### Bank Name
- Banco Bilbao Vizcaya Argentaria, SA

### LEI Code
- K8MS7FD7N5Z2WQ51AZ71

### Country Code
- ES
<table>
<thead>
<tr>
<th><strong>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</strong></th>
<th><strong>OWN FUNDS</strong></th>
<th><strong>AS OF 01/01/2016</strong></th>
<th><strong>AS OF 31/12/2015</strong></th>
<th><strong>CAPITAL RATIO (%)</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>COMMON EQUITY TIER 1 CAPITAL</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>Tier 1 Capital instruments eligible as CET1 capital (including share premium and net own capital instruments)</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>Tier 1 Capital instruments eligible as CET1 capital (including share premium and net own capital instruments) net of transitional adjustments</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>Tier 1 Capital instruments eligible as CET1 capital (including share premium and net own capital instruments) net of transitional adjustments</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>Excess deduction from AT1 items over AT1 Capital</td>
<td>OWN FUNDS</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Tier 2 Capital instruments</td>
<td>OWN FUNDS</td>
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<td>10.30%</td>
<td><strong>10.20%</strong></td>
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<tr>
<td>Additional Tier 1 Capital instruments</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>Additional Tier 1 Capital instruments net of transitional adjustments</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>Additional Tier 1 transitional adjustments</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
</tr>
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<td>Additional Tier 1 transitional adjustments</td>
<td>OWN FUNDS</td>
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<td>Additional Tier 1 transitional adjustments</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
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<tr>
<td>Tier 1 Capital (net of adjustments and after transitional adjustments)</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
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<td>10.30%</td>
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</tr>
<tr>
<td>Tier 2 Capital (net of deductions and after transitional adjustments)</td>
<td>OWN FUNDS</td>
<td>10.20%</td>
<td>10.30%</td>
<td><strong>10.20%</strong></td>
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</table>

**OWN FUNDS Requirements**

<table>
<thead>
<tr>
<th><strong>TOTAL RISK EXPOSURE AMOUNT</strong></th>
<th><strong>Fully loaded CET1 capital ratio estimation based on the formulae stated in column &quot;COREP CODE&quot;</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>2016 EU-wide Transparency Exercise</td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td>Banco Bilbao Vizcaya Argentaria, SA</td>
<td><strong>10.20%</strong></td>
</tr>
</tbody>
</table>

**Capital Ratios (%)**

<table>
<thead>
<tr>
<th><strong>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</strong></th>
<th><strong>10.20%</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</strong></td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td><strong>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</strong></td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td><strong>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</strong></td>
<td><strong>10.20%</strong></td>
</tr>
<tr>
<td><strong>TOTAL CAPITAL RATIO (transitional period)</strong></td>
<td><strong>10.20%</strong></td>
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<tr>
<td><strong>TOTAL CAPITAL RATIO (transitional period)</strong></td>
<td><strong>10.20%</strong></td>
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**Translated**

<table>
<thead>
<tr>
<th><strong>FULLY LOADED CET1 CAP</strong></th>
<th><strong>COREP CODE</strong></th>
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<tr>
<td>2016 EU-wide Transparency Exercise</td>
<td><strong>10.20%</strong></td>
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**Capital Ratios (%)**

<table>
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<tr>
<th><strong>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</strong></th>
<th><strong>10.20%</strong></th>
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<tr>
<td><strong>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</strong></td>
<td><strong>10.20%</strong></td>
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<td><strong>10.20%</strong></td>
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<tr>
<td><strong>TOTAL CAPITAL RATIO (transitional period)</strong></td>
<td><strong>10.20%</strong></td>
</tr>
</tbody>
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# 2016 EU-wide Transparency Exercise

**Risk exposure amounts**

Banco Bilbao Vizcaya Argentaria, SA

<table>
<thead>
<tr>
<th>Risk exposure amounts for credit risk</th>
<th>as of 31/12/2015</th>
<th>as of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Risk exposure amount for securitisation and re-securitisations in the banking book</td>
<td>348,002</td>
<td>342,129</td>
</tr>
<tr>
<td>Risk exposure amount for contributions to the default fund of a CCP</td>
<td>1,395</td>
<td>1,466</td>
</tr>
<tr>
<td>Risk exposure amount Other credit risk</td>
<td>511</td>
<td>245</td>
</tr>
<tr>
<td>Risk exposure amount Other credit risk</td>
<td>346,096</td>
<td>340,418</td>
</tr>
<tr>
<td>Risk exposure amount for position, foreign exchange and commodities (Market risk)</td>
<td>16,151</td>
<td>18,230</td>
</tr>
<tr>
<td>of which: Risk exposure amount for securitisation and re-securitisations in the trading book</td>
<td>102</td>
<td>93</td>
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<tr>
<td>Risk exposure amount for Credit Valuation Adjustment</td>
<td>3,833</td>
<td>2,687</td>
</tr>
<tr>
<td>Risk exposure amount for operational risk</td>
<td>33,291</td>
<td>32,040</td>
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<tr>
<td>Other risk exposure amounts</td>
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<tr>
<td><strong>Total Risk Exposure Amount</strong></td>
<td><strong>401,277</strong></td>
<td><strong>395,085</strong></td>
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</table>

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR
<table>
<thead>
<tr>
<th>Description</th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest income</td>
<td>27,927</td>
<td>13,684</td>
</tr>
<tr>
<td>Of which debt securities income</td>
<td>4,858</td>
<td>2,365</td>
</tr>
<tr>
<td>Of which loans and advances income</td>
<td>21,996</td>
<td>10,874</td>
</tr>
<tr>
<td>Interest expenses</td>
<td>10,653</td>
<td>5,494</td>
</tr>
<tr>
<td>(Of which deposits expenses)</td>
<td>6,983</td>
<td>3,732</td>
</tr>
<tr>
<td>(Of which debt securities issued expenses)</td>
<td>2,778</td>
<td>1,210</td>
</tr>
<tr>
<td>(Expenses on share capital repayable on demand)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Dividend income</td>
<td>412</td>
<td>299</td>
</tr>
<tr>
<td>Net Fee and commission income</td>
<td>5,260</td>
<td>2,495</td>
</tr>
<tr>
<td>Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net</td>
<td>1,170</td>
<td>667</td>
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<tr>
<td>Gains or (-) losses on financial assets and liabilities held for trading, net</td>
<td>-387</td>
<td>-16</td>
</tr>
<tr>
<td>Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net</td>
<td>141</td>
<td>14</td>
</tr>
<tr>
<td>Gains or (-) losses from hedge accounting, net</td>
<td>-18</td>
<td>-62</td>
</tr>
<tr>
<td>Exchange differences [gain or (-) loss], net</td>
<td>1,012</td>
<td>524</td>
</tr>
<tr>
<td>Net other operating income /(expenses)</td>
<td>-990</td>
<td>-476</td>
</tr>
<tr>
<td>TOTAL OPERATING INCOME, NET</td>
<td>23,875</td>
<td>11,635</td>
</tr>
<tr>
<td>(Administrative expenses)</td>
<td>11,384</td>
<td>5,549</td>
</tr>
<tr>
<td>(Depreciation)</td>
<td>1,311</td>
<td>673</td>
</tr>
<tr>
<td>(Provisions or (-) reversal of provisions)</td>
<td>720</td>
<td>278</td>
</tr>
<tr>
<td>(Commitments and guarantees given)</td>
<td>2</td>
<td>20</td>
</tr>
<tr>
<td>(Other provisions)</td>
<td>718</td>
<td>257</td>
</tr>
<tr>
<td>Of which pending legal issues and tax litigation¹</td>
<td>-12</td>
<td></td>
</tr>
<tr>
<td>Of which restructuring¹</td>
<td>36</td>
<td></td>
</tr>
<tr>
<td>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</td>
<td>4,542</td>
<td>2,111</td>
</tr>
<tr>
<td>(Loans and receivables)</td>
<td>4,517</td>
<td>1,977</td>
</tr>
<tr>
<td>(Held to maturity investments, AFS assets and financial assets measured at cost)</td>
<td>25</td>
<td>135</td>
</tr>
<tr>
<td>(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)</td>
<td>258</td>
<td>81</td>
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<tr>
<td>(of which Goodwill)</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Negative goodwill recognised in profit or loss</td>
<td>26</td>
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<tr>
<td>Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates</td>
<td>-1,212</td>
<td>481</td>
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<tr>
<td>Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations</td>
<td>740</td>
<td>-77</td>
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<tr>
<td>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</td>
<td>5,213</td>
<td>3,346</td>
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<tr>
<td>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</td>
<td>3,779</td>
<td>2,453</td>
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<tr>
<td>Profit or (-) loss after tax from discontinued operations</td>
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<tr>
<td>PROFIT OR (-) LOSS FOR THE YEAR</td>
<td><strong>3,779</strong></td>
<td><strong>2,453</strong></td>
</tr>
<tr>
<td>(Of which attributable to owners of the parent)</td>
<td>2,597</td>
<td>1,818</td>
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</tbody>
</table>

¹ Information available only as of end of the year
## 2016 EU-wide Transparency Exercise
### Market Risk
Banco Bilbao Vizcaya Argentaria, SA

<table>
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<tr>
<th></th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Risk Exposure</td>
<td></td>
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<tr>
<td>Amount</td>
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<td>8,021</td>
<td>190</td>
<td>61</td>
<td>107</td>
<td>108</td>
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<td>All Price Risks Capital</td>
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<td>Charge for CTP</td>
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<tr>
<td>Total</td>
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<td>6,142</td>
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<td></td>
<td>2,476</td>
<td>2,466</td>
<td>188</td>
<td>35</td>
<td>569</td>
<td>130</td>
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<td>Of which: General risk</td>
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<td></td>
<td>2,135</td>
<td>2,122</td>
<td>155</td>
<td>46</td>
<td>428</td>
<td>109</td>
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<td>Of which: Specific risk</td>
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<td></td>
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<td>344</td>
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<td>81</td>
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<td>271</td>
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<td></td>
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<td>98</td>
<td>88</td>
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<td>140</td>
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<td>Of which: Specific risk</td>
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</table>

**Footnotes:**
- As of 31/12/2015
- As of 30/06/2016
- VaR (Memorandum item)
- STRESSED VaR (Memorandum item)
### Consolidated data

**As of 30/06/2016**

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Total</strong></td>
<td>515,120</td>
<td>257,905</td>
<td>209,637</td>
<td>178,263</td>
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<td><strong>Risk Weighted</strong></td>
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<tr>
<td><strong>Total</strong></td>
<td>257,905</td>
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<tr>
<td><strong>Risk Weighted</strong></td>
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<tr>
<td><strong>Credit Adjustments</strong></td>
<td>209,637</td>
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<td><strong>Credit Exposure</strong></td>
<td>178,263</td>
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### Spain

**As of 30/06/2016**

<table>
<thead>
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</thead>
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<td><strong>Total</strong></td>
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</tr>
<tr>
<td><strong>Total</strong></td>
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<td>2,105</td>
<td>1,105</td>
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<tr>
<td><strong>Risk Weighted</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Credit Adjustments</strong></td>
<td>2,105</td>
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</tr>
<tr>
<td><strong>Credit Exposure</strong></td>
<td>1,105</td>
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</tbody>
</table>

### United States

**As of 30/06/2016**

<table>
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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td></td>
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<td></td>
<td></td>
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</tr>
<tr>
<td><strong>Total</strong></td>
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<td>13,478</td>
<td>6,939</td>
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<tr>
<td><strong>Total</strong></td>
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</tr>
<tr>
<td><strong>Risk Weighted</strong></td>
<td>13,478</td>
<td></td>
<td></td>
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<tr>
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### Turkey

**As of 30/06/2016**

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### 2016 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

**Sanco Silvan Váruga Argento, SA**

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### 2016 EU-wide Transparency Exercise

**Credit Risk - Standardised Approach**

**Banco Bilbao Vizcaya Argentaria, SA**

#### Standardised Approach

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<td>External governments on sovereign liabilities</td>
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<td>1,160</td>
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<tr>
<td>Claims on public authorities</td>
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<td>190</td>
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<tr>
<td>Multilateral Development Banks</td>
<td>210</td>
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</tr>
<tr>
<td>Claims on international organisations</td>
<td>100</td>
<td>100</td>
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<tr>
<td>Securitisation</td>
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<td>600</td>
</tr>
<tr>
<td>Claims on corporates</td>
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<td>100</td>
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<tr>
<td>Corporate bonds</td>
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<tr>
<td>Claims on institutions and corporates with a ST credit assessment</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Collective investments undertakings (CIU)</td>
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<td>100</td>
</tr>
<tr>
<td>Total Standardised Total</td>
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<td><strong>Total Risk exposure amount</strong></td>
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<tr>
<td><strong>Value adjustments and provisions</strong></td>
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</tr>
</tbody>
</table>

---

1. Original exposure, except for adjustments due to corporate restructuring or other off-balance sheet arrangements.
2. Portfolio of retail exposures.
3. Shares of retail exposures.

---

**Notes:**

- Total value adjustments and provisions per country of counterparty does not include Securitisation exposures.
- Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

---

**Image:**

- [Image 55x769 to 55x781]
- [Image 57x298](1)
- [Image 57x450](2)
- [Image 57x455](1)
**2016 EU-wide Transparency Exercise**

**Credit Risk - IRB Approach**

**Bank Name:** Banco Bilbao Vizcaya Argentaria, SA

<table>
<thead>
<tr>
<th>Country</th>
<th>As of 30/06/2016</th>
<th>As of 31/12/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spain</td>
<td></td>
<td></td>
</tr>
<tr>
<td>United States</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Turkey</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Consolidated data**

<table>
<thead>
<tr>
<th>Source</th>
<th>Original Exposure</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
<th>Original Exposure</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit (mln EUR)</td>
<td></td>
<td></td>
<td></td>
<td>Unit (mln EUR)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Defaulted</td>
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<td>8,775</td>
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<td>45</td>
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<td>5,342</td>
<td>45</td>
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<td>46</td>
<td>87,818</td>
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**Spain**

<table>
<thead>
<tr>
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<th>Risk exposure amount</th>
<th>Value of default provisions</th>
<th>Original Exposure</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit (mln EUR)</td>
<td></td>
<td></td>
<td></td>
<td>Unit (mln EUR)</td>
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<td></td>
</tr>
<tr>
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**United States**

<table>
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<tr>
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<th>Value of default provisions</th>
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<th>Risk exposure amount</th>
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<tr>
<td>Unit (mln EUR)</td>
<td></td>
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<td>Unit (mln EUR)</td>
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<tr>
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**Turkey**

<table>
<thead>
<tr>
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<th>Risk exposure amount</th>
<th>Value of default provisions</th>
<th>Original Exposure</th>
<th>Risk exposure amount</th>
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<td>Unit (mln EUR)</td>
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<td>Unit (mln EUR)</td>
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<td>125,451</td>
<td>6,251</td>
<td>46</td>
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Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

**IRB Total**

Original Exposure

<table>
<thead>
<tr>
<th>Source</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
<th>Original Exposure</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unit (mln EUR)</td>
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<td></td>
<td>Unit (mln EUR)</td>
<td></td>
</tr>
<tr>
<td>Defaulted</td>
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</tr>
<tr>
<td>Not Defaulted</td>
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<td>473</td>
<td>45</td>
<td>9,745</td>
<td>526</td>
</tr>
<tr>
<td>Total</td>
<td>20,277</td>
<td>1,064</td>
<td>46</td>
<td>21,341</td>
<td>1,276</td>
</tr>
</tbody>
</table>

**IRB Total**

Original Exposure

<table>
<thead>
<tr>
<th>Source</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
<th>Original Exposure</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
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<td>Unit (mln EUR)</td>
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</tr>
<tr>
<td>Defaulted</td>
<td>11,005</td>
<td>591</td>
<td>1</td>
<td>11,596</td>
<td>650</td>
</tr>
<tr>
<td>Not Defaulted</td>
<td>9,272</td>
<td>473</td>
<td>45</td>
<td>9,745</td>
<td>526</td>
</tr>
<tr>
<td>Total</td>
<td>20,277</td>
<td>1,064</td>
<td>46</td>
<td>21,341</td>
<td>1,276</td>
</tr>
</tbody>
</table>

**IRB Total**

Original Exposure

<table>
<thead>
<tr>
<th>Source</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
<th>Original Exposure</th>
<th>Risk exposure amount</th>
<th>Value of default provisions</th>
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<td>Defaulted</td>
<td>11,005</td>
<td>591</td>
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<td>11,596</td>
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</tr>
<tr>
<td>Not Defaulted</td>
<td>9,272</td>
<td>473</td>
<td>45</td>
<td>9,745</td>
<td>526</td>
</tr>
<tr>
<td>Total</td>
<td>20,277</td>
<td>1,064</td>
<td>46</td>
<td>21,341</td>
<td>1,276</td>
</tr>
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<td>As of 30/06/2015</td>
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<tr>
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</tr>
<tr>
<td></td>
<td>Original Exposure</td>
<td>Risk exposure amount</td>
<td>Other adjustments and provisions</td>
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<td>(mln EUR)</td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
<td>(mln EUR)</td>
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<td>1,119</td>
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### CHILE

<table>
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<tr>
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<td>Exposure Value</td>
<td>Risk exposure amount</td>
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<tr>
<td>Other non-credit-obligation assets</td>
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<tr>
<td>Corporates</td>
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<tr>
<td>Retail</td>
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<tr>
<td>Central banks and central governments</td>
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<tr>
<td>Retail - Secured on real estate property</td>
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<td>Retail - Qualifying Borrowing</td>
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<td>Retail - Other Retail</td>
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<tr>
<td>Retail - Other Retail - Of Which: SME</td>
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<tr>
<td>Retail - Other Retail - Of Which: non-SME</td>
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<tr>
<td>Retail - Secured on real estate property - Of Which: SME</td>
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<tr>
<td>Retail - Secured on real estate property - Of Which: non-SME</td>
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<td></td>
</tr>
<tr>
<td>Retail - Others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail - Others - Of Which: SME</td>
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<td></td>
</tr>
<tr>
<td>Retail - Others - Of Which: non-SME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
### 2016 EU-wide Transparency Exercise

**Sovereign Exposure**

**Banco Bilbao Vizcaya Argentaria, SA**

<table>
<thead>
<tr>
<th>Financial assets: Carrying Amount</th>
<th>Memo: breakdown by accounting portfolio</th>
<th>As of 31/12/2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>held for trading¹</td>
<td>Designated at fair value through profit or loss²</td>
</tr>
<tr>
<td><strong>TOTAL - ALL COUNTRIES</strong></td>
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<td>28,446.1</td>
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<tr>
<td>Czech Republic</td>
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<tr>
<td>Other advanced non EEA countries</td>
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</tr>
<tr>
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<td>17.0</td>
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<tr>
<td>Others</td>
<td>394.7</td>
<td>189.4</td>
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</tbody>
</table>

**Note:**

- Information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS. Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity that shall be reported under "non-financial corporations"; social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**Regions:**

- Other advanced non EEA: Israel, Korea, New Zealand, Japan, San Marino, Singapore and Taiwan.
- Other Central and eastern Europe countries non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Ecuador, Dominican Republic, Ecuador, El Salvador, Peru, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.
- Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

**Footnotes:**

1. Includes "trading financial assets" portfolio for banks reporting under IFRS
2. Includes "non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under IFRS
3. Includes "non-trading financial assets measured at fair value through profit or loss" portfolio for banks reporting under IFRS
4. Includes "non-trading debt instruments measured at amortised cost" and "other non-trading non-derivative financial assets" portfolio for banks reporting under IFRS
### Financial Assets: Carrying Amount

#### France
- Held for trading: 30,000.0
- Designated at the fair value through profit or loss: 15,000.0
- Available-for-sale: 5,000.0
- Loans and receivables: 60,000.0
- Held-to-maturity investments: 20,000.0

#### Germany
- Held for trading: 10,000.0
- Designated at the fair value through profit or loss: 5,000.0
- Available-for-sale: 3,000.0
- Loans and receivables: 15,000.0
- Held-to-maturity investments: 10,000.0

#### United Kingdom
- Held for trading: 20,000.0
- Designated at the fair value through profit or loss: 10,000.0
- Available-for-sale: 5,000.0
- Loans and receivables: 30,000.0
- Held-to-maturity investments: 15,000.0

#### Other advanced economies non EEA
- Held for trading: 5,000.0
- Designated at the fair value through profit or loss: 2,500.0
- Available-for-sale: 1,250.0
- Loans and receivables: 10,000.0
- Held-to-maturity investments: 5,000.0

#### Other Central and eastern Europe countries non EEA
- Held for trading: 2,500.0
- Designated at the fair value through profit or loss: 1,250.0
- Available-for-sale: 625.0
- Loans and receivables: 5,000.0
- Held-to-maturity investments: 2,500.0

#### Middle East
- Held for trading: 1,250.0
- Designated at the fair value through profit or loss: 625.0
- Available-for-sale: 312.5
- Loans and receivables: 2,500.0
- Held-to-maturity investments: 1,250.0

#### Latin America and the Caribbean
- Held for trading: 625.0
- Designated at the fair value through profit or loss: 312.5
- Available-for-sale: 156.25
- Loans and receivables: 2,500.0
- Held-to-maturity investments: 625.0

#### Africa
- Held for trading: 156.25
- Designated at the fair value through profit or loss: 78.125
- Available-for-sale: 39.0625
- Loans and receivables: 2,500.0
- Held-to-maturity investments: 156.25

---

**Note:** The information reported covers all exposures to "General governments" as defined in paragraph 41(b) of Annex V of ITS, or Supervisory Reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity which shall be reported under "non-financial corporations"; social security funds; and international organizations, such as the European Community, the International Monetary Fund and the Bank for International Settlements."
## Debt Securities (including at amortised cost and fair value)

<table>
<thead>
<tr>
<th></th>
<th>2015/12</th>
<th>2016/06</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>99,166</td>
<td>96,043</td>
</tr>
<tr>
<td><strong>Of which: defaulted</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Central banks</strong></td>
<td>2,306</td>
<td>1,936</td>
</tr>
<tr>
<td><strong>General governments</strong></td>
<td>69,306</td>
<td>67,953</td>
</tr>
<tr>
<td><strong>Credit institutions</strong></td>
<td>4,806</td>
<td>3,720</td>
</tr>
<tr>
<td><strong>Other financial corporations</strong></td>
<td>13,716</td>
<td>12,746</td>
</tr>
<tr>
<td><strong>Non-financial corporations</strong></td>
<td>9,031</td>
<td>9,688</td>
</tr>
</tbody>
</table>

## Loans and Advances (including at amortised cost and fair value)

<table>
<thead>
<tr>
<th></th>
<th>2015/12</th>
<th>2016/06</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>502,591</td>
<td>496,298</td>
</tr>
<tr>
<td><strong>Of which: defaulted</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Central banks</strong></td>
<td>36,276</td>
<td>29,006</td>
</tr>
<tr>
<td><strong>General governments</strong></td>
<td>38,611</td>
<td>38,254</td>
</tr>
<tr>
<td><strong>Credit institutions</strong></td>
<td>32,359</td>
<td>32,999</td>
</tr>
<tr>
<td><strong>Other financial corporations</strong></td>
<td>14,956</td>
<td>15,776</td>
</tr>
<tr>
<td><strong>Non-financial corporations</strong></td>
<td>186,296</td>
<td>185,152</td>
</tr>
</tbody>
</table>

## DEBT INSTRUMENTS other than HFT

<table>
<thead>
<tr>
<th></th>
<th>2015/12</th>
<th>2016/06</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>601,756</td>
<td>592,341</td>
</tr>
<tr>
<td><strong>Of which: defaulted</strong></td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Central banks</strong></td>
<td>36,276</td>
<td>29,006</td>
</tr>
<tr>
<td><strong>General governments</strong></td>
<td>38,611</td>
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</tr>
<tr>
<td><strong>Credit institutions</strong></td>
<td>32,359</td>
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</tr>
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<td>14,956</td>
<td>15,776</td>
</tr>
<tr>
<td><strong>Non-financial corporations</strong></td>
<td>186,296</td>
<td>185,152</td>
</tr>
</tbody>
</table>

### Notes

1. For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29.
2. Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT).
3. Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT).

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**2016 EU-wide Transparency Exercise**

**Performing and non-performing exposures**

**Banco Bilbao Vizcaya Argentaria, SA**

As of 31/12/2015

As of 30/06/2016
# 2016 EU-wide Transparency Exercise

## Forborne exposures

**Banco Bilbao Vizcaya Argentaria, SA**

<table>
<thead>
<tr>
<th></th>
<th>As of 31/12/2015</th>
<th>As of 30/06/2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debt securities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(mln EUR, %)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central banks</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>General governments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Loans and advances</strong></td>
<td>34,092</td>
<td>16,079</td>
</tr>
<tr>
<td>(incl. at amortised cost and fair value)</td>
<td>7,993</td>
<td>7,132</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Gross carrying amount of exposures with forbearance measures</td>
<td>31,581</td>
<td>15,398</td>
</tr>
<tr>
<td>Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures</td>
<td>7,477</td>
<td>6,739</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>DEBT INSTRUMENTS other than HFT</strong></td>
<td>34,092</td>
<td>16,079</td>
</tr>
<tr>
<td>Of which non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Of which on non-performing exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Collateral and financial guarantees received on exposures with forbearance measures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loan commitments given</td>
<td>662</td>
<td>37</td>
</tr>
</tbody>
</table>

### Notes:
- (1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2 Template related instructions, subtitle 30.