	477	85	257	292	61.29%	23,015	3,180	790	71	318	439	55.55%	22,503	3,419	1,063	62	341	576	54.15%	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
	Corporates - Of Which: SME	4.166	469	274	30	48	179	65.45%	3.994	503	413	325	80	246	59.50%	3.855	501	553	26	51	311	56.17%	
	Retail	6,890	1,061	1,122	580	183	845	75.31%	5,897	979	2,198	517	169	1,658	75.42%	4,170	1,724	3,179	350	875	2,395	75.34%	
	Retail - Secured on real estate property	11	1	0	0	0	0	69.39%	10	2	0	0	0	0	52.75%	10	2	0	0	0	0	56.17% 75.34% 45.04% 67.68%	
MEXICO	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	10.64%	0	0	0	0	0	0	60.37%	0	0	0	0	0	0	67.68%	
MEXICO	Retail - Secured on real estate property - Of Which: non-SME	10	1	0	0	0	0	69.81%	10	2	0	0	0	0	52.56%	10	2	0	0	0	0	44.24%	
	Retail - Qualifying Revolving	6.878	1.059	1.122	579	183	845	75.32%	5.885	977	2.197	517	169	1.657	75.42%	4.159	1.722	3.178	350	875	2.395	75.34%	
	Retail - Other Retail	1	0	0	0	0	0	45.32%	1	0	0	0	0	0	44.95%	1	0	0	0	0	0	44.93%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	51.77%	0	0	0	0	0	0	51.60%	0	0	0	0	0	0	44.24% 75.34% 44.93% 51.74% 44.84%	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	45.25%	1	0	0	0	0	0	44.86%	1	0	0	0	0	0	44.84%	
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
	Securitisation																						
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
	IRB TOTAL	30,994	3.643	1.600	664	440	1.138	71.12%	29.070	4,178	2,989	589	487	2.097	70.16%	26.828	5,166	4,243	413	1.217	2.971	70.02%	

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario										/
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0		0 (0	0	0	0				0	0			0	(J -
	Central governments	64	0		0 0			40.00%	64	0	0	0			40.00%	64	0		0	0		0 40.00% 0 10.00% 0 10.00%
	Institutions	3	0		0 0			10.00%	3	0	0	0			10.00%	3	0		0	0		10.00%
	Corporates	201	. 30		0 0			10.00%	201	30	0	0			10.00%	201	30		0	0		10.00%
	Corporates - Of Which: Specialised Lending	142	30		0 0	(1	10.00%	142	30	0	0	(10.00%	142	30		(0	f	0 10.00% 0 10.00% 0 10.00%
	Corporates - Of Which: SME	0	0		0 0			10.00%	0	0	0	0			10.00%	0	0		0	0		10.00%
	Retail	1	0		0 0			10.00%	1	0	0	0			10.00%	1	0		0	0		10.00%
	Retail - Secured on real estate property	1	0		0 (1	10.00%	1	0	0	0	(10.00%	1	0			0		0 10.00%
TURKEY	Retail - Secured on real estate property - Of Which: SME	0	0		0 0			-	0	0	0	0	0		-	0	0			0	· · · · · ·	- د
TURKET	Retail - Secured on real estate property - Of Which: non-SME	1	0		0 0		_	10.00%	1	0	0	0	0	-	10.00%	1	0	_		0		0 10.00%
	Retail - Qualifying Revolving	0	0		0 0			10.00%	0	0	0	0	0		10.00%	0	0			0	· · · · · ·	0 10.00%
	Retail - Other Retail	0	0		0 0		_	10.00%	0	0	0	0	0	-	10.00%	0	0	_		0		J 10.00%
	Retail - Other Retail - Of Which: SME	0	0		0 0			-	0	0	0	0	0		-	0	0			0	· · · · · ·	- د
	Retail - Other Retail - Of Which: non-SME	0	0		0 0	(10.00%	0	0	0	0	0		10.00%	0	0	-	0	0	() () () () () () () () () ()	0 10.00%
	Equity	0	0		0 0	(-	0	0	0	0	(-	0	0	-	(0	(- (
	Securitization																					
	Other non-credit obligation assets	0	0		0 0	(-	0	0	0	0	(-	0	0		0	0	(- נ
	IRB TOTAL	270	30		0 0	0		15.80%	269	30	0	0	0		15.92%	269	31		0	0	1	0 15.96%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(mn EUR, %)	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
	Central banks	0	0	0	0	0	0	-	0	0	0	0	((0	0	(0		0	0 -
	Central governments	32	5	0	0	0	0	40.00%	32	5	0	0	0	(40.00%	32	5	(0		0	0 40.009
	Institutions	1,153	5	1	1	0	0	45.01%	1,150	7	2	1	0	1	49.52%	1,147	8	4	0		0	2 50.269
	Corporates	7,315	362	42	10	37	22	51.02%	7,157	493	70	7	51	34	48.46%	7,072	556	91	6	5	.8 4	
	Corporates - Of Which: Specialised Lending	356	41	2	1	2	1	38.22%	344	50	6	1	2	1	36.25%	337	54	2	1		2	3 35.429
	Corporates - Of Which: SME	16	2	1	0	0	0	34.76%	15	2	1	0	6	0	40.50%	15	3		0		0	1 41.999 1 36.839
	Retail	29	4	2	0	0	1	40.66%	28	4	2	0	0	1	38.53%	27	5		0		0	
	Retail - Secured on real estate property	25	3	1	0	0	0	33.68%	24	4	2	0	6	0	31.87%	23	4		0		0	1 30.369
FRANCE	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 -
FRAINCE	Retail - Secured on real estate property - Of Which: non-SME	25	3	1	0	0	0	33.68%	24	4	2	0	((31.87%	23	4		0		0	1 30.369
	Retail - Oualifving Revolving	2	0	0	0	0	0	44.58%	2	0	1	0	0	(42.85%	2	0	1	0		0	0 41.419
	Retail - Other Retail	2	0	0	0	0	0	62.32%	2	0	0	0	((57.79%	2	0	(0		0	0 55.169
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	30.58%	1	0	0	0	0	(29.48%	1	0	(0		0	0 28.599
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	66.73%	1	0	0	0	((64.87%	1	0	(0		0	0 63.699
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	(-	0	0	(0		0	0 -
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	(-	0	0	(0		0	0 -
	IRB TOTAL	8,529	377	45	11	38	23	50.49%	8,366	510	74	8	52	36	48.16%	8,279	574	97	7	5	.8 4	6 47.25%

					31/12/2023							31/12/2024							31/12/2025		,	
	(min EUR, %)	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
	Central banks	0	0	0	0	0	0		0	0		0 0	0	0		0	0	0	0	0	c	
	Central governments	46	11	0	0	0	0	40.00%	46	12		0 0	0	0	40.00%	46	12	0	0	0		40.00%
	Institutions	633	4	1	0	0	0	44.67%	631	4		2 0	0	1	44.66%	630	5	3	0	0	1	44.60%
	Corporates	5,855	310	75	19	17	18	24.11%	5,691	395	16	4 15	22	45	27.12%	5,581	420	240	13	24	66	27.66%
	Corporates - Of Which: Specialised Lending	683	50	52	2	2	6	11.70%	636	48	10	1 2	1	13	12.53%	596	44	144	1	1	18	12.57%
	Corporates - Of Which: SME	31	4	1	0	0	1	75.64%	30	4		2 0	0	1	70.82%	29	5	2	0	0	2	68.36%
	Retail	77	10	4	0	1	2	36.68%	75	11		6 0	1	2	34.29%	72	11	8	0	1	3	32.59%
	Retail - Secured on real estate property	71	10	3	0	1	1	32.10%	68	10		5 0	1	1	30.57%	66	11	6	0	1	2	29.32%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	15.46%	0	0		0 0	0	0	19.35%	0	0	0	0	0	. 0	20.60%
	Retail - Secured on real estate property - Of Which: non-SME	70	10	3	0	1	1	32.11%	68	10		5 0	1	1	30.59%	66	11	6	0	1	2	29.34%
	Retail - Qualifying Revolving	2	0	0	0	0	0	40.75%	2	0		1 0	0	0	38.82%	2	0	1	0	0	0	37.47%
	Retail - Other Retail	5	1	1	0	0	0	54.76%	5	1		1 0	0	0	52.62%	5	1	1	0	0		51.17%
	Retail - Other Retail - Of Which: SME	4	0	0	0	0	0	42.76%	3	0		0 0	0	0	41.64%	3	0	1	0	0		40.93%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	69.42%	1	0		0 0	0	0	65.65%	1	0	0	0	0		62.89%
	Equity	0	0	0	0	0	0	-	0	0		0 0	0	0	-	0	0	0	0	0		-
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0		0 0	0	0	-	0	0	0	0	0	0) -
	TRB TOTAL	6,612	336	80	19	18	20	24.92%	6,442	413	173	2 15	23	47	27.55%	6,329	447	251	13	25	70	27.99%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(nin E.R., %	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
	Central banks	0	() (0 0	1	0 1	- ·	0	0		0 0	0	0 0	+	0	0	C	0	0	C	-
	Central governments	0		0 0	0 0) ()	0 1	- ·	0	0		0 0	0	0 0	-	0	0	0	0	0	0	-
	Institutions	1) (0 0) (0	45.02%	1	0		0 0	0	0 0	49.28%	1	0	0	0	0	0	49.94
	Corporates	728	105	5 5	2 2	2 1	4	45.93%	670	142	2	2 1	20	9 9	42.29%	634	155	46	1	22	19	41.99
	Corporates - Of Which: Specialised Lending	78	11		0 0)	2 1	46.00%	71	15		3 0	2	2 1	42.44%	67	16	5	0	2	2	42.10
	Corporates - Of Which: SME	1	2	2 (0 0) (0 1	45.06%	2	1		0 0	0	0 0	47.53%	2	1	1	0	0	0	48.09
	Retail	2) (0 0) (0 1	47.80%	2	1		0 0	0	0 0	45.40%	2	1	1	0	1	0	43.59
	Retail - Secured on real estate property	2		0 0	0 0) (0 1	48.29%	2	0		0 0	0	0 0	45.99%	2	1	0	0	1	0	43.77
PERU	Retail - Secured on real estate property - Of Which: SME	0	() (0 0) (0) -	0	0		0 0	0	0 0		0	0	C	0	0	C) -
FLKO	Retail - Secured on real estate property - Of Which: non-SME	2		0 0	0 0) (0 1	48.29%	2	0		0 0	0	0 0	45.99%	2	1	0	0	1	0	43.77
	Retail - Qualifying Revolving	0) (0 0) (0 1	45.31%	0	0	-	0 0	0	0 0	43.04%	0	0	0	0	0	0	41.59
	Retail - Other Retail	0) (0 0) (0 1	76.56%	0	0		0 0	0	0 0	63.88%	0	0	0	0	0	0	59.36
	Retail - Other Retail - Of Which: SME	0) (0 0) (0 1	26.52%	0	0		0 0	0	0 0	46.73%	0	0	0	0	0	0	48.14
	Retail - Other Retail - Of Which: non-SME	0) (0 0) (0 1	77.23%	0	0		0 0	0	0 0	65.24%	0	0	0	0	0	0	60.635
	Equity	0) (0 0) (0 1	- ·	0	0		0 0	0	0 0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	0		0 0	0 0		0		0	0		0 0	0	0 0	-	0	0	0	0	0	0	-
	TRR TOTAL	732	105	- 3	3 2	1	5	46.17%	674	143	23	3 1	20	10	42.35%	637	156	47	1	22	20	42.00%

EBA BANKING AJTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

												Adverse Scenark))									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	0	0	0	0	0	-	0	0		0 0	(0 0	-	(0 0	(0	0		<i>i</i> -
	Central governments	0	0	0	0	0	0	-	0	0		0 0		0 0	-	0	0 0	(0	0	0	, -
	Institutions	931	4	3	2	3	1	44.08%	925	6		7 1	4	1 3	44.09%	922	2 7	9	1	5	4	44.03%
	Corporates	4,945	231	14	12	3	7	48.90%	4,809	333	4	8 9		5 24	50.30%	4,733	381	73	7	5	39	9 51.53%
	Corporates - Of Which: Specialised Lending	591	45	3	2	1	1	44.87%	562	67		9 2		1 5	48.16%	545	5 77	16	1	1	8	8 50.24%
	Corporates - Of Which: SME	19	2	0	0	0	0	40.66%	18	2		1 0	(0 0	37.42%	17	2		0	0	1 2	35.50%
	Retail	8	1	0	0	0	0	30.39%	8	1		1 0		0 0	26.68%	5	1	1	0	0		25.43%
	Retail - Secured on real estate property	7	1	0	0	0	0	27.74%	6	1		0 0		0 0	24.74%	6	5 1	1	0	0		23.83%
ITALY	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	, - ·
TIALI	Retail - Secured on real estate property - Of Which: non-SME	7	1	0	0	0	0	27.74%	6	1		0 0		0 0	24.74%	6	5 1		0	0	()	23.83%
	Retail - Qualifying Revolving	1	0	0	0	0	0	47.55%	0	0		0 0		0 0	40.36%		0 0	(0	0		36.53%
	Retail - Other Retail	1	0	0	0	0	0	27.92%	1	0		0 0		0 0	26.84%	1	0	(0	0		26.39%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	19.08%	0	0		0 0		0 0	22.45%		0 0	(0	0	F	26.39% 23.21%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	29.78%	1	0		0 0		0 0	28.27%	1	0	(0	0	r r	27.56%
	Equity	0	0	0	0	0	0	-	0	0		0 0		0 0	-	(0 0	(0	0	r r	j -
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0		0 0		0 0	-	(0 0	(0	0	F	. ·
	IRB TOTAL	5,884	237	18	13	6	8	47.73%	5,742	341	5	5 10	9	27	49.28%	5,662	389	87	8	10	44	50.45%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	0	٥	C		1	C	-	0	0	(0 0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0		_	0		0	0	(0 0	0	0		0	0	0	0	0	0	-
	Institutions	144	11	1	1		0	47.66%	135	19	3	3 0	0	1	44.02%	128	25	4	0	0	2	43.60%
	Corporates	385	27	1	1		1	49.48%	361	47		5 1	0	3	47.46%	342	61	11	1	1	5	47.15%
	Corporates - Of Which: Specialised Lending	0	0	0			0	-	0	0		0 0	0	0	-	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0			0	73.45%	1	0		0 0	0	0	73.06%	1	0	0	0	0	0	72.99%
	Retail	4	1	0			0	47.47%	4	1	1	0	0	0	41.89%	4	1	1	0	0	0	39.54%
	Retail - Secured on real estate property	3	1	0			0	36.14%	3	1		0 0	0	0	31.13%	3	1	0	0	0	0	29.89%
COLOMBIA	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	-
COLONDIA	Retail - Secured on real estate property - Of Which: non-SME	3	1	0			0	36.14%	3	1		0 0	0	0	31.13%	3	1	0	0	0	0	29.89%
	Retail - Qualifying Revolving	1	0	C	0		0	49.96%	0	0	(0 0	0	0	48.78%	0	0	0	0	0	0	47.78%
	Retail - Other Retail	0	0	C	0		0	66.14%	0	0	(0 0	0	0	63.72%	0	0	0	0	0	0	62.40%
	Retail - Other Retail - Of Which: SME	0	0	C	0		0	46.18%	0	0	(0 0	0	0	46.74%	0	0	0	0	0	0	46.94%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	66.92%	0	0	(0 0	0	0	64.71%	0	0	0	0	0	0	63.44%
	Equity	0	0	0		_	0		0	0	(0 0	0	0		0	0	0	0	0	0	-
	Securitisation																				(/	
	Other non-credit obligation assets	0	0	0			0	-	0	0		0 0	0	0	-	0	0	0	0	0	0	-
	TRR TOTAL	533	39	3	2		1	48,64%	499	66	9	1	1	4	46.16%	473	86	16	1	1	7	45.87%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	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
	Central banks	0	(0	0	1	0 0	-	0	0	0	0	(0 0	-	((0	0 0	(0) -
	Central governments	0	(0	0		0 0	-	0	0	0	0 0	(0 0	-	(()	0 0	(0) -
	Institutions	750		1	0		0 0	25.58%	748	5	2	0	() 1	26.85%	746		5	3 0	(1	26.95%
	Corporates	4,448	246	58	33	2	1 32	54.58%		294	140	29	25	78	55.47%	4,226	312	2 21	3 26	31	120	56.31%
	Corporates - Of Which: Specialised Lending	192	46	8	1	·	4 4	51.63%	193	37	15	1	4	1 8	52.90%	192	33	3 2	1 1	1.4	11	53.90%
	Corporates - Of Which: SME	13	4	1	0	-	0 0	51.96%	14	3	1	0	() 1	52.92%	14		3	2 0	(1	53.81%
	Retail	26	2	3	1		2	67.11%	23	2	5	0	1	3	60.78%	21	2	2	8 0	1	4	57.63%
	Retail - Secured on real estate property	23	2	2	0		2	68.23%		2	4	0	1	3	61.38%	15	1		6 0	1	4	58.10%
GERMANY	Retail - Secured on real estate property - Of Which: SME	0	(0	0		0 0	55.68%	0	0	0	0	(0 0	55.70%				0 0	(0	55.56%
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	23	2	2	0		2	68.31%	21	2	4	0	1	3	61.39%	15	1		6 0	1	4	58.10%
	Retail - Qualifying Revolving	1	(0	0		0 0	53.19%	1	0	0	0	(0 0	51.23%	1			1 0	(0	49.63%
	Retail - Other Retail	2	(0	0		0 0	69.82%		0	1	0	(0 0	63.02%	1			1 0	(0	59.51%
	Retail - Other Retail - Of Which: SME	0	(0	0		0 0	58.34%	0	0	0	0 0	(0 0	55.29%		()	0 0	(0	53.45%
	Retail - Other Retail - Of Which: non-SME	2	(0	0		0 0	69.88%	1	0	1	0	(0 0	63.09%	1)	1 0	(0	59.58%
	Equity	0	(0	0		0 0	-	0	0	0	0 0	(0 0	-	(()	0 0	(0) -
	Securitisation																					
	Other non-credit obligation assets	0	(0	0	-	0 0	-	0	0	0	0	(0 0	-	(0)	0 0	(0) -
	IRB TOTAL	5,224	252	62	34	25	34	54.72%	5,088	301	148	29	30	81	55.25%	4,993	319	22	4 27	31	125	55.92%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria, S.A.

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	38.408	0	13.066	0	28.162	22	0	71	0	0	0.00%
	Central governments	146.134	0	18.188	0	82.997	2.348	0	112	6	0	0.00%
	Regional governments or local authorities	2.145	0	1.335	0	2.241	146	0	2	7	0	0.00%
	Public sector entities	1.061	0	1.002	0	1.289	80	0	1	1	0	0.00%
	Multilateral Development Banks	187	0	6	0	185	0	0	0	0	0	0.00%
	International Organisations	466	0	0	0	455	0	0	0	0	0	0.00%
	Institutions	13.226	11	4.916	10	12.774	2.011	13	30	3	3	24.80%
	Corporates	49.909	724		751	48.266	8.090	2,194	379		1.480	
	of which: SME	8.504	194		206	10.363	1.214	552	77		372	
	Retail	52,247	712		776	50,262	6,098	2,694	956			
Banco Bilbao Vizcaya Argentaria, S.A.	of which: SME	18,244	298		334	19,718	2,176	809			488	
	Secured by mortgages on immovable property	27,353	1,151	9,871	1,153	24,455	3,256	1,836	60		741	
	of which: SME	5,348	185		185	4,750	794	385			232	60.32%
	Items associated with particularly high risk	1,627	245	2,441	368	1,458	312	668	12	38	423	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1	0	1	0	0	1	0	0	0	0	0.00%
	Eaulty	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	19,902	0	11,230	0	2,616	1	0	0	0	0	0.00%
	Standardised Total	352,667	2,844	144,181	3,059	255,170	22,355	7,406	1,623	1,328	4,562	61.60%

							Actual					
							31/12/2021					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	4.707	0	0	0	2,289	0	0	0	0	0	0.00%
	Central oovernments	109.288	0	11.800	0	51.548	1.284	0	2	0	0	0.00%
	Regional governments or local authorities	865	0	173	0	794	82	0	0	1	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,276	0	1	0	622	42	0	0	0	0	50.00%
	Corporates	4.891	88	2.736	99	1.677	2.198	173	32	115	91	52.54%
	of which: SME	1.726	63		69	1.677	259	142	32	9	91	64.11%
	Retail	6,446	191		223	5,966	905		58	40	634	71.15%
SPAIN	of which: SME	4,856	172	2,897	196	4,544	627		20	35	244	55.66%
	Secured by mortgages on immovable property	2.679	239		240	2.310	405	337	6	22	159	47.05%
	of which: SME	1,984	120		120	1,754	258		3	16	82	48.46%
	Items associated with particularly high risk	120	16	179	24	102	28	38	1	4	22	57.63%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	1	0	1	0	0	1	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	7,949	0	5,920	0	1,444	0	0	0	0	0	0.00%
	Standardised Total	138,222	534	25,853	587	66,752	4,945	1,441	99	182	906	62.89%

							Actual					
							31/12/2023	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	8,185	0	15	0	1,303	0	0	0	0	(0.00
	Central governments	1,212	0	0	0	193	0	0	0	0	(0.00
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	(0.00
	Public sector entities	1	0	0	0	0	1	0	0	0	(0.00
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	(P00.0
	International Organisations	0	0	0	0	0	0	0	0	0	(P00.0
	Institutions	3,125		759	0	3,604	9	0	2	0	(0.00
	Corporates	396	0	427	0	418	4	0	6	1	(0.00
	of which: SME	2	0	2	0	2	0	0	0	0	(0.00
	Retail	5	0	4	0	6	1	0	0	0	(0.00
UNITED STATES	of which: SME	0	0	0	0	0	0	0	0	0	(0.00
	Secured by mortgages on immovable property	4	0	1	0	4	0	0	0	0	(0.00
	of which: SME	0	0	0	0	0	0	0	0	0	(P00.0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	(0.009
	Covered bonds	0	0	0	0	0	0	0	0	0	(P00.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0	0	(0.003
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	(0.009
	Equity	0	0	0	0	0	0	0	0	0	(0.009
	Securitisation											
	Other exposures	319	0	116	0	224	0	0	0	0	(0.009
	Standardised Total	13.247	1	1.321	1	5.751	15	1	8	1		0.009

							Actual					
							31/12/2022	•				
		Exposure	values	Risk expos	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	3.682			0	3.408	0	0	0	0	0	0.0
	Central overnments	19,900		4 881	0	18,422	0	ő	2	0	0	0.00
	Regional governments or local authorities	310		301	0	533	0	ő	î	0	0	0.00
	Public sector entities	118		001	0	366	61	ő		0	0	0.00
	Multilateral Development Banks	81		0	0	80	0	0	0	0	0	0.009
	International Organisations	0		0	0	0	0	0	0	0	0	0.009
	Institutions	3.678		1.804	0	5.376	200	0	1	0	0	75.009
	Corporates	2.802	36		36	5.853	522	92	52	54	56	60.859
	of which: SME	1.684	22	1.579	22	3.435	334	74	9	7	52	70.699
	Retail	13.079	134	9,310	138	13.950	1.489	567	573	186	433	76,459
MEXICO	of which: SME	2.922	21		22	4.134	476	58	58	51	37	
	Secured by mortgages on immovable property	14.793	631	5.296	639	13.245	1.626	827	21	36	186	22.559
	of which: SME	972	3	440	3	895	105	13	2	7	10	75.769
	Items associated with particularly high risk	593	2	889	4	521	74	7	1	1	4	63.249
	Covered bonds	0	0	0 0	0	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.009
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.009
	Equity	0	0	0	0	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	5.073	0	2.802	0	0	0	0	0	0	0	0.009
	Standardised Intal				817		3,972					45 570

2023 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria, S.A.

							31/12/2022					
		Exposure	e values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EJR, %)	Non-defaulted	Defaulted	Non-defaulted		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 Rati Stage 3 exposure
	Central banks	16.263		9,725	0	13,748	22	0	69	0	(0.0
	Central opvernments	0		0	0	0	0	0	0	0	(0.0
	Regional governments or local authorities	130		130	0	131	0	0	0	0	(0.0
	Public sector entities	128		126	0	127	1	0	0	0	(0.
	Multilateral Development Banks	0		0	0	0	0	0	0	0	(0
	International Organisations	0	0	0	0	0	0	0	0		(0
	Institutions	2.150	1	1.427	0	2.070	37	0	18	1	(0
	Corporates	20.175	460		468	19.585	3.295	1.395	131	295		
	of which: SME	3.141	62	2.616	63	3.391	264	181	19	25	119	65
	Retail	16.366	178		186	14,716	1.491	439	105		250	59
TURKEY	of which: SME	6.873	30	3.970	33	6.922	559	90	51	26	60	66
	Secured by mortgages on immovable property	1.700	1	684	1	1.595	118	22	4	7	21	
	of which: SME	972		413	0	854	118	0	4	3		0
	Items associated with particularly high risk	536	205	804	313	485	160	584	0	31	375	
	Covered bonds	0		0	0	0	0	0	0	0		0
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	(
	Equity	0		0	0	0	0	0	0	0	(
	Securitisation											
	Other exposures	2.052	0	829	0	28	0	0	0	0	(
	Standardised Total	59,502	848	43,934	968	52,485	5,123	2,441	327	406	1,593	65.
							Actual 31/12/2022					
		Exposure	e values	Risk exposu	re amounts							1
	(min EUR, %)	Non-defaulted	e values Defaulted	Risk expose	re amounts Defaulted	Stage 1 exposure		s Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage
	(mb BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	31/12/2022 Stage 2	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage : exposu
	Central banks Central overnments	Non-defaulted 313	Defaulted	Non-defaulted	Defaulted	exposure 1,448 42	31/12/2022 Stage 2 exposure 0 7	Stage 3 exposure	provisions for Stage 1 exposure 0	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage : exposu
	Central banks Central overnments Recional overnments or local authorities	Non-defaulted) 313 11 14	Defaulted	Non-defaulted 41 0 3	Defaulted	exposure 1,448 42 14	31/12/2022 Stage 2 exposure 0 7 0	Stage 3 exposure	provisions for Stage 1 exposure 0 1 0	provisions for Stage 2 exposure 0 0	provisions for Stage 3 exposure	Stage exposu
	Central banks Central overments Regional governments or local authorities Public sector entities	Non-defaulted 313	Defaulted	Non-defaulted 41 0 3 0	Defaulted	exposure 1,448 42	31/12/2022 Stage 2 exposure 0 7 0 0 0 0	Stage 3 exposure	provisions for Stage 1 exposure 0 1 0 0	provisions for Stage 2 exposure 0 0	provisions for Stage 3 exposure	Stage exposu
	Central banks Central eovernments Resional oovernments or local authorities Public sector entities Multitatral Development Banks	Non-defaulted) 313 11 14	Defaulted	Non-defaulted 41 0 3 0 0	Defaulted	exposure 1,448 42 14	31/12/2022 Stage 2 exposure 0 7 0	Stage 3 exposure	provisions for Stage 1 exposure 0 1 0	provisions for Stage 2 exposure 0 0	provisions for Stage 3 exposure	Stage exposu
	Centra banks Centra leveraments Resional avveraments or local authorities Public autor antikies Multilateral Previousment Banks Tatematicail Organisations	Non-defaulted 313 111 14 0 0 0	Defaulted 0 0 0 0 0	Non-defaulted 41 0 3 0 0 0	Defaulted	exposure 1,448 42 14 0 0 0 0	31/12/2022 Stage 2 exposure 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	provisions for Stage 1 exposure 0 1 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0	provisions for Stage 3 exposure	Stage exposu
	Control banks Control overments Rectional overments Public source motions and the source motions and the source of the source of the source protocol of the source of the source of the source protocol of the source of the source of the source of the source protocol of the source of	Non-defaulted 313 111 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0	Non-defaulted 41 0 3 0 0 0 0 245	Defaulted	exposure 1,448 42 14 0 0 0 0 0 0	31/12/2022 Stage 2 exposure 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0	provisions for Stage 3 exposure	Stage exposu
	Central banks Central banks Central banks Realized recommends Realized recommends Realized Recommends Realized Recommends Realized Realized Recommends Realized Realized Recommends Realized Rea	Non-defaulted 313 111 14 0 0 0	Defaulted 0 0 0 0 0	Non-defaulted 41 0 3 0 0 0 0 245 779	Defaulted	exposure 1,448 42 14 0 0 0 0	31/12/2022 Stage 2 exposure 0 0 7 0 0 0 0 0 0 0 0 0 0 4 3 4 3	Stage 3 exposure	provisions for Stage 1 exposure 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 5 5	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure	Stage : exposure
	Control backs Cancil oversmants Reclorad enversmants for ball authorities Public sector extension Multifactural Development Backs International Development Backson Control Development Corporates of arXiv: 595	Non-defaulted 313 11 14 0 0 0 0 1,218 799 77	Defaulted 0 0 0 0 0	Non-defaulted 41 0 3 0 0 245 779 7 7 7 7	Defaulted	exposure 1,448 42 144 0 0 0 0 0 0 0 763 7	31/12/2022 Stage 2 exposure 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure	Stage 3 exposur 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Cantral banks Cantral banks Cantral banks Excluded overmendets Excluded and scheduless Pacific north and and handlings Pacific north and the pacific over the p	Non-defaulted 313 111 44 0 0 0 0 1,218 798 799 799 77 13	Defaulted 0 0 0 0 0	Non-defaulted 41 0 3 0 0 0 0 0 245 779 7 7 10	Defaulted	exposure 1,448 42 14 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposur 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Control basis Candi davariante Candi dav	Non-defaulted	Defaulted	Non-defaulted 411 0 3 0 0 0 0 245 779 7 10 0 0	Defaulted	exposure 1,448 42 14 0 0 0 0 763 7 13 0 0	31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for <u>Stage 1</u> exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Stage 3 exposur 0 00000000000000000000000000000000000
FRANCE	Control banks Control banks Control banks Control banks Control banks Control banks Control Co	Non-defaulted 313 111 44 0 0 0 0 1,218 798 799 72 13	Defaulted	Non-defaulted 411 0 3 0 0 0 0 0 0 245 779 779 7 10 0 0 2 2	Defaulted	exposure 1,448 42 14 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Stage 3 exposur 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Control banks Control banks Control avainments Rectured enversements Rectured enversements Rectured Rectured Recture R	Non-defaulted	Defaulted	Non-defaulted 411 0 3 0 0 0 245 779 77 10 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	exposure 1,448 42 14 0 0 0 0 763 7 13 0 0	31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 1,659 4 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for <u>Stage 1</u> exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Stage 3 exposur 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Control basis Candral	Non-defaulted	Defaulted	Non-defaulted 411 0 3 0 0 0 245 779 779 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	exposure 1,448 42 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposur 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Control banks Candid assessment Candid assessment Candid assessment Candid assessment Candid assessment Candid Can	Non-defaulted	Defaulted	Non-defaulted 41 0 3 0 0 0 0 245 5 779 7 7 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	exposure 1,448 42 14 0 0 0 0 763 7 13 0 0	31/12/2022 Stage 2 exposure 0 0 7 0 0 0 0 0 0 1 (550) 4 3 0 1 6 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0. 0.
FRANCE	Control basis Candral	Non-defaulted	Defaulted	Non-defaulted 411 0 3 0 0 0 245 779 779 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted	exposure 1,448 42 14 0 0 0 0 0 0 0 0 0 7 7 13 0 0 5 5 0 0 0 0 0	31/12/2022 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Bat Stage 3 4.xposture 0.0. 0.0. 0.0. 0.0. 0.0. 0.0. 0.0. 0.

							Actual 31/12/2022					
		Exposur	e values	Risk exposu	ire amounts							
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	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
	Central banks	16		0	0	16	0	0	0	0	6	0.00
	Central oovernments	0	(0	0	0	0	0	0	0	0	0.00
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00
	Multilateral Development Banks	2		0	0	0	0	0	0	0	0	0.00
	International Organisations	0			0	0	0	0	0	0	0	0.00
	Institutions	232		35	0	130	0	0	0	0	0	0.00
	Corporates	1.055	3	670	3	1,717	185	6	3	1	3	48.21
	of which: SME	113		112	0	20	94	0	1	1	0	66.67
	Retail	26		19	0	26	1	1	0	0	0	60.00
UNITED KINGDOM	of which: SME	0		0	0	0	0	0	0	0	0	0.00
	Secured by mortgages on immovable property	37		13	0	37	1	0	0	0	0	0.00
	of which: SME	0		0	0	0	0	0	0	0	0	0.00
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0			0	0	0	0	0	0	0	0.00
	Equity	0		0	0	0	0	0	0	0	0	0.00
	Securitisation											1
	Other exposures	12		0	0	12	0	0	0	0	0	0.00
		1 279		727		1 0 2 9						46.18

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	re amounts							
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	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
	Central banks	2.264	0	1.404	0	2.676	0	0	0	0	0	0.00%
	Central governments	1.029	0	637	0	1,217	0	0	0	0	0	0.00%
	Regional governments or local authorities	19	0	19	0	19	0	0	0	0	0	0.00%
	Public sector entities	249	0	249	0	245	5	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	7,737		7,417	55	7,040	1,050	153	63		105	
	of which: SME	1,188			37	1,226	166	85	8	20	54	
	Retail	5,324			117	5,568	973	305	102		195	
PERU	of which: SME	2,142			69	2,780	355	171	40	47	108	
	Secured by mortgages on immovable property	3,429			175	3,102	495	433	15		256	
	of which: SME	799		338	61	760	153	201	10	25	139	
	Items associated with particularly high risk	172	7	258	10	147	38	13	2	0	7	51.13%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1,096	0	425	0	0	0	0	0	0	0	0.00%
	Standardised Total	21,320	341	15,544	356	20,012	2,561	904	182	241	563	62.27%

EBA BANKINS

Equity Securitisatio Other expos

2023 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria, S.A.

							Actual					/
							31/12/202	24				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	2		0	0	2	0		0	0	0	0.00%
	Central governments	7,100	0	0	0	7.012	87	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	59	0	27	0	57	0	0	0	0	0	0.00%
	Corporates	29	0	28	0	56	0	0	0	0	0	0.00%
	of which: SME	2	0	1	0	29	0		0	0	0	0.00%
	Retail	10	0	8	0	10	0	1	0	0	0	60.00%
ITALY	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
	Standardised Total	7.206	0	65	0	7.143	88	1	1	0	0	60.00%

							Actual					
							31/12/202	24				
		Exposur	e values	Risk expos	are amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	328		185	0	325	0	0	0	0	0	0.00%
	Central governments	1.374		776	0	1.361	0	0	1	0	0	0.00%
	Regional governments or local authorities	666		666	0	624	49	0	1	6	0	0.00%
	Public sector entities	453		453	0	449	3	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	4,572	13	4,392	13	4,244	232	95	21	23	84	87.02%
	of which: SME	78	0	61	0	69	8	1	1	1	1	100.00%
	Retail	5,448	54	4,003	63	4,899	648	330	64	50	277	83.78%
COLOMBIA	of which: SME	464	2	265	2	392	82	10	7	9	9	82.52%
	Secured by mortgages on immovable property	2,591	67	879	67	2,225	402	149	9	27	81	54.40%
	of which: SME	420		118	0	335	96	0	3	8	0	100.00%
	Items associated with particularly high risk	189	12	284	18	186	12	27	7	1	15	54,48%
	Covered bonds	0		0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	827		188	0	182	0	0	0	0	0	0.00%
				11 937								75 7494

							Actual					
							31/12/2023	24				
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	198	(0	0	1,427	0	0	0	0	0	0.009
	Central governments	41	(0	0	271	23	0	0	0	0	0.00%
	Regional governments or local authorities	20	(4	0	21	0	0	0	0	0	0.00%
	Public sector entities	0	(0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	(0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	(0	0	0	0	0	0	0	0	0.00%
	Institutions	232	(71	0	156	1	0	2	0	0	0.00%
	Corporates	148	(145	0	100	49	0	0	0	0	0.00%
	of which: SME	2	(1	0	1	0	0	0	0	0	0.00%
	Retail	10	(7	0	8	2	1	0	0	0	40.009
GERMANY	of which: SME	0	(0	0	0	0	0	0	0	0	0.009
	Secured by mortgages on immovable property	6	(2	0	6	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakinos (CIU)	0	(0	0	0	0	0	0	0	0	0.00%
	Equity	0	(0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	1	(1	0	0	0	0	0	0	0	0.00%
	Standardised Total	656		231	0	1,989	76	1	2	0	0	40.00%

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria, S.A.

Baseline Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 2 Stage 3 exposure exposure overage Rati Stage 3 exposure 28.162 82,931 2,239 1.226 28,162 82,866 2,388 40.00 82,800 40.009 2,427 40.0 179 26.845 175 27,43 466 12,864 46,291 10,002 46,162 18,355 23,811 4,575 10.005 37.405 58.685 10.00% 41.99% 47.58% 49.12% 66.22% 1.901 12,745 1.994 40.6 1.290 57.909 9,477 1.493 52.1 9.04 1.62 2,698 58.61 33.66 49.69 62.06 53.78% 28.67% 42.85% 59.77% 0.009 0.00%
10.00%
12.23%
0.00% 0.0 11.49 0.00%

												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	2.289	0	0	0	0	0	0.00%	2.289	0	0	(0	0	0.00%	2,289	0	0	0		0	0.00
	Central governments	51,507	1,309	16	6	13	6	40.00%	51,467	1,334	32	e	5 13	13	40.00%	51,426	1,358	48	6	1	19	40.00
	Regional governments or local authorities	793	82	1	0	1	0	40.00%	792	82	1	0	1	0	40.00%	792	83	1	0		. 0	40.00
	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0		0	0	0.00%	0	0	0	0		0	0.00
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0		0 0	0	0.00%	0	0	0	0		, O	0.00
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	(1 0	0.00
	Institutions	600	61	2	1	1	1	56.67%	589	71	4	1	1 1	2	54.58%	582	76	6	1		. 3	53.97
	Corporates	1.902	1.760	387	31	64	189	48.82%	2.011	1.444	592	33	52	268	45.22%	2.049	1.221	778	33	4	342	43.99
	of which: SME	1,578	262	238	26	8	130	54.50%	1,485	255	337	24	1 8	170	50.30%	1,401	246	431	23	8	209	48.34
	Retail	5,839	794	1,130	66	33	802	70.97%	5,657	742	1,364	63	3 30	906	66.45%	5,469	710	1,584	61	25	1,004	63.39 57.23
SPAIN	of which: SME	4,405	597	607	55	20	383	63.09%	4,256	572	782	53	3 19	454	59.39%	4,111	551	948	51	18	542	57.23
	Secured by mortgages on immovable property	2,315	285	454	14	30	185	41.02%	2,264	233	557	14	1 24	212	38.10%	2,198	207	649	14	2	. 236	36.44
	of which: SME	1,720	207	253	12	22	101	39.91%	1,670	175	335	17	2 18	122	36.36%	1,616	156	408	12	16	141	36.44 34.64
	Items associated with particularly high risk	102	22	44	1	4	24	53.60%	101	17	50	1	1 3	26	51.04%	99	14	55	1		27	49.38
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	(0 0	0	0.00%	0	0	0	0		/ 0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0		J 0	0.00
	Collective investments undertakings (CIU)	0	1	0	0	0	0	10.00%	1	0	0	(0 0	0	12.32%	1	0	0	0		, 0	13.47
	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
	Securitisation																				4	
	Other exposures	1,444	0	0	0	0	0	0.00%	1,444		0	0	0 0	0	0.00%	1,444		0	0		J 0	0.00
	Standardised Total	66,791	4,313	2,034	119	145	1,209	59.43%	66,614	3,924	2,601	118	124	1,427	54.89%	66,348	3,669	3,122	116	117	1,633	52.314

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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 Rat Stage 3 exposure
	Central banks	1,303	0		1	0 0	0	0.00%	1,303	0	0	0	0 0	0	0.00%	1,303	0	0	0	0	· · · · · · · · · · · · · · · · · · ·	0.
	Central governments	193	0		1	0 0	0	40.00%	193	0	0	0	0 0	0	40.00%	193	0	0	0	0		40.0
	Regional governments or local authorities	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.0
	Public sector entities	0	0		1	0 0	0	45.00%	1	0	0	0	0 0	0	42.24%	1	0	0	0	0		39.9
	Multilateral Development Banks	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.0
	International Organisations	0	0		1	0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.0
	Institutions	3,388	224		-	2 2	1	45.00%	3,278	333	2	0	3	1	45.00%	3,222	387	4	0	4		0.0
	Corporates	319	50	5	2 2	4 1	30	57.26%	249	72	101	19	2	57	56.22%	200	79	143	15	2	74	55.5
	of which: SME	2	0		1	0 0	0	45.12%	2	0	0	0	0 0	0	45.87%	2	0	0	0	0		2 55.5 0 45.7 0 45.8 1 38.8
	Retail	6	1		1	0 0	0	49.88%	6	1	0	0	0 0	0	47.38%	6	1	1	0	0		45.8
UNITED STATES	of which: SME	0	0		1	0 0	0	40.63%	0	0	0	0	0 0	0	39.38%	0	0	0	0	0		38.8
	Secured by mortgages on immovable property	3	0		1	0 0	0	22.52%	3	0	0	0	0 0	0	23.07%	3	0	0	0	0		23.3
	of which: SME	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.0
	Items associated with particularly high risk	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.0
	Covered bonds	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.0
	Claims on institutions and corporates with a ST credit assessment	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·	0.0
	Collective investments undertakings (CIU)	0	0		1	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·	0.0
	Equity	0	0			0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0		0.0
	Securitisation																				-	
	Other exposures	224				0		0.00%	224	0	0	0	0 0	0	0.00%	224	0	0	0	0		0.0

												Baseline Scenario	,									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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 Rai Stage 3 exposure
	Central banks	3,408	0		0 1	0 0		0.00%	3,408	0	0	0	0	0	0.00%	3,408	0	0	0	0	0	0 0
	Central governments	18,407	9		6	2 0		40.00%	18,392	18	11	2	0	4	40.00%	18,378	28	17	2	0	7	7 40
	Regional governments or local authorities	533	0		0. 1	0 0		40.00%	532	1	0	0	0	0	40.00%	532	1	0	0	0		40.1
	Public sector entities	359	66		2	0 1		33.43%	355	68	4	0	1	1	33.51%	352	70	5	0	1 1	7	2 33.5
	Multilateral Development Banks	74	6		0. 1	0 0		31.27%	71	9	0	0	0	0	32.11%	69	11	0	0	0		32.6
	International Organisations	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Institutions	5,044		1	2	4 5		44.53%	4,851	704	22	3	7	10	44.07%		807	31	3	8	16	4 43.9
	Corporates	5,553		15	1 15	9 42	9	60.07%	5,302	956	209	17	49	115	54.79%			264	17	55	137	7 52.0
	of which: SME	3,343	388	11	2 1	2 33	7	63.91%	3,259	435	149	12	37	87	58.44%			184	11	40	102	2 55.3
	Retail	11,854		1,81	1 693	2 312	1,41	77.88%	10,239	2,662	3,114	607	353	2,422	77.77%			4,372	525	358	3,392	2 77.5
MEXICO	of which: SME	3,483		31	8 9	1 80	18	56.97%	3,073	987	609	79	91	340	55.80%		992	897	72	91	496	6 55.2
	Secured by mortgages on immovable property	12,840	1,547	1,31	0 21	6 55	24	18.52%	12,437	1,490	1,770	24	54	295	16.68%	12,052	1,445	2,200	24	53	345	5 15.7
	of which: SME	836	145	3	2	3 10	1	54.04%	794	165	54	3	11	26	48.75%	762	17S	76	2	12	36	6 46.6
	Items associated with particularly high risk	504	84	5	4	1 1		43.95%	492	90	20	1	1	8	38.62%	484	92	26	1	1 1	5	9 36.0
	Covered bonds	0	0		0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	r (0.0
	Claims on institutions and corporates with a ST credit assessment	0	0		0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	r (0.0
	Collective investments undertakings (CIU)	0	0		0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00
	Eauity	0	0		0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.0
	Securitisation																			1	(4
	Other exposures	0	0		0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00
	Standardised Total	59 576	E 247	2 20	2 741	E 41E	1 75	E2 1994	E6 079	E 009	E 163	666	464	2 956	EE 420/-	E4 0E0	6 365	6.016	E72	476	2 006	E6 490

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA

											Danco Diibao	3 VIZCAVA AI	rgentaria, S.A	۹.								
									-													
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	13.748	22	0	0	()	0.00%	13,748	22) (0	0	0.00%	13.748	22	0	0	0	0	0.00%
	Central governments	0	0	0	0	(0	0.00%	0	0	0) (0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	130	0	0	0	(0	40.00%	130	0	0) (0 0	0	40.00%	130	0	0	0	0	0	40.00%
	Public sector entities	127	1	0	0	(0	0 10.00%	127	1	0) (0 0	0	10.00%	127	1	0	0	0	0	10.00%
	Multilateral Development Banks	0	0	0	0	(0	0.00%	0	0	0) (0 0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	(0	0.00%	0	0	0) (0 0	0	0.00%	0	0	0	0	0	0	0.00%
	Institutions	2,066	38	3	3		2	44.98%			13	3	2 7	6	44.98%	1,831	250	26	2	6	12	44.98%
	Corporates	19,152	3,309	1,814	194	360	1,09	1 60.11%	16,752	4,791	2,733	274	713	1,419	51.94%	13,926	6,231	4,119	223	619	1,914	46.48%
	of which: SME	3,350		224	20	13	13	4 59.86%				17	27	159	54.18%	2,940	544	353	16	24	180	51.06%
	Retail	14,457	1,482	707	136	62	38	53,73%	13.345	2.203	1.098	86	5 89	550	50.08%	12,972		1.362	84	62	665	48.84%
TURKEY	of which: SME	6.767	559	245	84	23	13	56,45%		959	440	54	43	237	53,85%	5.931	1.053	577	52	31	306	53.07%
	Secured by mortgages on immovable property	1.564	117	54	8	10	2	53,52%		144	100) e	5 7	40	39.97%	1.431	172	133	6	4	48	36.15% 26.91%
	of which: SME	847	117	17	5	10		27.04%	801	131	50	4	1 6	13	26.90%	761	148	72	- 4	3	19	26.91%
	Items associated with particularly high risk	485	160	584	0		37	64,25%	485	160	584		2	375	64.23%	484	160	584	0	2	375	64.20%
	Covered bonds	0	0	0	0			0.00%	0	0) (0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0			0.00%	0	0		0	0 0	0	0.00%	0	0	0	0	0	0	0.00%
	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%
	Equity	0	0	0	0	()	0.00%	0	0)	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	28	0	0	0)	0.00%	28	0) (0 0	0	0.00%	28	0	0	0	0	0	0.00%
	Standardised Total	51,758	5,130	3,162	340	437	1,87	59.32%	48,033	7,488	4,528	369	817	2,390	52.79%	44,677	9,147	6,225	315	693	3,015	48.43%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	1,448	(0 0	(0.00%	1,448	0	0	0	0	0	0.00%	1,448	0	0	0	. 0	. 0	0.00
	Central governments	42	7			0 0		40.00%	42	7	0	0	0	0	40.00%	42	7	0	0	. 0	. 0	40.00
	Regional governments or local authorities	14	(0 0		40.00%	14	0	0	0	0	0	40.00%	14	0	0	0	. 0	. 0	40.009
	Public sector entities	0	(0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.009
	Multilateral Development Banks	0	(0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.00%
	International Organisations	0	(0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.00%
	Institutions	714	935	1		s s		45.00%	1,075	574	2	0	6	1	45.00%	1,257	390	2	0	4	1	45.00%
	Corporates	665	120	33		5 7	15	46.38%	595	169	54	5	10	24	44.89%	542	198	78	5	. 12	. 35	44.44%
	of which: SME	6	(5		0 0		63.33%	5	1	5	0	0	3	63.06%	5	1	S	0	. 0	. 3	62.88%
	Retail	13	1	5		0 0		70.75%	12	1	9	0	0	6	69.17%	12	1	9	0	. 0	6	67.68%
FRANCE	of which: SME	0	(0 0		30.60%	0	0	0	0	0	0	32.80%	0	0	0	0	. 0	. 0	33.05%
	Secured by mortgages on immovable property	5	(0 0		37.59%	5	0	0	0	0	0	32.20%	5	0	0	0	. 0	. 0	29.82%
	of which: SME	0	(0 0		19.16%	0	0	0	0	0	0	20.36%	0	0	0	0	. 0	. 0	21.17%
	Items associated with particularly high risk	0	(0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.00%
	Covered bonds	0	(0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	(0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.00%
	Collective investments undertakings (CIU)	0	(0 0		0.00%		0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.00%
	Eaulty	0	(0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	. 0	. 0	0.00%
	Securitisation																			1	1	í
	Other exposures	485	1			0 0		0.00%	485	1	0	0	0	0	0.00%	485	1	0	0	. 0	. 0	0.00%
	Standardised Total								2 676													

												Baseline Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	16	0	(0	0	(0.00%	16	0	0	0	0	0	0.00%	16) ()	a /	0 0.00
	Central oovernments	0	0	(0	0	(0.00%	0	0	0	0	0	0	0.00%	0	(0)	s /	0.009
	Regional governments or local authorities	0	0	(0	0	(0.00%	0	0	0	0	0	0	0.00%	0	(0)	s /	0 0.009
	Public sector entities	0	0	(0	0	(0.00%	0	0	0	0	0	0	0.00%	0		_)	a //	0 0.00%
	Multilateral Development Banks	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0	2	0	0 0.00%
	International Organisations	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0					۸ (0 0.00%
	Institutions	122	8		0	0		45.00%	118	12	0	0	0	0	38.63%	116	14)	4 /	0 36.36%
	Corporates	1,489	325	94	37	3	50	53.38%	1.312	405	189	33	4	102	53,68%	1.176	445	28	25		4 15	3 54.21%
	of which: SME	42	61	11	2	1		40.49%	51	41	22	2	0	9	40.92%		25	3	2	1	0 17	3 41.36% 1 36.11%
	Retail	24	2	1	0	0	(43.64%	23	3	2	0	0	1	38.53%	23	3		0	1	3	
UNITED KINGDOM	of which: SME	0	0	(0	0	(26.40%	0	0	0	0	0	0	31.46%	0	(1	0	1	3	0 33.89%
	Secured by mortgages on immovable property	35	2	1	0	0	(23.77%	33	3	2	0	0	1	23.93%	32	3		0	1	3	1 23.98%
	of which: SME	0	0	(0	0	(0.00%	0	0	0	0	0	0	0.00%	0	(1	0	1	3	0 0.00%
	Items associated with particularly high risk	0	0	(0	0	(0.00%	0	0	0	0	0	0	0.00%	0	(1	0	1	3	0 0.00%
	Covered bonds	0	0	(0	0	(0.00%	0	0	0	0	0	0	0.00%	0	(1	0	1	3	0 0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0	(0		0 /	0 0.00%
	Collective investments undertakings (CIU)	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0	(0		0 /	0 0.00%
	Equity	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0		I			⁄	0 0.00%
	Securitisation																				4	4
	Other exposures	12	0	(0	0		0.00%	12	0	0	0	0	0	0.00%	12			0 0	0	3 (0 0.00% 5 53.67%
	Standardised Total	1,698	337	96	37	4	51	52.90%	1,515	423	194	33	5	103	53.17%	1,374	469	285	30		5 155	5 53,67%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	2.676	0	0	0	0	0	0.00%	2.676	0) 0	0	0	0.00%	2.676	0	0	0	0	0	0.00%
	Central governments	1.216	1	0	0	0	0	40.00%	1.215	1		0	0	0	40.00%	1.214	2	1	0	0	0	40.00%
	Regional governments or local authorities	19	0	0	0	0	0	40.00%	19	0		0	0	0	40.00%	19	0	0	0	0	0	40.00%
	Public sector entities	220	29	0	0	0	0	40,94%	206	42		0	0	0	40.99%	202	48	1	0	0	1	41.10%
	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%
	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%
	Institutions	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%		0	0	0	0	0	0.00%
	Corporates	6,584	1,349		28	95	155	50.30%	6,295	1,459	488	3 24	102	214	43.94%		1,488		23	104	271	40.82%
	of which: SME	1,114	210		10	22	75	48.95%	1,026	221	23	10	23	99	42.92%		218		9	23	123	39.75%
	Retail	4,953	1,213		141	104	407	59.88%	4,544	1,232	1,070	132	105	628	58.69%	4,214	1,182	1,449	122	101	843	58.15%
PERU	of which: SME	2,505	448	354	63	26	189	53.45%	2,306	459	541	58	26	271	50.10%	2,142	442	722	54	25	349	48.42%
	Secured by mortgages on immovable property	3,057	377	596	27	50	322	53.94%	2,966	325	73	3 26	43	382	51.70%	2,864	299	867	24	40	436	50.29%
	of which: SME	712	132	270	14	18	168	62.17%	663	118	332	13	16	195	58.78%	616	108	389	12	15	221	56.65%
	Items associated with particularly high risk	128	46	23	2	1	9	40.56%	114	50	33	2	1	12	36.95%	103	52	43	2	1	15	34.83%
	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%
	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%
	Collective investments undertakinos (CIU)	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	(0	0	0	0.00%		0	0	0	0	0	0.00%
	Standardised Total	18,854	3,015	1,608	198	249	893	55.55%	18,037	3,109	2,330	184	251	1,237	53.07%	17,383	3,070	3,024	172	245	1,565	51.75%

EBA EUROPEAN BANKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcava Argentaria, S.A.

Stage 2 exposure	Stage 3 exposure 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023 Stock of provisions for Stage 1 exposure 0 1 1 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure 0 1 0 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure 0.00%	Stage 1 exposure			Baseline Scenari 31/12/2024							31/12/2025 Stock of	Stock of		
Stage 2 exposure	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure												Stock of		
	0 0 2 0 2 0 0 0 0 0 0 0 0 0 4 0 5 3 3 2 3	0 1 0 0 0 0 0	011000000000000000000000000000000000000	0	0.00%		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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	0 22 0 0 0 0 0 0 0 0 0 4 0 5 3 3 2 3 3	1 0 0 0 0 0	0 0	1		2	0	0	0 0	0 0	0	0.00%	2	0	0 0	0 0	0		0 0.1
	0 0 0 0 0 0 4 0 5 3 2 3	000000000000000000000000000000000000000	0		40.00%	7,001	94	4	4 1	1 1	2	40.00%	6.995	97	7 6	5 1	1		3 40.1
	0 0 0 0 0 0 4 0 5 3 2 3	0	0		0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0	0		0 0.1
	0 0 0 0 4 0 5 3 2 3	0		0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0	0		0 0.1
	0 0 4 0 5 3 2 3	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0 0	0	1	0 0.1
	4 0 5 3 2 3		0	0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0	0		0 0.
	5 3 2 3	0	0	0	45.00%	52	5	0	0 0	0 0	0	45.00%	51		5 0	0 0	0	(0 45. 5 54
	2 3	2	0	2	54.59%	42	8	6	6 1	0	3	54.78%	37		9	1	0		5 54
		1	0	2	58.23% 52.51%	20	3	5		0	3	58.42% 48.29%	18	3	8 8	3 1	0		5 58
-	1 1	0	0	0		9	1	1		0	1	48.29%	9	1	2	2 0	0		1 46.
	0 0	0	0		0.00% 24.03%	0	0			0	0	25.65%	0	0		0	0		0 26
	0 0	0	0		0.00%	4	0			0	0	0.00%	9	0		0	0		0 0
	0 0	0	0		0.00%	0	0			0	0	0.00%	0	0	0		0		0 0
	0 0	0	ő	ő	0.00%	0	0	ő		0	0	0.00%	0	0	0 0	0 0	ő	1	0 0
	0 0	0	0	0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0	0		0 0
	0 0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0 0	0		0 0
	0 0	0	0	0	0.00%	0	0	0	0 0	0 0	0	0.00%	0	0	0 0	0 0	0		0 0
1	0 0	0	0	0		0	0	0	0 0	0 0	0		0	0	0 0	0 0	0	(0 0
100) 6	3	1	3	48.84%	7,110	108	12	2 2	1	6	48.32%	7,099	114	18	3 2	1	5	9 48.
		Charles of	Charles of	Charles of					0000	0.00	Charles of					Charles of	Charles of	Stock of	
Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3											
			exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	0 0	0	exposure 0	Stage 3 exposure 0		exposure 325			Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00%	exposure 325	exposure		Stage 1	Stage 2	Stage 3	Stage 3
	0 0 1 0	0	exposure 0	Stage 3 exposure 0	exposure 0.00% 40.00%	325	exposure 0		Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00%	exposure 325 1.358	exposure 0		Stage 1	Stage 2	Stage 3	Stage 3 exposure 0 0 40
4	0 0 1 0 9 0	0	exposure 0 0	Stage 3 exposure 0 0	exposure 0.00% 40.00% 40.00%	325 1.359 623	exposure 0 1		Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00%	exposure 225 1.358 623	exposure 0 2 50		Stage 1	Stage 2	Stage 3	Stage : exposur 0 4 0 4
4	0 0 1 0 9 0 8 2	000000000000000000000000000000000000000	exposure 0 0 0 0 6	Stage 3 exposure 0 0	exposure 0.095 40.095 40.095 40.455	325	exposure 0 1		Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00%	exposure 325 1.358	exposure 0 2 50		Stage 1	Stage 2	Stage 3	Stage exposu 0 4 0 4 2 4
4	0 0 1 0 9 0 8 2 0 0	0 0 0 1	exposure 0 0 6 0	Stage 3 exposure 0 0 0 1	exposure 0.00% 40.00% 40.00% 40.45% 0.00%	325 1.359 623	exposure 0 1		Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00% 40.51% 0.00%	exposure 225 1.358 623	exposure 0 2 50		Stage 1	Stage 2	Stage 3	Stage exposu 0 4 0 4 2 4 0
4	0 0 1 0 9 0 8 2 0 0 0 0 0 0	000000000000000000000000000000000000000	exposure 0 0 6 0 0 0	Stage 3 exposure 0 0 1 1 0 0	exposure 0.00% 40.00% 40.00% 0.00% 0.00%	325 1.359 623	exposure 0 1		Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.05% 0.00% 0.00%	exposure 225 1.358 623	exposure 0 2 50		Stage 1	Stage 2	Stage 3	Stage exposu 0 4 0 4 2 4 0 0
4	0 0 1 0 9 0 8 2 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	exposure 0 0 6 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0	exposure 0.00% 40.00% 40.05% 40.45% 0.05% 0.00% 0.00%	325 1.359 623 396 0 0 0 0	exposure 0 1 2 2 0 0 0 0	exposure 0 1 0 4 0 0 0 0	Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 40.00% 40.05% 40.61% 0.00% 0.00%	exposure 325 1.358 623 372 0 0 0 0	exposure 0 2 50 74 0 0 0	exposure	Stage 1	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage exposu 0 4 0 4 2 4 0 0 0
4	0 0 1 0 9 0 8 2 8 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0 0 0 0 16	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 40.00% 40.00% 40.45% 0.00% 0.00% 71.40%	325 1.359 623	exposure 0 1 99 52 0 0 0 0 338	exposure 0 1 0 4 0 0 0 0	Stage 1 exposure 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.61% 0.00% 0.00% 63.78%	exposure 225 1.358 623	exposure 0 2 50 74 0 0 0 0 356	exposure 2 0 0 2 1 1 5 2 0 0 0 1 0 0 0 2 0 2 0 3 0 0 0 5 286	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage exposure 0 44 0 44 0 44 0 44 0 44 0 44 0 44 0 4
4 21 1 29 1 1 81:	0 4	0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.0% 40.0% 40.0% 0.0% 0.0% 71.4% 63.8% 69.1%	325 1.359 623 396 0 0 0 4,008 59 4,146	exposure 0 1 99 52 0 0 0 0 0 338 12 2 882	exposure 0 1 0 4 0 0 0 0 0 0 227 8	Stage 1 exposure 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 63.78% 58.74% 62.29%	exposure 325 1.358 623 372 0 0 0 0 0 3,909 55 3,850	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 0 2 1 1 1 2 1 1 5 1 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage exposu 0 4 0 4 2 4 0 4 2 4 0 0 0 9 5 6 5 5 6 5
11 811 91	0 4 3 573 2 43	0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 1 11 3 3 397 24	exposure 0.00% 40.0% 40.0% 40.0% 0.00% 0.00% 71.4% 63.8% 69.16% 55.2%	325 1.359 623 396 0 0 0 4,008 59 4,146 311	exposure 0 1 49 52 0 0 0 0 0 338 12 82 82 82 95	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 40.00% 40.00% 0.00% 0.00% 0.00% 63.78% 58.74% 62.99% 52.50%	exposure 325 1358 623 372 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1 0 0 2 1 1 3 0 1 1 5 3 0 0 0 0 5 286 2 11 3 1,129 3 113	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage exposu 0 4 0 4 2 4 0 4 2 4 0 0 0 9 5 6 5 5 6 5
11 81: 9: 401	0 4 3 573 2 43 6 231	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.02% 40.02% 40.02% 40.02% 0.0	325 1.359 623 396 0 0 4,008 59 4,146 311 2,057	0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 40,00% 40,00% 40,00% 40,61% 0,00% 63,78% 63,78% 62,99% 58,74% 62,99% 40,46%	exposure 325 1.358 623 272 0 0 0 0 0 3,909 55 3,850 2,78 1,580	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 2 0 0 2 1 1 5 2 0 0 0 0 0 0 5 2286 2 11 1 1,129 1 1,129 1 11 3 395	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage exposur 0 41 0 41 2 41 0 1 0 1 9 5 6 55 6 55
11 811 91	0 4 3 573 2 43 6 231	0 0 0 1 1 0 0 0 0 16 1 1 59 8 9 9 2 2	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 61.88% 69.15% 55.72% 45.35% 28.65%	325 1.359 623 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 49 52 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 40,00% 40,00% 40,00% 0,00% 0,00% 60,00% 61,78% 52,50% 40,66% 52,50% 40,66% 23,68%	exposure 325 138 633 722 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 1 1 1 5 1 0 0 0 0 0 0 0 1 298 2 11 3 1,129 3 1,129 3 1,129 3 1,129 3 1,129 4 1,129 5 2,98 6 1,129 7 1,129	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage exposur 0 41 0 41 2 41 0 1 0 1 9 5 6 55 6 55
11 81: 9: 401	0 4 3 573 2 43 6 231	0 0 0 1 1 0 0 0 0 1 6 1 1 59 8 8 9 9 2 2 7 7	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 1 11 1 1 3 3 9 2 4 4 105 6 6 6 2 5 2 5	exposure 0.02% 40.09% 40.09% 40.09% 0.0	325 1.359 623 396 0 0 4,008 59 4,146 311 2,057	exposure 0 1 49 52 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00% 40.00% 0.00% 0.00% 0.00% 61.78% 53.74% 53.74% 53.74% 53.75% 54.55%	exposure 325 1.358 623 272 0 0 0 0 0 3,909 55 3,850 2,78 1,580	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 1 1 1 5 1 0 0 0 0 0 0 0 1 298 2 11 3 1,129 3 1,129 3 1,129 3 1,129 3 1,129 4 1,129 5 2,98 6 1,129 7 1,129	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage exposu 0 4 0 4 0 4 0 4 0 9 5 6 5 6 5 6 5 6 5 6 5 6 5 6 5 7 2 2 1 5
11 81: 9: 401	0 4 3 573 2 43 6 231	0 0 0 1 1 0 0 0 0 0 0 0 1 6 1 59 8 9 2 2 7 7 0	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6xposure 0.00% 40.00% 40.00% 0.00% 0.00% 0.00% 61.6% 55.72% 45.35% 23.66% 54.5% 0.00%	325 1.359 623 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 49 52 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00% 40.00% 40.61% 0.00% 61.78% 52.79% 52.50% 40.65% 52.50% 40.65% 52.50% 40.65% 52.50% 52.50% 52.50% 52.50% 52.50% 52.50% 52.50% 52.50% 53.50% 53.50% 53.50% 53.50% 53.50% 54.50% 54.50% 55.50% 5	exposure 325 138 633 722 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 1 1 1 5 1 0 0 0 0 0 0 0 1 298 2 11 3 1,129 3 1,129 3 1,129 3 1,129 3 1,129 4 1,129 5 2,98 6 1,129 7 1,129	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage : exposure 0 44 0 44 0 44 0 44 0 44 0 44 0 44 0 4
11 81: 9: 401	0 4 3 573 2 43 6 231	0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 1 1 0 0 0 0 0 0 0 1 1 1 1 1 1 1	cxposure 0.09% 40.09% 40.09% 40.09% 40.09% 0.09% 0.09% 0.09% 61.89% 61.69% 55.72% 43.35% 55.72% 43.35% 0.09%	325 1.359 623 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 49 52 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00% 40.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 40.46% 5.00% 0.00% 0.00%	exposure 325 1388 633 722 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 1 1 1 5 1 0 0 0 0 0 0 0 1 298 2 11 3 1,129 3 1,129 3 1,129 3 1,129 3 1,129 4 1,129 5 2,98 6 1,129 7 1,129	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage (exposure)
11 81: 9: 401	0 4 3 573 2 43 6 231	0 0 0 1 1 0 0 0 0 1 6 1 1 5 9 8 9 2 2 7 7 0 0 0 0 0 0	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	cxposure c.00% 40.00% 40.00% 40.00% 40.00% 0.00% 0.00% 0.00% 61.6% 55.72% 45.35% 25.6% 51.7% 0.00% 0.00% 0.00% 0.00%	325 1.359 623 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 49 52 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 stage 3 exposure 0.00% 40.00% 40.00% 40.01% 0.00% 40.02% 0.00% 40.03% 0.00% 61.78% 6.29% 52.50% 40.46% 20.65% 56.52% 0.00% 0.00% 0.00% 0.00%	exposure 325 1388 633 722 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 1 1 1 5 1 0 0 0 0 0 0 0 1 298 2 11 3 1,129 3 1,129 3 1,129 3 1,129 3 1,129 4 1,129 5 2,98 6 1,129 7 1,129	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure 0 0 00 0 00 0 00 0 00 0 00 0 00 0 00
11 81: 9: 401	0 4 3 573 2 43 6 231	0 0 0 1 1 0 0 0 0 0 1 6 1 5 9 9 9 2 2 7 7 0 0 0 0 0 0 0 0	0 0 0 6 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	cxposure 0.09% 40.09% 40.09% 40.09% 40.09% 0.09% 0.09% 0.09% 61.89% 61.69% 55.72% 43.35% 55.72% 43.35% 0.09%	325 1.359 623 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 49 52 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 0.00% 40.00% 40.00% 40.00% 40.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 40.46% 5.00% 0.00% 0.00%	exposure 325 1388 633 722 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 1 1 1 5 1 0 0 0 0 0 0 0 1 298 2 11 3 1,129 3 1,129 3 1,129 3 1,129 3 1,129 4 1,129 5 2,98 6 1,129 7 1,129	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure 0 0
11 81: 9: 401	0 4 3 573 2 43 6 231	0 0 0 0 0 0 0 1 1 5 9 2 2 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 0 0 0	Stage 3 exposure 0	cxposure c.00% 40.00% 40.00% 40.00% 40.00% 0.00% 0.00% 0.00% 61.6% 55.72% 45.35% 25.6% 51.7% 0.00% 0.00% 0.00% 0.00%	325 1.359 623 336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 49 52 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	Stage 3 exposure 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.00% 40.46% 40.46% 40.00% 40.00% 40.00% 40.00%	exposure 325 1388 633 722 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 2 50 74 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 1 1 1 5 1 0 0 0 0 0 0 0 1 298 2 11 3 1,129 3 1,129 3 1,129 3 1,129 3 1,129 4 1,129 5 2,98 6 1,129 7 1,129	Stage 1 exposure 0 0 1 0 1 0 5 1 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 16 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure 0 0 0 0 400 0 400 0 400 0 0 0 0 0 0 0 0
	Stage 2		31/12/2023 Stage 2 Stage 3 Stock of exposure stage 1 provisions for	31/12/2023 Stage 2 Stage 3 provisions for provisions for	31/12/2023 Stock of Stock of S	-0 -0<	-0 -0<	a 0	a 0 1 1 48.84% 7.118 156 1 31/12/2503 3000 df Stock df Stoc	0 0 0 0 0 0 0 0 1 0	0 0	0 0 <th>0 0</th> <th>0 0<th>0 0 0 0 0.00% 0</th><th>a) b) b) c) b) c) c)</th><th>a 0 0 a 0<th>0 0<!--</th--><th>0 0</th></th></th></th>	0 0	0 0 <th>0 0 0 0 0.00% 0</th> <th>a) b) b) c) b) c) c)</th> <th>a 0 0 a 0<th>0 0<!--</th--><th>0 0</th></th></th>	0 0 0 0 0.00% 0	a) b) b) c) b) c) c)	a 0 0 a 0 <th>0 0<!--</th--><th>0 0</th></th>	0 0 </th <th>0 0</th>	0 0

	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 Stage exposure exposu	e Stage 3 e exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks	1.427	0	1	0		0 0	0.00%	1.423	0	(0 0	(0 0	0.00%	1.427	0	0 0	0	0	0.00%
	Central governments	271	23		0		0 0	40.00%	271	24	(0 0	(0 0	40.00%	270	24	0 0	0	0	40.00%
	Regional governments or local authorities	20	0		0	_	0 0	40.00%	20	0	0	0 0	(0 0	40.00%	20	0	0 0	0	0	40.00%
	Public sector entities	0	0		0		0 0	0.00%	(0	(0	(0 0	0.00%	0	0	0 0	0	6	0.00%
	Multilateral Development Banks	0	0		0		0 0	0.00%	(0	(0	(0 0	0.00%	0	0	0 0	0	6	0.00%
	International Organisations	0	0		0		0 0	0.00%	(0	(0	(0 0	0.00%	0	0	0 0	0	6	0.00%
	Institutions	147	10		0		0 0	23,54%	142	15	(0	1	0	24,26%	140	17	0	1	0	24.71%
	Corporates	96	49		0		2	44.82%	93	49		0	3	3 3	45,75%	90	48 1	0	3	5	46.73%
	of which: SME	1	0		0		0 0	45.12%		0	(0	(0 0	46.08%	1	0	0 0	0	6	47.06%
	Retail	8	1		0		1	69.66%	8	1		8 0	(2	67.26%	7	1	3 0	0	2	65.20%
SERMANY	of which: SME	0	0		0		0 0	55.68%	(0		0	(0 0	55.69%	0	0	0 0	0	6	55.49%
	Secured by mortgages on immovable property	6	0		0		0 0	49.21%	6	0	(0	(0 0	49.16%	6	1	0 0	0	6	49.59%
	of which: SME	0	0		0		0 0	58.37%	(0	(0	(0 0	55.90%	0	0	0 0	0	6	54.27%
	Items associated with particularly high risk	0	0		0	-	0	0.00%	(0	0	0	(0	0.00%	0	0	0 0	0	0	0.00%
	Covered bonds	0	0		0	-	0	0.00%	(0	0	0 0	(0	0.00%	0	0	0 0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0	-	0	0.00%	(0	0	0 0	(0	0.00%	0	0	0 0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0		0		0 0	0.00%	(0	(0	(0 0	0.00%	0	0	0 0	0	6	0.00%
	Eouity	0	0		0		0 0	0.00%	(0	(0	(0 0	0.00%	0	0	0 0	0	6	0.00%
	Securitisation						1														
	Other exposures	0	0	1	0		0 0	0.00%	(0	(0 0	(0 0	0.00%	0	0	0 0	0	0	0.00%
	Characteristics of Table 1	1 976	94	1	1			52 1106	1 066		10	1 1			50 520%	1 960	90 1	1	i i i i i i i i i i i i i i i i i i i		40 70%

* State 1. 2. and 3 excosures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria, S.A.

31/12/2025 31/12/2023 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
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 Stage 2

 exposure
 exposure
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 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure Stage 2 Stage 3 exposure exposure overage Rati Stage 3 exposure 28.162 82,931 2,239 1,204 28.162 2,388 40.009 40.009 40.479 32.909 82,866 2,427 82,800 40.0 178 36.80 40.14% 173 10.00% 50.57% 44.94% 49.06% 67.27% 10.00 44.69 53.55 56.41 68.53 12.712 42.234 9.786 44.227 12.375 2.260 48.26 11.778 8,987 1,373 9,060 1.708 51.2 8,414 59.45% 32.02% 48.42% 62.56% 59.61% 25.49% 42.75% 0.009
11.509
11.509
0.009 0.00% 13.61 0.00%

												Adverse Scenars										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	2.289	0	0	0	0		0.00%	2.289	0	0	(0 0	(0.00%	2.289	(1 1		0	o r	0.00
	Central governments	51.507	1.309	16	6	13	6	40.00%	51,467		32	6	5 13	13	40.00%	51,426	1.358	4	8	5 1	4 15	40.00
	Regional governments or local authorities	793	82	1	0	1	0	40.00%	792	82	1	(1	(40.00%	792	83	3	1	D	1 (40.00
	Public sector entities	0	0	0	0	0		0.00%	0	0	0	(0	(0.00%	0	(0	0 (0.00
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	(0.00%	0	(1	0	D	0 r	0.00
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	(0 0	(0.00%	0	(1)	D	0 (0.00
	Institutions	593	67	4	2	1	2	62.00%	576	79	9	2	1		57.47%	567	85	5 12	2	2	1 7	57.64
	Corporates	1.874	1.758	416	42	73	201	48.35%	1.933	1.429	685	38	59	307	44.80%	1.937	1.206	900	2 3	7 4	9 394	43.72
	of which: SME	1,552	269	257	35	9	138	53.78%	1,424		388	25	9 9	193	49.67%	1,322	258	490	3 2	6	9 235	47.91
	Retail	5,720	889	1,154	139	40	819	70.95%	5,480			115	377	1,036	71.21%	5,263			2 10	5 36	1,221	71.31
SPAIN	of which: SME	4,307	677	626	124	26	393	62.82%	4,112	639	859	106	5 365	580	67.54%	3,943	611	1,05	5 9	3 34	9 740	70.03
	Secured by mortgages on immovable property	2,292	295	466	20	33	192	41.12%	2,208	242	603	17	27	225	37.88%	2,123	218	71	1	5 2	5 258	36.19
	of which: SME	1,705	214	260	17	24	105	40.34%	1,630	181	369	15	5 21	134	36.43%	1,560	163	45	7 1	4 1	8 158	34.68
	Items associated with particularly high risk	101	22	45	1	5	24	53.44%	99	17	53	1	4	23	50.45%	96	14	1 S	3	1	3 28	48.73
	Covered bonds	0	0	0	0	0		0.00%	0	0	0		0 0		0.00%	0				0	a 6	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0 0	(0.00%	0	0	1		0	۵ (C	0.00
	Collective investments undertakings (CIU)	0	1	0	0	0	0	11.50%	1	0	0	0	0 0	(14.78%	1	0	1		0	۵ (C	15.85
	Equity	0	0	0	0	0	0	0.00%	0	0	0	(0 0	(0.00%	0	(1 1		D	3 0	0.00
	Securitisation																				4	
	Other exposures	1,444	0	0	0	0	0	0.00%	1,444		0	0	0 0	(0.00%	1,444		1		0	۵ (C	0.00
	Standardised Total	66,614	4,422	2,102	211	166	1,245	59.23%	66,290	4,010	2,838	183	482	1,617	56.96%	65,937	3,754	3,448	16	7 45	3 1.929	55.94

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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 F Stage exposu
	Central banks	1,303	0		0 1	0 0	(0.00%	1,303	0	0	0	0	0	0.00%	1,303	3 0	0	0	0	í (0
	Central governments	193	0		0	0 0	(40.00%	193	0	0	0	0	0	40.00%	193	8 0	0	0	0	1	0 4
	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
	Public sector entities	0	0		0. 1	0 0		45.24%	0	0	0	0	0	0	43.95%	. 1	0	0	0		()	0
	Multilateral Development Banks	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0	0		()	0
	International Organisations	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0	0		()	0
	Institutions	3,353	257		3	2 3		49.67%	3,229	380	8	2	4	4	51.67%		440	12	2	4	E F	6
	Corporates	307	58	5	7 3	1 1	33	57.34%	223	78	121	21	2	68	55.96%	171	82	168	15	2	97	
	of which: SME	2	0		0. 1	0 0		45.18%		0	0	0	0	0	49.43%	. 1	0	0	0		()	0
	Retail	6	1		0. 1	0 0		49.74%	e	1	0	0	0	0	48.56%	5	5 1	1	0		()	0
UNITED STATES	of which: SME	0	0		0. 1	0 0		40.85%	0	0	0	0	0	0	39.93%		0 0	0	0		()	0
	Secured by mortgages on immovable property	3	0		0. 1	0 0		22.67%		0	0	0	0	0	23.51%	3	3 0	0	0		()	0
	of which: SME	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0	0		()	ل ا
	Items associated with particularly high risk	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0	0		()	ل ا
	Covered bonds	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0	0		()	ل ا
	Claims on institutions and corporates with a ST credit assessment	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0	0		()	L.
	Collective investments undertakings (CIU)	0	0		0. 1	0 0		0.00%	0	0	0	0	0	0	0.00%		0 0	0	0		()	0
	Equity	0	0		0 1	0 0	(0.00%		0	0	0	0	0	0.00%		0 0	0	0			J
	Securitisation																			1		4
	Other exposures	224	0		0 1	0 0	(0.00%	224	0	0	0	0	0	0.00%	224	1 0	0	0			0

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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 Rati Stage 3 exposure
	Central banks	3,408	0		0)	0.00%	3,408	0	0	0	0	(0.00%	3,408	0	0	0	0	0	0 0.
	Central governments	18,407	9	6	2)	40.00%	18,392	18	11	2	0	4	40.00%	18,378	28	17	2	0	7	7 40.0
	Regional governments or local authorities	533	0		0		0	40.00%	532	1	0	0	0	0	40.00%	532	1	0	0	0		40.0
	Public sector entities	348	72	7	3		1	37.53%	335	77	15	2	1	6	39.93%	326	80	20	2	1	\$	9 42.73
	Multilateral Development Banks	73	7		0)	34.83%	69	11	1	0	0	(38.64%	66	13	1	0	0		1 42.30
	International Organisations	0	0	(0)	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	. r	0.00
	Institutions	4,964	579	34	20		5 1	49.19%	4,712	785	80	16	8	41	51.97%	4,568	897	112	13	9	67	2 55.58
	Corporates	5,470	796	200	47	6	12	60.76%	5,126	999	341	39	76	186	54.60%	4,853	1,158	456	34	85	247	3 53.27
	of which: SME	3,301	397	144	32	5	9	64.14%	3,165	449	230	27	59	131	57.03%	3,054	491	297	23	65	165	5 55.55
	Retail	11,575	2,553	1,888	814	35	1,48	78.52%	9,719	2,907	3,390	735	400	2,676	78.93%	6,024	5,118	4,873	443	2,410	3,90F	6 80.15
MEXICO	of which: SME	3,371	967	331	100	10	19	59.12%	2,916	1,094	659	104	116	387	58.64%	1,738	1,932	998	59	601	597	7 59.85
	Secured by mortpages on immovable property	12,505	1,627	1,564	70	6	3 28	17.96%	11,579	1,536	2,582	69	66	396	15.35%	9,269	2,912	3,517	49	545	514	4 14.61
	of which: SME	814	159	41	7	1	2	51.85%	751	185	76	6	15	33	48.09%	705	199	109	5	16	57	2 47.88
	Items associated with particularly high risk	498	90	15	2		1	44.45%	482	98	23	2	1	5	40.36%	470	102	30	1	1	17	2 38.31
	Covered bonds	0	0	(0)	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	. r	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	(0)	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	. r	0.009
	Collective investments undertakings (CIU)	0	0	(0)	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	. r	0.009
	Equity	0	0	(0)	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	. r	0.009
	Securitisation																					
	Other exposures	0	0	(0)	0.00%	0	0	0	0	0	(0.00%	0	0	0	0	0	. r	0 0.009
	Standardiced Total	57 793	E 724	2 714	050	40	1.013	E1 E304	E4 266	6.421	6 442	965	552	2 2 2 1	E1 E20/-	47 995	10 209	0.026	646	2.051	4 752	E2 649/

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA

										_		Adverse Scenario	gentaria, S./									1
					31/12/2023							31/12/2024							31/12/2025			Į
	(min EUR, %)	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 Stage 3 exposure	
	Central banks	13,748	22	0	0	0		0.00%	13.748	22	0	0 0	0	0	0.00%	13,748	22	0	0	0		1
	Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0	0	0		
	Regional governments or local authorities	130	0	0	0	0	0	40.00%	130	0	0	0 0	0	0	40.00%	130	(0	0	0		
	Public sector entities	127	1	0	0	0	0	10.00%	127	1	0	0 0	0	0	10.00%	127	1	0	0	0		ſ
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	(0	0	0		ſ
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	(0	0	0		
	Institutions	2,050		17	8	4	8	44.99%	1,794	274	39	5	13	18	44.99%	1,646		73	5	43		
	Corporates	15,601		2,698	215	698	1,406	52.11%	12,140	7,523	4,613	157	993	2,086	45.22%	9,618	8,005	6,648	126	919	2	ź
	of which: SME	3,238		266	32	22	150	56.38%	2,852	609	376	5 24	44	190	50.56%	2,618	755	464	20	49		
	Retail	13.241	2,470	935	173	118	483	51.66%	11.574	3.504	1.568	123	160	760	48,46%	10.430	4,047	2.169	104	195	1	1
TURKEY	of which: SME	6.500		289	102	45	173	59.66%	5.830	1,229	511	65	64	298	58.37%	5.517	1.385	664	59	80		
	Secured by mortoages on immovable property	1.508		109	10	12	42	39.11%	1.380	185	169	7	11	57	33,87%	1.294	225	212	7	20		
	of which: SME	820	106	55	6	11	15	27.41%	759	130	92	5	7	25	27,48%	712	157	117	5	14		
	Items associated with particularly high risk	485	160	584	0	2	375	64.25%	485	160	584	0	2	375	64.23%	484	160	584	0	2		
	Covered bonds	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	0		0	0	0		-
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0	0	0		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0	0	0		
	Eaulty	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0	0	0		
	Securitisation																					ż
	Other exposures	28	0	0	0		0	0.00%	28	0	0	0 0	0	0	0.00%	28	(0	0	0		-
	Standardised Total	46,918	8,788	4,342	406	835	2,314	53.29%	41,405	11,671	6,973	293	1,178	3,296	47.26%	37,505	12,856	9,687	242	1,179	4,	è

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	1,448	0	0	0			0.00%	1,448	0	0	0	0	0	0.00%	1,448	0	0	0	0	0	0.00%
	Central governments	42	7	0	0	0 0	0	40.00%	42	7	0	0	0	0	40.00%	42	7	0	. 0	0	0	40.00%
	Regional governments or local authorities	14	0	0	0	0	0	40.00%	14	0	0	0	0	0	40.00%	14	0	0	. 0	0	0	40.00%
	Public sector entities	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	. 0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	. 0	0	0	0.00%
	Institutions	713	936	1	0	9	1	50.04%	1,065	581		1	6	2	51.37%	1,241		5	. 1	4	3	53.37%
	Corporates	641	132	45	11	13	23	50.04%	553	181	84	7	18	40	47.76%	494	208	116	. 6	20	55	47.64%
	of which: SME	6	1	5	0	0	3	63.45%	5	1	5	0	0	3	63.10%	5	1	6	. 0	0	4	62.91%
	Retail	12	2	8	0	0	6	70.66%	12	2	9	0	0	6	68.89%	11	2	9	0	0	6	67.33%
FRANCE	of which: SME	0	0	0	0	0		30.62%	0	0	0	0	0	0	33.73%	0	0	0	0	0	0	34.06%
	Secured by mortgages on immovable property	5	1	0	0	0		48.94%	5	1	0	0	0	0	38.78%	5	0	1	0	0	0	35.05%
	of which: SME	0	0	0	0	0		20.48%	0	0	0	0	0	0	22.05%	0	0	0	0	0	0	22.60%
	Items associated with particularly high risk	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Eaulty	0	0	0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	. 0	0	0	0.00%
	Securitisation																					
	Other exposures	485	1	0	0	0 0	0	0.00%	485	1	0	0	0	0	0.00%	485	1	0	. 0	0	0	0.00%
	Standardised Total	3,360	1.077	55	11	22	29	53 14%	3,624	771	97	7	24	48	49.78%	3.740	622	131	6	24	65	49,20%

												Adverse Scenari	6									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	16	0) ()	0 0	(0.00%	16	0	0		0 0	0	0.00%	16	0	0	0	((0.00
	Central oovernments	0	0		1	0 0	(0.00%	0	0	0 0	-	0 0	0	0.00%		0	0	0	((0.00
	Regional governments or local authorities	0	0		1	0 0	(0.00%	0	0	0 0	-	0 0	0	0.00%		0	0	0	((0.009
	Public sector entities	0	0		1	0 0	(0.00%	0	0	0 0	-	0 0	0	0.00%		0	0	0	((0.009
	Multilateral Development Banks	0	0		1	0 0		0.00%	0	0	0		0 0	0	0.00%	(0	0	0		(0.00%
	International Organisations	0	0) (0 0		0.00%	0	0	0		0 0	0	0.00%		0	0				0.00%
	Institutions	121	9) (0 0		45.01%	116	14			0 1	0	42.55%	114	16	1				41.39%
	Corporates	1.451	326	13	L 9	0 3	66	50,51%	1.226	423	258	31	8 4	136	52,72%	1.070	469	368	32		198	8 53.78%
	of which: SME	40	34	4		2 0	16	40.14%	40	23	51		2 0	21	41.16%	38	18	58	2		24	4 41.72%
	Retail	24	3		L I	0 0		43.95%	23	3	2		0 0	1	40.35%	22	3	3	0		1	1 38.78%
UNITED KINGDOM	of which: SME	0	0		1	0 0		26.43%	0	0	0 0		0 0	0	32.83%		0	0	0			0 35.29%
	Secured by mortgages on immovable property	34	3		L I	0 0		25.44%	33	3	3		0 0	1	25.59%	32	3	4	0		1	1 25.67%
	of which: SME	0	0		1	0 0		0.00%	0	0	0 0		0 0	0	0.00%		0	0	0			0.00%
	Items associated with particularly high risk	0	0		1	0 0		0.00%	0	0	0 0		0 0	0	0.00%		0	0	0			0.00%
	Covered bonds	0	0		1	0 0		0.00%	0	0	0 0		0 0	0	0.00%		0	0	0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0) (0 0		0.00%	0	0	0		0 0	0	0.00%		0	0				0.00%
	Collective investments undertakings (CIU)	0	0) (0 0		0.00%	0	0	0		0 0	0	0.00%		0	0				0.00%
	Eouity	0	0	I		0 0		0.00%	0	0	0		0 0	0	0.00%		0	0				0.00%
	Securitisation																					
	Other exposures	12	0		1	0 0		0.00%	12	0	0 0		0 0	0	0.00%	17	0	0	0		0	0.00%
	Standardised Total	1.658	340	133	50	0 4	67	50.21%	1.426	442	263	38	8 5	138	52.35%	1.265	491	375	32	6	200	53,36%

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	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
	Central banks	2.676	0	0	0	0	0	0.00%	2.676	0	0	0	0	0	0.00%	2.676	0	0	0		(0.00%
	Central governments	1.216	1	0	0	0	0	40.00%	1.215	1	1	0	0	0	40.00%	1.214	2	1	0			40.00%
	Regional governments or local authorities	19	0	0	0	0	0	40.00%	19	0	0	0	0	0	40.00%	19	0	0	0			40.00%
	Public sector entities	216	33	1	1	0	0	47.08%	201	47	2	0	0	1	47.17%	194	53	3	0	1	1	47.33%
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0			0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.00%
	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0		0	0.00%
	Corporates	6,414	1,424	404	51	163	195	48.19%	6,008	1,574	659	41	180	293	44.41%	5,739	1,608	895	36	183	383	42.81%
	of which: SME	1,090	227	160	14	27	79	49.09%	987	240	250	13	29	112	44.77%	902	236	339	11	28	145	42.75%
	Retail	4,781	1,363	701	150	119	425	60.53%	4,352	1,371	1,123	141	119	671	59.79%	3,415		1,535	105	505	917	59.40%
PERU	of which: SME	2,439	503	363	68	29	195	53.74%	2,227	513	565	63	30	287	50.71%			759	57	28	374	49.25%
	Secured by mortgages on immovable property	3,026	402	602	31	62	325	54.03%	2,913	356	760	30	55	399	52.53%	2,795	331	904	27	51	467	51.67%
	of which: SME	701	141	271	16	20	169	62.28%	645	129	340	15	18	202	59.47%	593	118	402	13	17	233	57.83%
	Items associated with particularly high risk	125	48	24	3	1	10	40.72%	108	53	36	3	1	14	38.70%	96	55	47	2	1	18	37.55%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Eauity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Standardised Total	18,473	3,271	1,733	236	345	955	55.11%	17,493	3,403	2,581	215	355	1,379	53.41%	16,147	3,945	3,385	173	741	1,781	52.63%

EBA EUROPEAN EARKING AUTHORSTY

2023 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcava Argentaria, S.A.

55.709

55.59

0.009

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Image: proper basis						31/12/2023														31/12/2025			
NUM NUM <th></th> <th></th> <th>Stage 1 exposure</th> <th>Stage 2 exposure</th> <th>Stage 3 exposure</th> <th>Stock of provisions for Stage 1</th> <th>provisions for Stage 2</th> <th>provisions for Stage 3</th> <th>Stage 3</th> <th></th> <th></th> <th></th> <th>provisions for Stage 1</th> <th>provisions for Stage 2</th> <th>provisions for Stage 3</th> <th>Coverage Ratio - Stage 3 exposure</th> <th>Stage 1 exposure</th> <th>Stage 2 exposure</th> <th></th> <th>Stock of provisions for Stage 1</th> <th>provisions for Stage 2</th> <th>provisions for Stage 3</th> <th>Coverage Ratio Stage 3 exposure</th>			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
TAY An any any any any any any any any any an			2	2 0			0		0.00%	2	0	0		0 0	0	0.00%	2				0	0	0.00
TAY A set of the set of t		Central governments	7,005	90		2	i		40.00%	7,001	94	4		1 1	2	40.00%	6,995	9	6	1	1	3	40.00
TAY A set in the set in t		Regional governments or local authorities	0	0 0		0 0	0 0			0	0	0		0 0	0		0		0 0	0	0	0	0.00
TAY Image: manual m		Public sector entities Multilatoral Development Panke	0				0			0	0	0		0 0	0	0.00%	0			0	0	0	0.00
TAY Manu 1 <td></td> <td></td> <td>0</td> <td>0 0</td> <td></td> <td>0</td> <td>0 0</td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0</td> <td>0</td> <td>0.00</td>			0	0 0		0	0 0			0	0	0		0 0	0	0.00%	0		0 0	0	0	0	0.00
$\Pi_{4} \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Institutions				0 0	0	0		51	6	0		0 0	0				1 1	0	0	0	47.32
INP Imp Imp< Imp< Imp </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>3</td> <td>2 0</td> <td>2</td> <td></td> <td></td> <td>9</td> <td>8</td> <td></td> <td>2 0</td> <td>4</td> <td></td> <td></td> <td></td> <td>1 11</td> <td>1</td> <td>0</td> <td>6</td> <td>5 56.21</td>						3	2 0	2			9	8		2 0	4				1 11	1	0	6	5 56.21
CCCMM1 Single singl			9	1		í í	ő ő	1		9	1	1		0 0	1				2		ő	1	52.74
COUME Note of the state of the	ITALY		0	0 0		0 0				0		0			0				0 0	0	0	0	0.00
New column in the column is a start of the colum			5	0		0				4	0	0			0	26.46%			0	0	0	0	28.15
Choose of the constraint		Items associated with particularly high risk	0	0 0			0			0	0	0		0 0	0		0			0	0	0	0.00
Openation Openation <t< td=""><td></td><td>Covered bonds</td><td>0</td><td>0 0</td><td></td><td>0 0</td><td>0 0</td><td></td><td></td><td>0</td><td>0</td><td>0</td><td></td><td>0 0</td><td>0</td><td></td><td>0</td><td></td><td>0 0</td><td>0</td><td>0</td><td>0</td><td>0.00</td></t<>		Covered bonds	0	0 0		0 0	0 0			0	0	0		0 0	0		0		0 0	0	0	0	0.00
Normalization Normalinteracion Normalization Norma		Claims on institutions and corporates with a ST credit assessment	0	0 0		0	0 0			0	0	0		0 0	0		0		0 0	0	0	0	0.00
Note that the second		Collective investments undertakings (CLU)	0				0			0	0	0		0 0	0		0			0	0	0	0.00
Column State State <t< td=""><td></td><td>Securitisation</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td></td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		Securitisation								-		-					-						
COUMAN Addamanda and and and and and and and and and		Other exposures	0	0 0		0 0	0 0			0		0		0 0	0	0.00%	0		0 0	0	0	0	0.00 49,95
CLUMP CLUMP <th< td=""><td></td><td>Standardised Total</td><td>7,123</td><td>102</td><td></td><td>1 3</td><td>1</td><td>3</td><td>50.15%</td><td>7,107</td><td>110</td><td>14</td><td>2</td><td>1 1</td><td>/</td><td>50.12%</td><td>7,094</td><td>110</td><td>20</td><td>2</td><td>1</td><td>10</td><td>49.95</td></th<>		Standardised Total	7,123	102		1 3	1	3	50.15%	7,107	110	14	2	1 1	/	50.12%	7,094	110	20	2	1	10	49.95
Characterization Spate				1	1	1	1	1						1					1				
Columna Columna <t< th=""><th></th><th></th><th></th><th></th><th></th><th>provisions for Stage 1</th><th>provisions for Stage 2</th><th>provisions for Stage 3</th><th>Stage 3</th><th></th><th></th><th></th><th>provisions for Stage 1</th><th>provisions for Stage 2</th><th>provisions for Stage 3</th><th>Stage 3</th><th></th><th></th><th></th><th>provisions for Stage 1</th><th>provisions for Stage 2</th><th>provisions for Stage 3</th><th>Coverage Ratio Stage 3 exposure</th></t<>						provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3				provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio Stage 3 exposure
COUMEN Conduct and state Cond			325			1 1			0.00%	325	0	0		0	0	0.00%	325		1 0		0	0	0.00
Add scalar and main definition definition <t< td=""><td></td><td></td><td></td><td></td><td></td><td>0 0</td><td>0 0</td><td></td><td></td><td></td><td></td><td>1</td><td>-</td><td>0 0</td><td>0</td><td></td><td></td><td></td><td>2 1</td><td>0</td><td>0</td><td>0</td><td>40.00</td></t<>						0 0	0 0					1	-	0 0	0				2 1	0	0	0	40.00
COLOMENT Multifier Devolutional basis Coloment basis <th< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>0</td><td></td><td>0 0</td><td>0</td><td></td><td></td><td></td><td>1</td><td>0</td><td>0</td><td>0</td><td>0 40.00 5 47.50</td></th<>												0		0 0	0				1	0	0	0	0 40.00 5 47.50
Description Distribution Distribution </td <td></td> <td>Multilateral Development Banks</td> <td>0</td> <td>0 0</td> <td></td> <td>ő ő</td> <td>o o</td> <td>ć</td> <td></td> <td>0</td> <td>0</td> <td>Ó</td> <td></td> <td>0 0</td> <td>0</td> <td></td> <td>0</td> <td>ĩ</td> <td>0 0</td> <td>ó</td> <td>0</td> <td>ő</td> <td>0.00</td>		Multilateral Development Banks	0	0 0		ő ő	o o	ć		0	0	Ó		0 0	0		0	ĩ	0 0	ó	0	ő	0.00
Column Constant Constant Constant Column C		International Organisations	0	0 0		0 0	0 0			0	0	0		0 0	0		0		0 0	0	0	0	0.00
offencione noise		Institutions	4 00	214	16	1 20	0 0	110	22 226	2 944	267	361		0 0	171	0.00%	2 916	40	200	22	60	222	0.00
COLOMBIA origination optimized 10 0 0 10 0 10 </td <td></td> <td>of which: SME</td> <td>63</td> <td>11</td> <td></td> <td>1</td> <td>1 1</td> <td>3</td> <td>63.72%</td> <td>58</td> <td>12</td> <td></td> <td></td> <td>1 1</td> <td>5</td> <td>58.58%</td> <td>53</td> <td>1</td> <td>12</td> <td>1</td> <td>1</td> <td>7</td> <td>56.73</td>		of which: SME	63	11		1	1 1	3	63.72%	58	12			1 1	5	58.58%	53	1	12	1	1	7	56.73
Encode neurolate animodale assessible Constrained animation Constrained assessible Constrained assessible <thconstrained assessible<="" th=""> Constraine</thconstrained>	001011071					5 63									551					47	411	707	7 59.77
of which 39% 01 04 02 04	COLOMBIA					1 8									43					6	11	62	2 51.71 1 37.58
Construction 0 <t< td=""><td></td><td>of which: SME</td><td>315</td><td>96</td><td></td><td></td><td>2 8</td><td>6</td><td>29.77%</td><td>296</td><td>94</td><td></td><td></td><td>2 8</td><td>12</td><td>29.87%</td><td>279</td><td>95</td><td></td><td>2</td><td>8</td><td>18</td><td>29.96</td></t<>		of which: SME	315	96			2 8	6	29.77%	296	94			2 8	12	29.87%	279	95		2	8	18	29.96
Observation with Structure and composition with Structure and Stru		Items associated with particularly high risk	167	7 14	4	1 5) 1	30		151		61			40				2 77	7	1	49	63.79
Celle for investment under fabres (CI) 0			0				0			0	0	0		0 0	0		0			0	0	0	0.00
			0	0 0		0 0	0		0.00%	0	0	0		0 0	0	0.00%	0		0	0	0	0	0.00
Other propagates 182 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0 0		0 0	0 0		0.00%	0	0	0		0 0	0	0.00%	0		0 0	0	0	0	0.00
Standard Sea 1 3,724 1,699 1,019 114 157 554 64.22% 13,042 1,678 1,522 103 180 894 58.72% 12,038 2,375 2,030 87 521 1,135 5			182	0					0.02%	182	0	0		0	0	0.00%	182			0	0	0	0.00
					1,019	114	157	654	64.22%		1,878	1,522	103	3 180	894				2,030	87	521	1,135	
	COLOMBIA	ur arbeit: DE terrer arbeit: DE	63 4,429 343 2,126 315 167 0 0 0 0 0 0 10 0 182	111 1 871 1 97 5 4418 96 96 96 96 96 96 96 96 96 96			1 1 3 74 4 111 0 27 2 8 9 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 399 244 105 6 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	63.72% 69.22% 55.83% 45.36% 67.33% 0.00% 0.00% 0.00% 0.00%	58 4,040 301 2,033 296 151 0 0 0 0 0 0 182	12 963 101 426 94 13 0 0 0 0 0 0 0 0	8 874 82 318 40 61 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1 1 1 9 82 7 111 8 27 2 8 8 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 551 43 128 40 0 0 0 0 0 0 0 0 0 0 0 894	58.58% 63.02% 52.80% 40.40% 65.24% 0.00% 0.00% 0.00%	53 3,295 265 1,546 279 136 0 0 0 0 0	1: 1,399 100 422 90 11 1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	12 1,154 1,154 1,154 1,154 1,154 1,154 1,154 1,154 2 60 2 0 0 0 0 0 0 0 0 0 0 0 0 0		111 27 8 1 0 0 0 0 0 0	7 707 62 151 18 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
						31/12/2023							31/12/2024							31/12/2025			
31/12/2023 31/12/2024 31/12/2024			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
Stage 1 Stage 2 Stage 3 providents for providents f						exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
Stope 1 expose Stope 1		Central banks Central overnments	1,427	0	l		0			1,427	0	0		0 0	0				0		0	0	0.00
Stape 1 Stape 2 Stape 2 Stape 3 Stape 4 Stape 4 <t< td=""><td></td><td>Peolonal anyonements or local authorities</td><td>20</td><td>23</td><td></td><td></td><td>0</td><td></td><td>40.00%</td><td>2/1</td><td>0</td><td>0</td><td></td><td>0 0</td><td>0</td><td>40.00%</td><td>270</td><td>1</td><td>0 0</td><td>0</td><td>0</td><td>0</td><td>40.00</td></t<>		Peolonal anyonements or local authorities	20	23			0		40.00%	2/1	0	0		0 0	0	40.00%	270	1	0 0	0	0	0	40.00
Steps 1 (n): R = 0 Steps 2 (n): R = 0 Steps 2 (n): R = 0 Steps 2 (n): R = 0 Steps 4 (n): R = 0 Step 4 (n																							
Stopp: Stopp: Stock of ceptions Stock of providents Stock of providents Stopp: 1 providents Stopp: 1 provide		Public sector entities	0	0		0 0	0 0	0		0	0	0		0 0	0	0.00%	0		0 0	0	0	0	0.00
Stopp: Stopp: Stock of ceptions Stock of providents Stock of providents Stopp: 1 providents Stopp: 1 provide		Multilateral Development Banks	0				0 0		0.00%	0	0	0		0 0	0	0.00%	0			0 0 0	0	0	0.01
Chief later Stage 1 Stage 1 Statut 1 Constrained provisional field on the space of		Multilateral Development Banks International Organisations	0 0 0 146	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0000	0.00%	0 0 140	0 0 0 17	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0.00%	0 0 137	1		0000	0	0 0 0	1 40.00 1 0.00 1 0.00 1 0.00 1 0.00 1 0.00 1 28.15

51.729 69.009 55.689 55.909 59.339

0.00

* State 1. 2. and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 states as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria, S.A.

Public guarantees - Actual

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-318	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехровите
	Central banks														
	Central governments														
	Institutions														
	Corporates	7,679	0	1.884	0	8.034	6.104	2,426	1.843	671	510	11	61	111	17%
	Consistes - Of Which: Sharialised Lendisn	0	0	0	Ó	Ó	0	0	0	0	0	0	Ó	Ó	
	Corporates - Of Which: SME	4,292	0	844	0	6.011	4,566	1,815	1,379	529	402	5	27	86	16.32%
	Retail	6.971	0	\$05	0	1.071	816	84	64	54	41	1	1	5	9,25%
Banco Bilbao	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Vizcaya Argentaria,	Retail - Secured on real estate property - Of Which: SME	0	0	Ó	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
S.A.	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6.971	0	906	0	1.071	816	84	64	54	41	1	1	5	9,25%
	Retail - Other Retail - Of Which: SME	6.845	0	888	0	1.052	801	82	63	53	41	1	1	5	9.25%
	Retail - Other Retail - Of Which: non-SME	126	0	18	0	19	15	2	1	1	1	0	0	0	9,25%
	Louity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	14.651	0	2,789	0	9.106	6.920	2.510	1.907	726	551	12	62	116	15.96%

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Rat Stage 3
	(min EUR, %)	A-IRB		A-388		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	7,679	0	1.884	0	8.034	6,104	2,426	1.843	671	510	11	61	111	1
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	6.971	0	905	0	1.071	816	84	64	54	41	1	1	5	5
	Retail - Secured on real estate property														
SPAIN	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Zoulty														
	Securitisation														
	Other non-credit oblication assets														
	IRS TOTAL	14,651	0	2,789	0	9,106	6,920	2,510	1,907	725	551	12	62	116	16

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	Ó	0	0	0	0	0	0	Ċ.	0	0	0	0	1 -
	Corporates - Of Which: Specialised Lending														-
	Corporates - Of Which: SNE Retrail														
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-														
	Retail - Secured on real values proverty - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	() *
	Retail - Obariving Revoluing														-
	Retail - Other Retail - Of Which: SME														-
	Retail - Other Retail - Of White non-SME Retail - Other Retail - Of White non-SME														
	Coulty														+
	Securitiation														-
	Other non-credit obligation assets														1
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	<i>i</i> .

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio State 3
	(min EUR, %)		F-IRB	A-198	F-IRB	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехровите
	Central banks														
	Central governments														
	Tastitutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	Ó	0	0	l-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	Ó	0	0	0	0	0	Ó	0	Ó	
	Retail - Secured on real estate property														
MEXICO	Retail - Secured on real estate property - Of Which: SME														í
HEALCO	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	Ó	0	0	0	0	0	Ó	0	Ó	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														
	Eauity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	12



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria, S.A.

Public guarantees - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rati Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Corposites - Of Which: Specialised Lending														
	Corporates - Of Which: SNE														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	1 -
	Retail - Secured on real estate property														
TURKEY	Retail - Secured on real estate property - Of Which: SME														
TURKET	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Louity														
	Securitisation														
	Other non-cradit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	•	0	0	0	0	0	0	-

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - State 3
	(min EUR, %)		F-IRB	A-198	F-08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехровате
	Central banks														
	Central assersments													1	
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending													1	
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	Ó	0	0	-
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
FRANCE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	Ó	0	0	-
	Retail - Qualifying Revolving														
	Peteil - Other Patel														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Faulty														
	Securitiation														
	Other non-credit obligation assets														
	TER TOTAL	0	0	0	0	0	0	•	0	0	0	0	0	0	

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														1
	Institutions														1
	Corporates	0	0	0	Ó	0	0	0	0	0	0	0	0	Ó	
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														1
	Retail	0	0	0	Ó	0	0	0	0	0	0	0	0	Ó	
	Retail - Secured on real estate property														1
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														1
		0	0	0	Ó	0	0	0	0	0	0	0	0	Ó	
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														
	Équity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	0	0	0	0	0	0	•	0	0	0	0	0	Ô	

															6
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-198		A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														1
	Institutions														1
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	ŀ
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	ł
	Retail - Secured on real estate property														
PFRU	Retail - Secured on real estate property - Of Which: SNE														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	ł
	Retail - Qualifying Revolving														
	Retail - Other Retail														+
	Retail - Other Retail - Of Which: SME														+
	Retail - Other Retail - Of Which: non-SME														+
	čositv														+
	Securitiaation														+
	Other non-credit obligation assets														
	TOR TOTAL	0	2	U	U	U	0	0	0	0	0	0	U	U	17

EBA RUNCOVEAN ALTHORETY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria, S.A.

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Steps 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Rati Stage 3
	(min EUR, %)	A-IRB	F-IRB		F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banka														
	Central governments														
	Institutions														1
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														1
	Comparates - Of Which: SME														1
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														1
ITALY	Retail - Secured on real estate property - Of Which: SME														1
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														1
	Retail - Other Retail														1
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														1
	touty														1
	Securitisation														1
	Other non-credit obligation assets														1
	TER TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	ехровите
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
COLOMBIA	Retail - Secured on real estate property - Of Which: SME														
0020110211	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Ratail - Of Which: non-SME														
	Eauity														
	Securitisation														
	Other non-credit obligation assets														
	TER TOTAL	•	0	0	0	0	0	0	0	0	0	0	0	0	

								31/1	2/2022						
		Exposur	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - State 3
	(min EUR, %)	A-IRB	F-IRB	A-188		exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SNE														
GERGINARY	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL	0	0	0	0		0	0	0	0	0	0	0	0	ŀ



2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria, S.A.

																Public guarantees	- Baseline Scenar	rio													
						31/:	2/2023									31/1	2/2024									31/1	12/2025				
	(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
	Central banks																														-
	Central governments																														
	Institutions	8.74			1 193		(22)					0.001	6.979	1 169		634	7.40				646	0.046	6.97							144	
	Corporates Conventes - Of Whith: Starialised Landing	6./4	4 0.04	3 1.33		0.2	6.14	40	90		2475	4.001	0.010	1.158	0/7	2/4	/40	~ ~	4 /2	3/2	203	2,040	0.0/4	9/	/3/	1.113		24	e1	0.0	
	Corponites - Of Which: SME																														
	Retail	1.00	3 76	4 12	10 92	81	65	8	6	30	36%	951	724	137	104	122	93	3	6	43	35%	908	692	14	3 109	155	12	1 7	7	56	357
Banco Bilbao	Retail - Secured on real estate property																														
/izcaya Argentaria,	Ratal - Secured on real estate property - Of Which: SM																														
	Retail - Secured on real estate property - Of Which: nor																														
S.A.	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail Retail - Other Retail - Of Which: SME		-	-	-		-	-							-								-	-	-			-			
	Rutal - Other Ratal - Of Which: non-SME																						-	-	-						-
	Boulty																						-	-	-						-
	Securitization																						-								
	Other non-credit obligation assets																														-
	IRB TOTAL	9.74	8 7.40	7 1.67	7 1.274	913	697	51	104	478	52.08%	9.952	7.562	1.294	984	1.095	832	2 51	79	568	51.84%	2,254	7.564	1.11	4 846	1.274	4 95	8 59	68	661	51.91%
	IRB TOTAL	9.74	8 7.40	7 1.67	7 1.274	91	697	51	104	478	52.08%	9.952	7.562	1.294		1.095 Public quarantese	- Baseline Scenar	z s	79	568	51.84%	9.954	7.564	1.11	4 846	1.274	4 96	8 59	65		661
						31/	2/2023									31/1	2/2024	-								31/1	12/2025				-
			-																												<u> </u>
	(min Flig	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	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	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur

	(min EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks																													/	
	Central povernments																													((
	Institutions																													((
	Corporates	8.744	6.643	1.556	1.182	832	632	43	98	447	54%	9,001	6.838	1.158	879	974	740	52	73	525	54%	9,046	6.872	971	737	1.115	847	52	61	606	54%
	Corporates - Of Which: Specialised Lending																													/	
	Corponites - Of Which: SME																													/	
	Retai	1.003	764	120	92	86	65	8		5 30	36%	951	724	137	104	122	93	7	6	43	35%	908	692	143	109	159	121	7	7	56	35%
	Retail - Secured on real estate property																														
SPAIN	Retail - Secured on real estate property - Of Which: SME																													((
JI Aur	Retail - Secured on real estate property - Of Which: non-	0		0	0	0	0	0		0 0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0 -	
	Retail - Qualifying Revolving																													((
	Retail - Other Retail																													((
	Retail - Other Retail - Of Which: SME																													((
	Retail - Other Retail - Of Which: non-SME																													((
	Equity.																													((
	Securitisation																													((
	Other non-credit obligation assets																													((
	IRB TOTAL	9,748	7,402	1.677	1.274	917	697	51	104	478	52%	9,952	7,562	1.294	984	1.095	832	59	79	568	52%	2,254	7.564	1.114	846	1.274	268	59	68	661	52%

						31/12	2/2023										12/2024										2/2025			
	(min BJ	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
	Central banks																													
	Central oovernments																													
	Institutions																													
	Corporates		0	0 0	0 0	0 0	0	0	0	6	· ·	0	0 0	6	0	0	b 1	0 0	0	0		0	0	Ó	0	0	6	0	0	0
	Corporates - Of Which: Soscialised Lending																													
	Corporates - Of Which: SME																													
	Retai		0	0 0	0 0	0 0	0	0	0	6		0	0 0		0	0	2 1	0 0	0	0		0	0	0	0	0	6	0	0	0
	Retail - Secured on real estate property																													
INITED STATES	Retail - Secured on real estate property - Of Which: 5																													
	Retail - Secured on real estate property - Of Which: n	co-	0	0 0	0 0	0 0	0	0	0	6		0	0 0		0	0	2 1	0 0	0	0		0	0	0	0	0	6	0	0	0
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Ratal - Other Ratal - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRE TOTAL																													

						31/1	2/2023										2/2024										1/2025				
_	(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
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0		0		0	0	0	0		0	0	0	0	0	0	0 0	0	0			0 0	2	0	0	0	0	0	0 -	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail - Secured on real estate property	U			0		0	0	U	0		0	0				0						° (U	0	0	0		
10000	Retail - Secured on real estate property - Of Which: SME																														
MEXICO	Retail - Secured on real estate property - Of Which: ron-	0	0	6	0	6	0	0	Ó	0		0	6	0	0	ô	0	0	0	0			a (5	0	Ó	0	0	0	<u> </u>	
	Retail - Qualifying Revolving		-		-		-		-				-			-	-		-	-									-	-	
	Retail - Other Retail														1			1													
	Retail - Other Retail - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																														(
	Securitization																														(
	Other non-credit obligation assets																														
	IRB TOTAL	0	0		0	c	0	0	0	0	-	0	0	0	0 0	0	0	0 0	0	0		-	0 0		0	0	0	0	0	0 -	1 C C C C C C C C C C C C C C C C C C C

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2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Banco Bilbao	Vizcaya Argentaria, S.A.	
	blic marantees - Baseline Scenario	

																Public guarantees	- Baseline Scenar	rio													
						31/1	12/2023									31/1	2/2024									31/1	1/2025				
	(min BUR,	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
	Central banks																														4
	Central governments																														4
	Institutions																														
	Corporates		0 0	0	0 0	6	0 0	0 0	0	0		0	0	0	0	0	0) (0 0	0 0		0	0	0 0	0	0	0	0	0	0	1
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retail Retail - Secured on real estate property		0 0	0	0 0		0	0	0	0		0	0	0	0	0	0) (0 0	0		0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SH																														4
TURKEY	Retail - Secured on real estate property - Of Which: SM Retail - Secured on real estate property - Of Which: no																														
	Retail - Secured on real estate property - Of Which: no Retail - Qualifying Revolving		u .	0	0 1				U	U		0	U	0	0	0	0			0		0		0	U	U	U	0	U	0	-
	Retail - Other Retail			-		-																									+
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	IRE TOTAL		0 0	0	0 0	6		0	0	0			0	0	0							0				0	0	0	0	•	

															Found gammingen															
	31/12/2023														31/1	2/2024									31/1	1/2025				
(min EU	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
Central banks																														4
Central novemments																													í	4
Institutions																														4
Corporates		0 0	(2	0	0 0	1 0	2 (0 -	(0 0	0	0	0	(2	0 0	0		0	0	0	0	0	0	0	0	0	4
Corporates - Of Which: Soscialised Lending																														4
Corporates - Of Which: SME																													i	4
Retail		0 0	(2	0	0 0	1 0	2 (0 -	(0 0	0	0	0	(2	0 0	0		0	0	0	0	0	0	0	0	0	4
Retail - Secured on real estate property																														4
Retail - Secured on real estate property - Of Which:																													i	4
Retail - Secured on real estate property - Of Which:	co-	0 0	(2	0	0 0	1 0	2 (0 -	(0 0	0	0	0	(2	0 0	0		0	0	0	0	0	0	0	0	0	4
Retail - Qualifying Revolving																													i	4
Ratail - Other Botall			1						1															1						4
Retail - Other Retail - Of Which: SME																														4
Rutal - Other Rutal - Of Which: non-SME																														4
Penilty			1						1															1						4
Securitisation																														4
Other non-credit obligation assets			1						1															1						4
IRS TOTAL		0 0			0					0 -																				

						31/1	12/2023									31/1	2/2024									31/1	2/2025				
	(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
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	6	1 0	2	0 0	6	0 0	0 0	0	0			0 0	0	0 0	0	0	0 0	1	0 0		0	0 0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	6	0	0	0 0	6	0 0	0 0	0	0	-	4	0 0	0	0 0	0	0	0 0		0 0	-	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
UNITED KINGDOM	Ratal - Secured on real estate property - Of Which: SME																														
UNITED KINGDOM		6	1 0	2	0 0	6	0 0	0 0	0	0			0 0	0	0 0	0	0	0 0	1	0 0		0	0 0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRS TOTAL				0		0	0	0	0			0			0	0	0 0				0		0	0	0	0	0	0	0	

							2/2023									31/12	2/2024									31/1	/2025				
	(min BJR, %)	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
	Central banka																												()		()
	Central governments																														<u> </u>
	Institutions																												-		<u> </u>
	Corporates	0	(0	0 0	0	0	0	0	0	-	(0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	<u> </u>
	Corporates - Of Which: Specialised Lending																												-		<u> </u>
	Corponites - Of Which: SME																												<u> </u>		
	Retai	0		0	0 0	0	0	0	0	0	-	6	0	0	0	0	0	0	0	0		Ó	0	0	0	0	0	0	0	0	r
	Retail - Secured on real estate property																														<u> </u>
PERU	Ratal - Secured on real estate property - Of Which: SME																												<u> </u>		<u> </u>
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0		0	0 0	0		2 0	0	0			0	0	0	0	0	0	0	0			0	0	0	0	0	0	0	0	<u> </u>
	Retail - Oualifving Revolving Retail - Other Retail																														<u> </u>
	Retail - Other Retail Ratail - Other Ratail - Of Which: SME			-	-			-																							<u> </u>
	Rotal - Other Rotal - Of Which: non-SME		-				-	-				-																	(
	Equity		-				-	-				-																	(
	Securitisation																														
	Other non-credit obligation assets		-		1		-	1				-																	-		
	188 TOTAL	0		0	0 0		0	0 0	0	0	-			0		0		0	0	0		0	0	0	0	0		0		0	<u>. </u>

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2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria, S.A.

																Funder gammingen	- same scenar														
						31/1	2/2023									31/1	2/2024									31/13	1/2025				
	(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
	Central banks																														
	Central povernments																														
	Institutions																														
	Corporates	0	((0 0	0	0	0	0	0		(0	0	0	0	0	0	0	(0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	((0 0	0	0	0	0	0		(0	0	0	0	0	0	0	(0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																														
ITALY	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: ron-	0	((0 0	0	0	0	0	0		(0	0	0	0	0	0	0	(0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IPR TOTAL				0 0	0	0	0	0	0	-	6		0	0	0	0		0	e 1	-	0	0	0	0	0	0	0		0	-

																Public guaranteer	s - Baseline Scenar	rio													
						31/1	2/2023									31/1	12/2024									31/3	12/2025				
	(min BJR, %)	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
	Central banks																														
	Central covernments																														
	Institutions																														
	Corporates	0	0	(0	(0	0	0	0		0	0	0	0	0	0	(0	0		0	0	1	0	(0 0	0	0	0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	0	0	(0	(0	0	0	0		0	0	0	0	0	0	(0	0		0	0	1	0	(0 0	0	0	0	
	Retail - Secured on real estate property																														
COLOMBIA	Retail - Secured on real estate property - Of Which: SME																														
COLONIDAY	Retail - Secured on real estate property - Of Which: ron-	0	0	(0	(0	0	0	0		0	0	0	0	0	0	(0	0		0	0	1	0	(0 0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Ecuity																														
	Securitiation																														
	Other non-credit obligation assets			1				1						1				1						1							
	TOR TOTAL	0	0		0		0	0	0	0		•		0	0 0		0 0		0	0		0	0		0		0 0	0	0	0	

																Conc gammingen	· carenne scena														/
						31/1	2/2023									31/12	2/2024									31/13	1/2025				
	(min BJR, %)	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
	Central banks																													/	
	Central governments																														
	Institutions																														
	Corporates	0	0		0 0	0	0	0	0	0		(0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														<u> </u>
	Retai	0	0		0 0	0	Ó	0	0	0		(0	0	0	0	0	0	0	0		Ô.	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME																														
	Rutal - Secured on real estate property - Of Which: ron-	0	0		0 0	0	Ó	0	0	0		(0	0	0	0	0	0	0	0		Ô.	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving		-	-		-	-						-					-													
	Retail - Other Retail				_																										
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME																														
	Rotal - Other Ratal - Of Which: non-SME Faulty																														
	Securitization		-	-		-	-						-					-													
	Securitization Other non-credit obligation assets		-	-		-	-						-					-													
	Other non-credit oblication assets IRB TOTAL																												<u> </u>		

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Banco Bilbao Vizcaya Argentaria, S.A.

														D	anco Bilbao	vizcaya Ai y	entana, 5.	А.												
															P	ublic guarantees -		ia												
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	1	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for p Stage 2	Stock of rovisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	(min DUK, %) Central banks Central covernments		amount		amount		amount						amount		amount		amount						amount		amount		amount			
	Institutions Corporates	8.585	5 6.52	2 1.56	1.187	7 985	5 748	8 97	171	538	55%	8.681	6.595	1.186	901	1,265	961	84	128	702	56%	8.635	6.562	1.017	772	1.477	1.122	78	110	831
	Convertes - Of White Sourialised Levelon Corporates - Of White: SME																					070								
inco Bilbao	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Whide: SME	980	/ /%	2 18	99	2 22		2 10	1		.35%	926	706	150	115	133	101	2	8	52	37%	878	66/2	157	120	174	192	8	8	67
/a Argentaria, S.A.	Ratal - Securid on real estate property - Ol Which: ron- Retail - Oualifying Reuniving																													
	Retail - Other Retail Butal - Other Retail - Of Which: SME Butal - Other Retail - Of Which: non-SME																													
	Souther Security Security and Security																													
	Other non-credit oblication assets IRB TOTAL	9.572	2 7.27-	4 1.693	1.286	1.077	819	107	178	574	53.27%	9.607	7.301	1.336	1.016	1.397	1.062	93	136	754	53.96%	9.516	7.231	1.174	893	1.651	1.255	85	118	892
															P	ublic guarantees -	Adverse Scenari	io .												
			Stage 1			31/1	12/2023	-					Stage 1		Stage 2	31/12/							Stage 1		Stage 2	31/12	/2025 Stage 3	_		
		Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1		Stock of rovisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	(min BJR, %)		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure
	Central covernments Institutions																													
	Corporates Corporates - Of Which: Specialised Lending	8.585	5 6.52	2 1.56	1.187	7 985	5 748	8 97	171	538	55%	8.681	6.595	1.186	901	1.265	961	84	128	702	56%	8.638	6.562	1.017	<i>m</i>	1.477	1.122	78	110	831
	Coroonites - Of Which: SME Retail	963	7 75	2 13	99	92	2	2 10	7	36	35	926	206	150	115	133	101	2	8	52	32%	878	669	157	120	174	132	6	8	67
SPAIN	Rehall - Secured on real estate property - Of Which: SHE Rotal - Secured on real estate property - Of Which: SHE Rotal - Secured on real estate property - Of Which: pro-																													
	Retail - Oualifvino Revolvino Retail - Other Retail																													
	Rutal - Other Rutal - Of Which: SME Rutal - Other Rutal - Of Which: non-SME																													
	Ecultr Securitiation Other non-credit oblication assets																													
	IRB TOTAL	9,573	2 7,27	4 1,693	1,286	1,077	819	107	178	574	53%	9,607	7,301	1,336	1,016	1,397	1,062	93	136	754	54%	9,516	7,231	1,174	893	1,651	1,255	86	118	899
															P	ublic guarantees -		la -												
			Stage 1		Stage 2	1	2/2023 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2	31/12)	Stage 3	Stock of		Stock of	Coverage Ratio -		Stage 1		Stage 2 exposure, of	31/12	Stage 3	Stock of	Stock of	Stock of
	(min EuR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stage 2	rovisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, or which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure
	Central banka Central sovernmenta		encont		amsunt		ampunt						amight		amount		amount			_			amount		emount		amount			
	Institutions Corporates		0	0 0	0		o 0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0		0	0	0	0	0
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SHE Retail																													
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE								0	0	-	0					0			0		0							0	0
ED STATES	Rutai - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0 0	0	o (o 0	° °	Ó	Ó		0	Ó	0	0	0	Ó	Ó	0	0		¢	0	0	0	Ó	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME																													
	Rotal - Other Rotal - Of Which: non-SME Equity Securitization																			_										
	Securitisation Other non-credit obligation assets IRB TOTAL		1					1		1														-	-					

																Public guarantees	- Adverse Scena	irio													
						31/1	2/2023									31/13	2/2024									31/1	1/2025				
	(min BJR, %)	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
	Central banks																														4
	Central governments																														4
	Institutions																														4
	Corporates	0	0 0		0 0	0	0	0	0	0	-	0	0	0	0	0		0 0	0	0		0	0	0	0	0	0	0	0		4.
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME																	_													4
	Corporates - Of Which: SM2 Reteil																														
	Retail - Secured on real estate property	U	U U		0 0	0			U	U		U	0	0	0	0		υ ι	0	U			0	U	U	U	0	U	0		<u>/-</u>
	Retail - Secured on real estate property - Of Which: SME			-																											4
MEXICO	Retail - Secured on real estate property - Of Which: pro-	0	0		0 0	0	0	0	0	0		0	0	0	0	0		0 0	0	0		0	0	0	0	0	0	0	0	0	<u>.</u>
	Retail - Qualifying Revolving		-				-		-				-			-			-												
	Retail - Other Retail																														
	Rital - Other Rital - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	touity																														
	Securitization																														
	Other non-credit obligation assets																														/
	IRB TOTAL	0	0 0		0 0	0	0	0	0	0	-	0	0	0	0	0		0 0	0	0		0	0	0	0	0	0	0	0	0	۰. د

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2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Public guarantees - Adverse Scenar

Public guara

Banco Bilbao Vizca	ya Argentaria, S.A.

																Public guarantees	a - Adverse Scenar	tio													
						31/12	2/2023									31/1	2/2024									31/12	/2025				
	(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
	Central banks																														4
	Central governments																														
	Institutions																														
	Corporates		0 0	0	0	0	0	0	0	0		0	0		0	0	0	(0	6		0	0	0	0	0	0	0	0	Ó	1
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														
	Retai		0 0	0	0	0	0	0	0	0		0	0		0	0	0	(0	6		0	0	0	0	0	0	0	0	Ó	1
	Retail - Secured on real estate property																														
TURKEY	Rutal - Secured on real estate property - Of Which: S																														4
TOTAL	Rutail - Secured on real estate property - Of Which: n	0-	0 0	0	0	0	0	0	0	0		0	0		0	0	0		0			0	0	0	0	0	0	0	0	0	1 .
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														4
	Rotal - Other Rotal - Of Which: SME																														4
	Rutal - Other Rutal - Of Which: non-SME																														4
	Equity		-																												4
	Securitisation																														4
	Other non-credit obligation assets			-																											4
	IRB TOTAL		0 0	0	0	0																									

						2/2023										2/2024										/2025				
(min BUR,	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	Stege 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
Central banka																														
Central novemments																														
Institutions																														
Corporates		0 0		0 0		0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending																														
Corponites - Of Which: SME																													-	
Retail		0 0	6	0 0	1	0	0	Ó	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property																														
Ratal - Secured on real estate property - Of Which: SM																														
Retail - Secured on real estate property - Of Which: non	-	0 0	6	0 0	1	0	0	Ó	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving																														
Retail - Other Retail																														
Retail - Other Retail - Of Which: SME																													-	
Retail - Other Retail - Of Which: non-SME																														
Faulty																														
Securitization																													-	
Other non-credit obligation assets																														
1PR TOTAL		0 0		0 0		0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	

						31/1	2/2023									31/1	12/2024									31/1	1/2025				
	(min EU	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 Rati Stage 3 exposure
	Central banks																														1
	Central governments																														
	Institutions																														<u> </u>
	Corporates		0	0 0	0 0	0 0	0	0	0	0		6	0 0	6	0 0	0 0	() (0	0			0	0	0	0	0	0	0	<u>.</u>	<u>+</u>
	Corporates - Of Which: Specialised Lending																														<u> </u>
	Corporates - Of Which: SME																														<u> </u>
	Retai		0	0 0	0 0	0 0	0	0	0	0		6	0 0	6	0 0	0 0	() (0	0			0	0	0	0	0	0	0	<u>.</u>	<u>+</u>
	Retail - Secured on real estate property																														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which:	ME																													
		co-	0	0 0	0 0	0 0	0	0	0	0		6	0 0	6	0 0	0 0	() (0	0			0	0	0	0	0	0	0	<u>.</u>	<u>+</u>
	Retail - Qualifying Revolving																														<u> </u>
	Retail - Other Retail																														<u> </u>
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Equity																														4
	Securitisation																														4
	Other non-credit obligation assets																														4
	IRB TOTAL		0	0 0	0 0	0 0	0																								

							12/2023									31/1	2/2024										2/2025				
	(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 Ratis Stage 3 exposure
	Central banks																													4	4
	Central governments																														A
	Institutions																														4
	Corporates	0	0	(0 0	0	0 0	0 0	0	(-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	4
	Corporates - Of Which: Specialised Lending																														4
	Coroorates - Of Which: SME																														4
	Retai	0	0	(0 0	0	0	0 0	0	(-	0	0	0	Ó	¢.	0	0	0	0		0	0	Ó	0	Ó	0	0	0	0	4 .
	Retail - Secured on real estate property																													-	4
PERU	Ratal - Secured on real estate property - Of Which: SME																														4
	Ratal - Secured on real estate property - Of Which: ron-	0	0	(0 0	0	0	o o	0	(-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	2.
	Retail - Qualifying Revolving Retail - Other Retail																														4
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME				-			-																						+	-
																														+ +	-
	Equity Securitization																													+ +	-
	Other non-credit obligation assets																													+ +	-
	Uther non-credit obligation assets	0	0						0				0						0			0		0	0	Ó	0	0	0		<u>.</u>

ЕВА ИЛКОЧЕЛА ВАМСИВ

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

Banco Bilb	ao Vizcaya Argentaria, S.A.	

																Public guaranteen	- Autore and accertain														/
						31/1	2/2023									31/12	2/2024									31/1	2/2025				
	(min BuR,	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
	Central banks																														
	Central overnments																														
	Institutions																														
	Corporates		0	2 4	0 0	0	0	0	0	0			0	0	0	0	(0 0	0	(-	0	0	0	0	0	0	0	0	0	r
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	2 4	0 0	0	0	0	0	0			0	0	0	0	(0 0	0	(-	0	0	0	0	0	0	0	0	0	r
	Retail - Secured on real estate property																														
ITALY	Ratal - Secured on real estate property - Of Which: \$45																												<i>i</i>		(
	Ratail - Secured on real estate property - Of Which: non		0	0	0 0	0	0	0	0	0			0	0	0	0		0 0	0	(0	0	0	0	0	0	0	0	0	l+
	Retail - Qualifying Revolving																												((
	Retail - Other Retail																												((
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	Rutal - Other Ratal - Of Which: non-SME																												((
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	Other non-credit obligation assets																												((
	198 TOTAL		0 1		0 0	0		0	0	0	-			0	0	0				e 1	()-	0	0	0	0	0	0	0	. 0	0	P

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						31/1	12/2023									31/12	2/2024									31/12	2/2025				
	(min EJR, %)	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
	Central banks																														1
	Central covernments																														
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	Corporates	0	(0	0 0	6	0	0	0	0		0	0	Ó	0	0	0	0 0	0	0		0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending			-	-	-													-												4
	Corporates - Of Which: SME																														
	Retail Retail - Secured on real estate property	0		0	0 0		0	0	0	0		0	0	0	•	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME					-																									-
COLOMBIA	Rotal - Secured on real estate property - Of Which: syste Rotal - Secured on real estate property - Of Which: ron-	0	(0	a a			0	0	0		0	0	0	0	0				0		0	0	0	0	0	0	0	0	0	1
	Retail - Qualifying Revolving					· · ·					-			*						~	-						~		~	×	1
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																	1													
	Rutail - Other Ratail - Of Which: non-SME																														1
	Bouity																														4
	Securitisation																														
	Other non-credit obligation assets																														
	TOR TOTAL	0	6	0	0 0																										

																															/
						31/1	2/2023										2/2024									31/12	1/2025				
	(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
	Central banks																														
	Central governments																												((1
	Institutions																												((1
	Corporates	0	0 0		0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	+
	Corporates - Of Which: Specialised Lending																												((1
	Corporates - Of Which: SME																												((1
	Retai	0	0 0		0 0	0	0	0	0	0		0	0	0	0	0		0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property																														
GERMANY	Rutal - Secured on real estate property - Of Which: SME																														
GERMAN	Rutal - Secured on real estate property - Of Which: non-	0	0 0		0 0	0	0	0	0	0		0	0	0	0	0		0	0	0		0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
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	Ratal - Other Ratal - Of Which: non-SME																												((1
	Equity																												((1
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	Other non-credit obligation assets																		-												
	IRB TOTAL		0		0 0		0	0	0	0			0	0	0	0		0	0	0			0	0	0	0	•	0	0	0	1t

2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcaya Argentaria, S.A.

								ntees - Actual					
			1		Stage 1		31/1 Stage 2	/2022	Stage 3	Stock of	Stock of	Stock of	1
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3 exposure	Coverage R Stage 2 exposur
	(min ELR, %									exposure	exposure	exposure	
	Central oovernments Replocal sovernments or local authorities												
	Public vector enitities Multilateral Development Sanks International Organisations												-
	International Organisations Institutions												
	Corporates	0	0	0	0	0	0	٥	0	0	0	0	
Banco Bilbao	ad uses our Retail	0	0	0	0	0	0	0	0	0	0	0	
'izcaya Argentaria,	of which: SPE	0	0	0	0	0	0	0	0	0	0		
	Serveral to an improvable amount of the server to a se	0	0	a	0	0	0	0	0	0	a	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												-
	Equity Securitiaation												
	Other exposures Standardised Total					0	0			0			
	Standardine Lotal		0	0	0	0			0	0	0	0	
								ntees - Actual 1/2022					
					Stage 1			12022	Stage 3	Stock of	Stock of	Stock of	1 – –
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage I Stage expose
	(min ELR, %		amounts	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central banks Central opvernments												
	Recipial coveriments or local authorities Dublic autor antibles												
	International Organisations												
	of which: SMC	0	0	٥	0	0	0	0	0	0	٥	0	
		0	0	0	0	0	0	0	0	0		0	-
SPAIN	of which: SPE Secured by martnesses on immersible amounty	0	0	0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	ő	ŏ	0	ő	ő	ŏ	0	ő	õ	
	Items associated with particularly bioh risk Covered bonds Claims on institutions and corporates with a 5T credit assessment												
	Claims on institutions and corporates with a ST credit assessment Collection investments undertakings (CIII)												-
	Equity Securitization												
	Securitization Other extraction Standardised Total									0			-
							31/1	ntees - Actual 1/2022					
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/1	1/2022	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	(win tur, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1		Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage expose
	Central banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposi
	Central banks Central opverments Bunksal covernments	Deposere values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks Central occurrants Banksel occurrants or local estherities Public sector entities Multilateral Development Sarks	Deposere values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Cantral social Cantral sociarmente Rechard accurrentes Autor cantra material Material Cantral Cantral Cantra Material Cantral Cantral Cantra Material Cantral Cantral Cantral Material Cantral Cantral Cantral Material Cantral Cantral Cantral Material Cantral Cantral Cantral Cantral Cantral Material Cantral Cantral Cantral Cantral Cantral Cantral Cantral Material Cantral Cantrad Cantral Cantral Cantral Cantral Cantral Can	Exposure values	Risk exposure amounts		exposure, of which guaranteed	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed	1/2022	Stage 3 exposure, of which guaranteed			Stock of provisions for Stage 3 exposure	Coverage Stage expose
	Cated I avain Cated avainments Revised avaements or local authorities Public sector works Multilated Development Banks Satellinities Earthorities Cardinations Cardinations	Exposure values	Risk exposure amounts		exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed			Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Cated I avain Cated avainments Revised avaements or local authorities Public sector works Multilated Development Banks Satellinities Earthorities Cardinations Cardinations	Deposere values	Risk exposure amounts		exposure, of which guaranteed encount	Stage 2 exposure	31/1: Stage 2 exposure, of which guaranteed	1/2022	Stage 3 which guaranteed 			Stock of provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	Coverage Stage expos
UNITED STATES	Center Inviso Center Invisor Center automatica Pedita mere entremant Automatica Center Invisor Center Invisor C	Deposere values	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed 	Stage 2 eccosure	31/1: Stage 2 exposure, of which guaranteed	1/2022	Stage 3 which guaranteed 			Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Stage expos
UNITED STATES	Contai Annai Contai anna anna anna anna anna anna anna	Exposure values	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which guaranteed 	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed 	1/2022	Stage 3 exposure, of which guaranteed 			Stock of provisions for Shape 3 explosure control of the control o	Coverage Stage expose
UNITED STATES	Contai Annai Contai anna anna anna anna anna anna anna	Coposure values	Risk exposure amounts		exposure, of which guaranteed 	Stage 2 exposure 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed 	1/2022	Stage 3 exposition of guaranteed execute 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			Stock of provisions for Stage 3 expression e	Coverage Stage expose
UNITED STATES	Solid shares Solid shares and shares and shares Solid shares Solid shares Solid shares Solid Sol	Exposure values	Risk exposure amounts		exposure, of which guaranteed 	Stage 2 eccours 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed 	1/2022	Stage 3 exposure, of which guaranteed 			Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage i Stage expose - - - -
UNITED STATES	Cedal tarks Cedal tarks Cedal tarks and tarks Ralls care within Ralls care within Ralls care within Ralls care within Ralls care within Second Cedal Second Cedal	Coposere values	Risk exposure amputta		exposure, of which guaranteed 	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Stage 2 exposure, of which guaranteed 	1/2022	Steps 3 expanse, of which gazarheed 0 0 0 0 0 0 0 0 0 0			Stock of provisions for stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Stage expose
UNITED STATES	Solid shares Solid shares and shares and shares Solid shares Solid shares Solid shares Solid Sol	Exposer values			esposure, of which guaranteed 		31/1: Stage 2 exposure, of subich guaranteed 	//822 Steps 3 expensive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which guaranteed 				Image: Section of the sectio
UNITED STATES	Certai wina Certai da sanama Marka Sanama Ma				esposure, of which guaranteed 		31/1: Sloge 2 support, of an and of a subset a s	2/2022 Siapa 3 expenses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which guaranteed 				Image: Section of the sectio
UNITED STATES	Certai wina Certai da sanama Marka Sanama Ma				esponse, of which guranteed 		31/1: Singe 2 guardearte guardearte guardearte output outp	//2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeare, of which you are a constrained of the second seco				Image: Section of the sectio
UNITED STATES	Certai wina Certai da sanama Marka Sanama Ma		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esponse, of which garanteed on one of one one one one one one one one one one	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Singe 2 guardearte guardearte guardearte output outp	// 2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeares, of which which grant dead 		control of the second sec	Applicate 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: state
UNITED STATES	Sada daman Sada daman Sada daman daman Sada	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			esponse, of which guranteed 	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1: Sloge 2 support, of an and of a subset a s	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	espeare, of which you are a constrained of the second seco				Image: state
UNITED STATES	Gold starts Gold Starts	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	septente, ef which grantester of of of of of of of of of of of of of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Singe 2 generation generation generation 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	// 2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sepseure, of which granted and and other of other othe	Rock of previous for Rage 1	supervise	Augustanti	Image: state
UNITED STATES	Gold starts Gold Starts	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	septente, ef which grantester of of of of of of of of of of of of of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Singe 2 generation generation generation 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	// 2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sepseure, of which granted and and other of other othe	Rock of previous for Rage 1	supervise	Augustanti	Image: state
UNITED STATES	Gold with many and a second se	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	septente, ef which grantester of of of of of of of of of of of of of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Singe 2 generation generation generation 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	// 2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sepseure, of which granted and and other of other othe	Rock of previous for Rage 1	supervise	Augustanti	Image: state
UNITED STATES	Selat tests Selation	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	septente, ef which grantester of of of of of of of of of of of of of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Singe 2 generation generation generation 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	// 2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	sepseure, of which granted and and other of other othe	Rock of previous for Rage 1	supervise	Augustanti	Image: state
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UNITED STATES	Gold sets Gold S	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 Segs 1 2 Segs	Reports, of grants, of grants, of grants, of grants, of grants, grants	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/E Siggs 2 expression, of which gastering 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 3 expension of the second secon	sepseure, of which granted and and other of other othe	Reporters Back of providents for Report of Report o	supervise supervise Stack of processor Stack of processor Stack of supervise Stack of Stack	Augustanti 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: state
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UNITED STATES	Godg being Godg being Being Conservation Selec	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staga 1 expations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Reports, of grants, of grants, of grants, of grants, of grants, grants	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Sigi2 2 expense, of which grants, of which grants 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 3 expension of the second secon	sepseure, of which granted and and other of other othe	Sack of process of a spectra of the	supervise supervise Stack of processor Stack of processor Stack of supervise Stack of Stack	Augustanti	Image: state
UNITED STATES	Seld telemines in television i	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staga 1 expations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Reports, of grants, of grants, of grants, of grants, of grants, grants	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Sigi2 2 expense, of which grants, of which grants 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 3 expension of the second secon	sepseure, of which granted and and other of other othe	Sack of process of a spectra of the	supervise supervise Stack of processor Stack of processor Stack of supervise Stack of Stack	Augustanti	Image: state
UNITED STATES	Selai dana ana ana ana ana ana ana ana ana an	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staga 1 expations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Reports, of grants, of grants, of grants, of grants, of grants, grants	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Sigi2 2 expense, of which grants, of which grants 0 0 0 0 0 0 0 0 0 0 0 0 0	stops 3 expension of the second secon	sepseure, of which granted and and other of other othe	Sack of process of a spectra of the	supervise supervise Stack of processor Stack of processor Stack of supervise Stack of Stack	Augustanti	Coverage Register Reg

2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bibao Vizcava Aroentaria, S.A.

						Theody of the	Public guara						
			r		Stage 1		31/12 Stage 2	1/2022	Stage 3	Derived.	Desite of	Desk of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	(min ELR, 9 Central banks	3			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central overnments Beninsi exernments Beninsi exernmente or local authorities												
	Benissal neuerments or local authorities Public soctor entities Multilateral Development Banks												
	Multilateral Development Banks												
	Institutions				0				0				
	Corporates of which: SME		0	0 0	0	0	0	0	0	0	0 0	0	*
TURKEY	Retail of states CBP	-	0	0	0	0	0	0		0	0	8	
	Secured by mortoaces on immovable property of which: non-SPE	-	0	0	0	0	0	0	0	0	0	0	
					·							· · · · ·	
	Covered bonds Filems on institutions and connectors with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIU) Equity												
	Securitiaation Other exposures												
	Standardised Total	6	0	٥	0	0	0	0	0	0	٥	0	
							Public quara	ntees - Actual					
							31/13						
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Rat Stage 3 exposure
	(min ELR, 9 Central banks	2			arround)		emount		anount the	exposure	exposure	exposure	
	Central onvergments												
	Public sector entities												
	Recional sovernments or local authorities Public sector entities Michilateral Recoloromous Ranke International Departuations												
			0				0		0	0			
	Corporates of which SME Retail		8	0	ő	0	0			0	0	0	+
FRANCE	of which: SME		0	0	ő	0	0	0	0	0	0	0	
	Secured by mortagoes on immovable property of which mon SMP		0	0	000	0	0	000	000		0	0	
	Items associated with particularly high risk												
	of index root Off Terms associated with carticularly high risk Covered back Claims on institutions and coronzlass with a ST credit assessment Claims on institutions undertainton (CBU)												
	Douby												
	Securitantion Other exposures Standardised Total												
	Standardised Total		0	0	0	0	0	0	0	0	0	0	
							Public guara			-			
					Phone 1		31/1	/2022	0 1		1		
			Risk exposure	State 1	Stage 1 exposure, of	State 2	31/1	/2022	Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Rat
	(min LUR, N	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	5 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	Central banks Central osvernments		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	Stage 2 exposure	31/1	5 Stage 3	Stage 3 exposure, of which guaranteed exposed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks Central osvernments		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	5 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for overse 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		Risk exposure amounts	Skape 1 exposure	Stage 1 exposure, of which guaranteed annual	Stage 2 exposure	31/1	5 Stage 3	Stage 3 exposure, of which guaranteed annurab	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Cantal banks		Risk exposure amounts	Stape 1 exposure	Stage 1 exposure, of guaranteed account	Stage 2 exposure	31/1	5 Stage 3	Stage 3 esponse, of wolue, of guaranteed answired	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Canton basisan termina a constraint of the const		Risk exposure amounts	Stage 1 exposure 0 0 0	Stage 1 exposure, of guaranteed account 0 0 0 0	Stage 2 exposure	31/1	5 Stage 3	Stage 3 esponse, of wolue, of guaranteed annotation guaranteed annotation guaranteed gua	0	esposure	Stock of provisions for Stage 3 exposure 0 0 0 0	
UNITED KINGDOM	Control broken Control and annexemble on the city and the city of the city and the city and the city of the city o		Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed annual control of control of	Stage 2 exposure	31/1	2/2022 Stage 3 exposure 0 0	exposure, of which guaranteed assume	0	esposure	0	
UNITED KINGDOM	Control broken Control and annexemble on the city and the city of the city and the city and the city of the city o		Risk exposure amounts	Stage 1 exponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 1 exposure, of which guarateed services 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1	2/2022 Stage 3 exposure 0 0	exposure, of which guaranteed assume	0	esposure	0	
UNITED KINGDOM	Central Internation Conference on Conference		Risk exposure amounts 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0	Stape 1 suposers, of which guaranteed survest 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0	31/1	2/2022 Stage 3 exposure 0 0	exposure, of which guaranteed assume	0	esposure	0	
UNITED KINGDOM	Conta Jana		Risk exposure amounts 	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposers, of which guaranteed environ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0	31/1	2/2022 Stage 3 exposure 0 0	exposure, of which guaranteed assume	0	esposure	0	
UNITED KINGDOM	Goods along and a second of a		Risk exposure amounts Comparison	Stage 1 expanses 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stepe 1 separated garanteed securit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stegs 2 exposure 0 0 0 0 0 0 0	31/1	2/2022 Stage 3 exposure 0 0	exposure, of which guaranteed assume	0	esposure	0	
UNITED KINGDOM	Goods allow and a second of the second of th				esposere, of which guaranteed services	exposure 0 0 0 0 0 0 0 0 0	31/1: Stegs 2 exposure, of which which exercise exercise of or o o o o o o o o o o o o o o o o o	/2022 Stage 3 expense 0 0 0 0 0 0 0	esposure, of which guaranteed economic 0 0 0 0 0 0 0 0 0 0				
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UNITED KINGDOM	Goods allow and a second of the second of th				esposere, of which guaranteed services	exposure 0 0 0 0 0 0 0 0 0	31/12 Sage 2 sage 2 gardener, of gardener, of annotation annotation 0 0 0 0 0 0 0 0 0 0 0 0 0	21222 Steps 3 expositive 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which guaranteed economic 0 0 0 0 0 0 0 0 0 0				
UNITED KINGDOM	Goods allow and a second of the second of th				esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which encoded encoded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		esposure 0 0 0 0 0 0 0 0 0 0 0 0 0		
UNITED KINGDOM	Goods allow and a second of the second of th				esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which encoded encoded 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		esposure 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - - -
UNITED KINGDOM	Goog laws, Carlow Carlo)			esposere, of which guaranteed events	exposure 0 0 0 0 0 0 0 0 0	31/12 Sage 2 says 2 subsets 4 second second sec	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which guaranteed economic 0 0 0 0 0 0 0 0 0 0				- - - - - -
UNITED KINGDOM	Good pairs Constrainment Sector Secto)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which gaunated second 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		esposure 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - - -
UNITED KINGDOM	Good parks Good parks And Constant And Constant Cons)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which gaunated second 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		esposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - - -
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UNITED KINGDOM	Good parks Good parks And Carlor and Carlor And Carlor Car)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	esposure, of which gaunated second 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		esposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - - -
UNITED KINGDOM	Goods Jones Canada Jones Maria Maria Canada Januara Maria Canada Januara Maria)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Steps 3 expensive	araptakan, of garantakantakan garantakantakantakantakantakantakantakant	supervise of the second secon	esposure 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - - -
UNITED KINGDOM	Good parks Good parks And Carl Annual Carl And Carl Annual Carl And Carl Annual Carl And Carl Annual Ca)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	september of septe	Back of sponses	esposure 0 0 0 0 0 0 0 0 0 0 0 0 0		- - - - - -
UNITED KINGDOM	Goda jaka Goda jaka Maring Jaka Maring Jaka Maring Jaka Maring Jaka Maring Jaka Maring Jaka Maring Jaka Maring Jak Maring)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	/2022 Siops 3 ezpensis ezpensis	espiner, of applicit, of applicit, of applicit, of applications of application	Stack of re- provident states of the states	esposure 0 0 0 0 0 0 0 0 0 0 0 0 0	aparent aparente apare	- - - - - -
UNITED KINGDOM	Good parks Good parks Sector Sector)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	// 2022 Stopp 3 ergesure	espectany of applications of a	Stack of re- provident states of the states	esposure 0 0 0 0 0 0 0 0 0 0 0 0 0	aparent aparente apare	- - - - - -
UNITED KINGDOM	Good parks Good parks Sector Sector)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	// 2022 Stopp 3 ergesure	espectany of applications of a	Stack of re- provident states of the states	esposure 0 0 0 0 0 0 0 0 0 0 0 0 0	aparent aparente apare	- - - - - -
UNITED KINGDOM	Conta Jones I and Conta Jones)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	// 2022 Stopp 3 ergesure	espectany of applications of a	Stack of re- provident states of the states	esposure 0 0 0 0 0 0 0 0 0 0 0 0 0	aparent aparente apare	- - - - - -
UNITED KINGDOM	Good parks Good parks And parks)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	// 2022 Stopp 3 ergesure	espectany of applications of a	Stack of re- provident states of the states	esposure 0 0 0 0 0 0 0 0 0 0 0 0 0	aparent aparente apare	
UNITED KINGDOM	Conta Jones I and Conta Jones)			esposers, of garanteed security 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	eccosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Stoge 2 stoge 2 stock subch guarented annotal	// 2022 Stopp 3 ergesure	espectany of applications of a	xxportes x xxportes 0	esposes esp	aparent aparente apare	• •

2023 EU-wide Stress Test: Credit risk COVID-19 STA

							Public outer	ntees - Actual					
								/2022					
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/1 Stage 2 exposure, of which	5tage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	(min ELR, %	Exposure values	amounts	exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central opvernments												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations Institutions												
	Corporates	0	0	0	0	0	0	0		0	0	0	
	of which: SPE	0		0	0	0	0	0	0	0	0	0	
	Retai	0		0	0	0	0	0	0	0	0	0	
ITALY	st which the Secured by mortages on immovable property			0	0	0	0	0	0	0	0	0	
	of which: non-SME	0	0	0	ŏ	0	0	0	ő	0	0	ŏ	
	Items associated with narticularly kink risk												
	Covered bonds												
	Claims on institutions and concerns with a ST credit assessment Collective investments undertakings (CIU)												
	Easity												
	Securitization												
	Other exposures			0								0	
	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	*
		-					Public ourse	ntees - Actual					
													_
								1/2022					
					Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage I
		Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	(min EUR, %	5			guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	expose
	Central banks Central opvernments	-											
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Organisations												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SPE	0	0	0	0	0	0	0	0	0	0	0	
COLOMBIA	Retail of which: SME	0	0	0	0	0	0	0	0	0	0	0	
COLOHIDIA	Secured by mortgages on immovable property	ő			0	0	0	0	0	0	0	0	
	of which over 0.07	0	0	0	0	0	0	0	0	0	0	0	
	Sterns associated with particularly high risk Covered bonds												
	Covered bonds Chains an institutions and assessments with a 57 modil assessment												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Coulty												
	Securitiaation												
	Other exposures Standardised Total	0	0		0	0	0		0	0		0	
							Public guara	ntees - Actual					
							31/1	/2022					
					Stage 1		Stage 2		Stage 3	Dark of	Sector of	Stork of	
		Processo values	Risk exposure	Stage 1	exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage I Dana
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	(oda EUS, %)		Risk exposure amounts		exposure, of which		Stage 2 exposure, of which	Stage 3	exposure, of which	provisions for	provisions for	provisions for	Stage
	Central banks Central opvernments		Risk exposure amounts		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central banks Central opverments Resional covernments or local authorities		Risk exposure amounts		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central banks Central opvernments Recipical opvernments or local authorities Dublic sector entities		Risk exposure amounts		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central banks Central sovernments Resoluted overnments Resoluted overnments or local authorities Duble sector archites Multilateral Devicionment Banks		Risk exposure amounts		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central banks Central covernments Exclused Exclu		amounts		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed arrount	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central banks Central banks Central overnments Exclosed overnments Exclosed		amounts		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
	Central assembles Central assements Rastand oversments or local authorities Multilature and authorities Multilature and authorities Multilature and authorities Multilature au		amounts		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed amount	Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
GERMANY	Central banks Central banks Central overnments Exclosed overnments Exclosed		atrucma distance 0 0	етрэните 0 0 0	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed arrount	Stage 3 exposure	exposure, of which guaranteed annound 0 0 0 0	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3	Stage expose
GERMANY	Central function Control of control and control and control Relations of the control and control and control Relations of the control of the control Relations of the control of the control Control of the control of the control of the control Control of the control of the control of the control of the Control of the control of the control of the control of the control of the control of the control of the control of the Control of the control of the cont		0 0 0 0 0 0 0	етрэните 0 0 0	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed erround 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	exposure, of which guaranteed generated genera	provisions for Stage 1 exposure 0 0 0 0 0 0	provisions for Stage 2 exposure	provisiona for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage
GERMANY	Control provides Control of an end of the set of an end of the set and the end of the set of an end of the set		0 0 0 0 0 0 0		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	exposure, of which guaranteed annound 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stage 3 exposure 0 0 0 0 0 0	Stage expose
GERMANY	Cately lovis Cately assessed Cately assessed Relative To exceeds an exceed Relative To exceeds and Additional To exceed the Additional To exceed the of each 20 the Cately and the Additional To exceeds Research Resonances as Immediate senset: Research Resonances and Immediate senset:		amourta 0 0 0 0 0 0		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed erround 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed generated genera	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage expose
GERMANY	Cataly basis Cataly and Cataly and Annual Section a		amourta 0 0 0 0 0 0		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed erround 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed generated genera	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage
GERMANY	Cecilit Net: Cecilit Net: Cecilitation and Cecilitation Net: Cecilitation and Cecilitation Net: Cecilitation and Cecilitation Cecilitation Net: Cecilitation Net: Cecilitation Net: Cecilitation And Cecilitation Net: Cecilitation		amourta 0 0 0 0 0 0		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed erround 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed generated genera	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage expose
GERMANY	Color James Color		amourta 0 0 0 0 0 0		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed erround 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	exposure, of which guaranteed generated genera	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage expose
GERMANY	Cecilit Net: Cecilit Net: Cecilitation and Cecilitation Net: Cecilitation and Cecilitation Net: Cecilitation and Cecilitation Cecilitation Net: Cecilitation Net: Cecilitation Net: Cecilitation And Cecilitation Net: Cecilitation		amourta 0 0 0 0 0 0		exposure, of which guaranteed		Stage 2 exposure, of which guaranteed erround 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0	exposure, of which guaranteed generated genera	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage b Stage exposit

2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcaya Argentaria, S.A.

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			Steps 1	<u> </u>	Stage 2	31/12	2/2023 Stage 3	Stock of	Stock of	Stock of			Steps 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of	
		Stage 1 exposure	exposure, of which ouaranteed	Stage 2 exposure	exposure, of which ouaranteed	Stage 3 exposure	exposure, of which ouaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 eccosure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which quaranteed	Stage 3 exposure	exposure, of which ourranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 excosure	Steps 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
	(min EUR, %) Central banks							exposure	exposure	exposure				_				exposure	exposure	esposure								exposure	exposure	exposure	
	Contral sourcements Rectional assumments or local authorities Public autor entities Multitatival Development Danies Saternational Organizations																														
	Multilateral Development Banks International Organisations																														
	Institutions Corporates	0	0	0 0	0	0	•	0	0	٥		0		0	0	0	٥	0	0	٥		0	٥	0	0		0	0	0	0	
Banco Bilbao Vizcaya Argentaria,	at which: 98# Retail of which: 942		0		٥	0			0	٥	-	0	٥	0	٥	0	a	٥	0	٥	-	0	a		0		0	0	0	٥	
S.A.	Served hy motoese on immovable respecty of which non-SME	0	0	o a	0	0	0	0	0	٥		0	٥	0	0	0	٥	0	0	٥		0	٥	0	0	٥	0	0	0	٥	
	There as a site of with particularly bigh risk																														
	Covered bonds Claims on institutions and coreorates with a ST credit assessment Collective investments undertakings (CIU)																														
	Eauty Securitization																														
	Standardised Total	0	0	o o	0	0	0	0	0	0		0	0	0	٥	0	0	0	0	0		0	٥	0	0	a	0	0	0	0	
						31/12	2/2023									ublic guarantees - 31/12	- Baseline Scenari									31/1	2/2025				
			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of provisions for Stage 3	Coverage Ratio		Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Courses Ratio -		Stage 1		Stage 2		Stage 3	Stock of	Stock of provisions for Stage 2	Stock of	Coverance Ratio -
	(min EUR, Te)	Stage 1 exposure	which	Stage 2 exposure	which guaranteed	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Steps 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1	provisions for Steps 2	provisions for Stage 3	Stage 3 exposure
	(mit Coc, %) Central hanks Central governments		truces		and the second		trant						treent				**************************************	aquint	- coportine				terround				trucers			- coperant	
	Cantral dovernments Regional powerments or local authorities Sublic serbic entities Multilateral Development Banks																														
	Multilateral Development Banks International Organisations																														
	Institutions Corporates	0	0	0 0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	
SPAIN	of which: SHE Rates of which: SHE	0	0	0 0	0	0	0	0	0	0	-	0	٥	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	٥	
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bibao Vizcava Arcentaria. S.A.

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						31/12	/2023									31/12	/2024									31/1	2/2025				
		Stepe 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stepe 1	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for p Stage 1 exposure	Stock of ovisions for	Stock of provisions for	Coverage Ratio -	State 1	Stage 1 exposure, of	Stape 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio -
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		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - State 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for p Stage 1	ovisions for	Stock of provisions for Stage 3	Coverage Ratio - State 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	expense	guaranteed	esponene	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	esponse	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	enponene	guaranteed	exposure	exposure	exposure	exposure
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						31/13	/2022								PL	blic guarantees		•									10005				
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bibao Vizcava Arcentaria. S.A.

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	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bilbao Vizcaya Argentaria, S.A.

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2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bibao Vizcava Arcentaria. S.A.

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						31/12	/2023									31/12	/2024									31/1	2/2025				
		Steps 1	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steps 1	Stage 1 exposure, of which guaranteed	State 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Steen 1	Stage 1 exposure, of	Stape 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio -
	(min FUE %)	exposure	guaranteed	esposure	which guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
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			State 1		Steps 2	31/14	State 3						State 1	<u> </u>	Steps 2					1			State 1		Steps 2	31/1	State 3				r
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3	exposure, of which	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 *	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	stock or provisions for	Stock of provisions for Stage 3	Coverage Ratio - State 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for	Stock of provisions for Stage 2	provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	expense	guaranteed	esponene	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exponent	guaranteed	exponente	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	exposure	guaranteed	esponene	guaranteed	exposure	exposure	exposure	exposure
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		Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12 Stage 3	t/2023 Stage 3 exposure, of which	Stock of provisions for Stock 1	Stock of provisions for Stans 2	Stock of provisions for States 1	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2		31/12	/2024		Stock of provisions for Share 2	Stock of provisions for Stars 1	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which			Stock of provisions for Store 1	Stock of provisions for Starse 2	Stack of provisions for Stage 3	Coverage Ratio - Stage 3
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	Central banks Central agvernments	Stage 1 exposure	Stage 1 exposure, of which guaranteed errount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	t/2023 Stage 3 exposure, of which guaranteed erround	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 armont	Stage 2 exposure		31/12	/2024		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 errount	Stage 2 exposure	Stage 2 exposure, of which guaranteed annuat			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
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Banco Bibao Vizcava Arcentaria. S.A.

																Public guarantees	- Adverse Scenari														
						31/12										31/12										31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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
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	Securitisation Other exposures Standardised Total	0	0	0	0	0	٥	0	0	0		0	٥	0	0	0	0	0	0	0		0	0		٥	0		0	0	٥	
																Aublic guarantees	- Adverse Scenari	io .													
					_	31/12	/2023	_	_	_		_		_		31/12	/2024	_		_		_	_			31/1	2/2025	_	_	_	
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed encount	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrount	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	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	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
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																Public guarantees	- Adverse Scenari	io													
						31/12										31/12										31/1	2/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	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 arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	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
GERMANY	Generation G	0			0	0	0	0 0	0	0		0	0	0	0	0 0 0	0			0		0 0 0	0	0	0	0	0	0	0	0	



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	4,075						
	SEC-SA	0						
Exposure values	SEC-ERBA	89						
	SEC-IAA	0						
	Total	4,164						
	SEC-IRBA	438	495	558	633	514	649	847
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	17	17	18	20	19	32	47
KEA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	455	511	576	653	533	681	893
Impairments	Total banking book others than assessed at fair value		1	1	1	1	1	1



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)	l	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	274,196	274,817	277,051	279,950	275,345	282,995	288,184
Risk exposure amount for securitisations and re-securitisations	455	511	576	653	533	681	893
Risk exposure amount other credit risk	273,742	274,305	276,475	279,297	274,812	282,314	287,291
Risk exposure amount for market risk	14,710	14,710	14,710	14,710	16,889	18,789	17,642
Risk exposure amount for operational risk	27,049	27,049	27,049	27,049	27,049	27,049	27,049
Other risk exposure amounts	20,929	21,374	21,374	21,374	19,272	19,405	19,385
Total risk exposure amount	336,884	337,950	340,184	343,083	338,555	348,238	352,260
Total Risk exposure amount (transitional)	337,066	337,950	340,212	343,083	338,426	347,922	352,260
Total Risk exposure amount (fully loaded)	336,884	337,950	340,184	343,083	338,555	348,238	352,260



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		53,861	58,561	62,292	65,799	46,087	46,680	45,843
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		42,738	47,207	50,799	54,442	34,353	34,902	34,035
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		23,454	23,454	23,454	23,454	23,454	23,454	23,454
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		35,250	37,120	39,526	42,674	31,849	31,258	30,716
A.1.3	Accumulated other comprehensive income		-17,248	-15,791	-14,567	-13,646	-18,211	-16,969	-16,039
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-493	-493	-493	-493	-3,025	-3,025	-3,025
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-476	-476	-476	-476	-476	-476	-476
A.1.3.3	Other OCI contributions		-16,280	-14,823	-13,599	-12,678	-14,710	-13,468	-12,538
A.1.4	Other Reserves		3,296	3,296	3,296	3,296	3,296	3,296	3,296
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		1,853	1,853	1,853	1,853	1,853	1,853	1,853
A.1.7	Adjustments to CET1 due to prudential filters		-113	-113	-113	-113	-794	-794	-794
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-356	-356	-356	-356	-1,037	-1,037	-1,037
A.1.7.2	Cash flow hedge reserve		425	425	425	425	425	425	425
A.1.7.3	Other adjustments		-182	-182	-182	-182	-182	-182	-182
A.1.8	(-) Intangible assets (including Goodwill)		-1,395	-1,361	-1,283	-1,126	-1,361	-1,283	-1,126
A.1.8.1	of which: Goodwill (-)		-737	-737	-737	-737	-737	-737	-737
A.1.8.2	of which: Software assets (-)		-658	-624	-546	-389	-624	-546	-389
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,057	0	0	0	-2,460	-2,586	-2,690
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-16	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-1	-1	-1	-1	-1	-1	-1
	A.1.14.1	of which: from securitisation positions (-)		-1	-1	-1	-1	-1	-1	-1
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-975	-934	-940
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		-337	0	0	0	-1,776	-1,745	-1,750
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-84	-133	-325	-831	-132	-323	-827
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-1,058	-1,058	-1,058	-1,058	-1,058	-1,058	-1,058
	A.1.20	CET1 capital elements or deductions - other		-60	-60	-60	-60	-60	-60	-60
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-910	-1,300	-1,610	-1,656	-2,541	-3,995	-6,715
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	1,300	1,300	1,300	1,300	1,300	1,300	1,300	1,300
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		390	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	0	310	356	1,772	3,850	7,735
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	0	0	0	532	1,155	2,321
	A.1.22	Transitional adjustments		254	0	78	0	730	793	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		228	0	78	0	620	674	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		228	0	78	0	620	674	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		27	0	0	0	109	119	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario					
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,193	5,193	5,193	5,193	5,193	5,193	5,193
	A.2.1	Additional Tier 1 Capital instruments		5,193	5,193	5,193	5,193	5,193	5,193	5,193
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		47,931	52,399	55,992	59,634	39,546	40,094	39,228
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		5,930	6,162	6,300	6,164	6,540	6,585	6,615
	A.4.1	Tier 2 Capital instruments		5,809	5,809	5,809	5,809	5,809	5,809	5,809
	A.4.2	Other Tier 2 Capital components and deductions		213	353	491	355	731	776	806
	A.4.3	Tier 2 transitional adjustments		-93	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-93	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	C
	В	TOTAL RISK EXPOSURE AMOUNT		336,884	337,950	340,184	343,083	338,555	348,238	352,260
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	C
	В.2	Adjustments due to IFRS 9 transitional arrangements		182	0	28	0	-128	-317	O
	C.1	Common Equity Tier 1 Capital ratio		12.68%	13.97%	14.93%	15.87%	10.15%	10.03%	9.66%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		14.22%	15.51%	16.46%	17.38%	11.69%	11.52%	11.14%
	C.3	Total Capital ratio		15.98%	17.33%	18.31%	19.18%	13.62%	13.42%	13.01%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		42,484	47,207	50,722	54,442	33,624	34,109	34,035
	D.2	TIER 1 CAPITAL (fully loaded)		47,677	52,399	55,915	59,634	38,816	39,302	39,228
	D.3	TOTAL CAPITAL (fully loaded)		53,699	58,561	62,215	65,799	45,357	45,887	45,843



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.61%	13.97%	14.91%	15.87%	9.93%	9.79%	9.66%	
	E.2	Tier 1 Capital ratio		14.15%	15.51%	16.44%	17.38%	11.47%	11.29%	11.14%	
	E.3	Total Capital ratio		15.94%	17.33%	18.29%	19.18%	13.40%	13.18%	13.01%	
	H.1	Total leverage ratio exposures (transitional)		737,990	737,990	737990	737990	737990	737990	737990	
	H.2	Total leverage ratio exposures (fully loaded)		737,736	737,736	737736	737736	737736	737736	737736	
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		6.49%	7.10%	7.59%	8.08%	5.36%	5.43%	5.32%	
	H.4	Leverage ratio (fully loaded)		6.46%	7.10%	7.58%	8.08%	5.26%	5.33%	5.32%	
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	
	P.2	Countercyclical capital buffer		0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	
Transitional combined	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	P.6	Combined buffer		3.29%	3.29%	3.29%	3.29%	3.29%	3.29%	3.29%	
	R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	
	R.1.1	of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	
	R.1.2	of which: AT1		0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	
	R.2.1	of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.79%	12.79%	12.79%	12.79%	12.79%	12.79%	12.79%	
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.63%	8.63%	8.63%	8.63%	8.63%	8.63%	8.63%	
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		42,426							
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17									
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		336,862							
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17									
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.59%							



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	18,738	17,617	19,548	20,867	12,986	16,129	17,307
Interest income	30,136	40,531	41,950	39,569	42,500	45,803	43,262
Interest expense	-11,399	-22,914	-22,402	-18,702	-29,243	-29,070	-25,030
Dividend income	120	120	120	120	60	60	60
Net fee and commission income	5,696	5,558	5,597	5,606	3,855	4,206	4,389
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	580	698	698	698	-169	524	524
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					-553		
Other operating income not listed above, net	-669	-1,519	-1,520	-1,182	-1,587	-1,529	-1,188
Total operating income, net	24,463	22,473	24,443	26,108	14,592	19,390	21,092
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,388	-4,614	-4,838	-3,887	-8,250	-8,356	-9,718
Other income and expenses not listed above, net	-10,819	-11,249	-11,374	-11,739	-11,018	-11,454	-11,721
Profit or (-) loss before tax from continuing operations	10,257	6,610	8,230	10,481	-4,676	-421	-347
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-3,467 0	-1,983	-2,469	-3,144	1,403	126	104
Profit or (-) loss for the year	6,790	4,627	5,761	7,337	-3,273	-294	-243
Amount of dividends paid and minority interests after MDA-related adjustments	3,398	2,757	3,356	4,188	128	296	299
Attributable to owners of the parent net of estimated dividends	3,392	1,870	2,405	3,149	-3,402	-591	-542
Memo row: Impact of one-off adjustments		137	137	137	124	123	121
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(min EUR)	1
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023					
Realised fines/litigation costs (net of provisions) (-)	0				
Other material losses and provisions (-)	0				