



2019 EU-wide Transparency Exercise

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

2019 EU-wide Transparency Exercise

Key Metrics

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	38,995	40,313	41,784	42,329	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	38,131	39,449	40,975	41,520	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	45,098	45,947	47,455	48,997	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	44,233	45,083	46,646	48,188	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	53,933	54,703	54,797	56,941	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	53,069	53,839	53,988	56,132	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	343,053	348,264	360,679	360,069	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	343,272	348,804	361,173	360,563	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.37%	11.58%	11.58%	11.76%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11.11%	11.31%	11.35%	11.52%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	13.15%	13.19%	13.16%	13.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.89%	12.92%	12.92%	13.36%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	15.72%	15.71%	15.19%	15.81%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.46%	15.44%	14.95%	15.57%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	690,607	705,299	722,708	732,135	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.53%	6.51%	6.57%	6.69%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)

		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	45,098	45,947	47,455	48,997	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	44,202	45,047	46,503	48,047	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	690,607	705,299	722,708	732,135	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	689,540	704,231	721,899	731,326	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.5%	6.5%	6.6%	6.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.4%	6.4%	6.6%	C 47.00 (r330,c010)	

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Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		(min EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	53,933	54,703	54,797	56,941	C 01.00 (010,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	38,995	40,313	41,784	42,329	C 01.00 (020,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,836	26,828	26,907	26,907	C 01.00 (030,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	27,609	26,097	26,261	27,306	C 01.00 (130,010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-10,625	-7,285	-6,773	-7,004	C 01.00 (180,010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	353	142	617	254	C 01.00 (200,010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,109	4,134	4,364	4,333	C 01.00 (230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-386	-587	-548	-495	C 01.00 (250,010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,062	-8,199	-8,277	-8,056	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,449	-1,463	-1,489	-1,566	C 01.00 (370,010)	Articles 36(1) point (e) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-18	0	0	0	C 01.00 (380,010)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (390,010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (430,010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-32	-34	-25	-28	C 01.00 (450,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (471,010) + C 01.00 (472,010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-32	-34	-25	-28	C 01.00 (460,010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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	C 01.00 (480,010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-15	0	0	-71	C 01.00 (524,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-64	-61	-61	-61	C 01.00 (529,010)	-
	A.1.21	Transitional adjustments	737	742	809	809	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-330	-325	0	0	C 01.00 (240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,067	1,067	809	809	C 01.00 (520,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,103	5,634	5,671	6,668	C 01.00 (530,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,944	5,475	5,528	6,527	C 01.00 (540,010) + C 01.00 (670,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (770,010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (690,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (744,010) + C 01.00 (746,010)		
A.2.4	Additional Tier 1 transitional adjustments	159	158	143	141	C 01.00 (660,010) + C 01.00 (680,010) + C 01.00 (730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	45,098	45,947	47,455	48,997	C 01.00 (015,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,835	8,756	7,341	7,944	C 01.00 (750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,095	8,282	6,699	6,906	C 01.00 (760,010) + C 01.00 (890,010)		
A.4.2	Other Tier 2 Capital components and deductions	575	579	587	608	C 01.00 (910,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (970,010) + C 01.00 (974,010) + C 01.00 (978,010)		
A.4.3	Tier 2 transitional adjustments	166	-105	56	430	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	343,053	348,264	360,679	360,069	C 02.00 (010,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-220	-540	-494	-494	C 05.01 (010,040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.37%	11.58%	11.58%	11.76%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.15%	13.19%	13.16%	13.61%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.72%	15.71%	15.19%	15.81%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	38,258	39,571	40,975	41,520	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.15%	11.34%	11.35%	11.52%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	865	865	809	809	C 05.01 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (440,030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-220	-540	-494	-494	C 05.01 (440,040)	

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



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Overview of Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
Credit risk (excluding CCR and Securitisations)	283,664	287,118	297,015	294,180	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	192,029	194,707	203,338	197,206	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	6,154	5,421	5,240	4,926	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	70,966	71,744	72,987	75,786	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	14,515	15,246	15,450	16,262	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	7,371	7,106	7,481	7,474	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	1,333	1,377	1,326	1,340	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	2,239	2,623	2,598	1,619	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	13,551	13,316	13,989	14,505	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	4,858	5,048	6,159	6,022	C 02.00 (R530, c010)
Of which IMA	8,693	8,268	7,830	8,483	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	92	683	636	631	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	32,735	36,725	38,269	37,952	C 02.00 (R590, c010)
Of which basic indicator approach	4,504	5,908	6,649	6,462	C 02.00 (R600, c010)
Of which standardised approach	9,464	9,341	9,980	9,877	C 02.00 (R610, c010)
Of which advanced measurement approach	18,767	21,476	21,640	21,613	C 02.00 (R620, c010)
Other risk exposure amounts	2,160	0	0	3,000	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	343,053	348,264	360,679	360,069	

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P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	20,928	29,228	7,602	15,354
Of which debt securities income	2,839	4,337	1,034	2,163
Of which loans and advances income	17,671	23,861	6,299	12,659
Interest expenses	8,289	11,990	3,265	6,538
(Of which deposits expenses)	6,238	8,698	2,362	4,752
(Of which debt securities issued expenses)	1,442	1,914	512	1,006
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	93	155	10	101
Net Fee and commission income	3,797	5,076	1,264	2,569
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	103	195	17	41
Gains or (-) losses on financial assets and liabilities held for trading, net	869	725	122	181
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	188	217	143	76
Gains or (-) losses from hedge accounting, net	48	72	33	73
Exchange differences [gain or (-) loss], net	-319	3	80	142
Net other operating income /(expenses)	-725	-1,150	-268	-637
TOTAL OPERATING INCOME, NET	16,695	22,531	5,738	11,362
(Administrative expenses)	7,692	10,338	2,493	5,012
(Depreciation)	887	1,186	386	778
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	281	340	142	262
(Commitments and guarantees given)	-93	-48	10	7
(Other provisions)	375	388	131	255
Of which pending legal issues and tax litigation ¹		137		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,628	3,974	1,020	1,773
(Financial assets at fair value through other comprehensive income)	-15	-1	3	4
(Financial assets at amortised cost)	2,642	3,975	1,017	1,769
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	23	156	32	42
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	769	1,015	265	497
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	868	815	7	11
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	6,820	8,367	1,937	4,002
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,974	6,108	1,387	2,888
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,974	6,108	1,387	2,888
Of which attributable to owners of the parent	4,301	5,292	1,156	2,418

¹ Information available only as of end of the year

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

2019 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banco Bilbao Vizcaya Argentaria, S.A.

ASSETS:		As of 30/09/2018					As of 31/12/2018					As of 31/03/2019					As of 30/06/2019					References	
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy								
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3						
Cash, cash balances at central banks and other demand deposits		44,890				58,296				50,107				44,653									IAS 1.54 (i)
Financial assets held for trading		92,796	24,949	67,313	535	91,394	25,893	65,097	404	93,237	24,224	68,289	724	106,074	30,495	74,530	1,048						IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		1,906	370	1,365	171	2,367	413	24	1,929	2,351	359	11	1,981	1,532	368	60	1,104						IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0						IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		47,201	35,863	9,951	1,387	42,019	32,061	9,190	748	45,759	34,542	10,532	686	48,065	37,539	9,829	697						IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		412,126				413,974				427,089				425,236									IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		3,118	0	3,105	13	2,805	7	2,795	3	3,016	13	2,990	12	2,982	40	2,939	3						IFRS 9.6.2.1; Annex V. Part 1.22; Annex V. Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		-52				-21				13				40									IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		48,670				46,285				48,922				47,646									
TOTAL ASSETS		650,655				657,119				670,495				676,230									IAS 1.9(a), IG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹		As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	44,746	0	0	-7	0	0	39,484	3	0	-22	0	0	43,155	0	0	-25	0	0	45,522	0	0	-26	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	27,527	29	36	-7	-3	-15	27,938	195	35	-20	-6	-16	31,606	152	40	-24	-7	-16	32,271	392	39	-23	-8	-16	Annex V. Part 1.31, 44(b)
	Loans and advances	350,110	30,011	17,050	-2,133	-2,329	-8,150	350,996	30,705	16,357	-2,077	-2,375	-7,760	360,141	31,165	16,568	-2,160	-2,441	-7,936	356,906	31,835	16,008	-2,194	-2,263	-7,710	Annex V. Part 1.32, 44(a)

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



2019 EU-wide Transparency Exercise

Market Risk

Banco Bilbao Vizcaya Argentaria, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		
(min EUR)																							
	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018										
Traded Debt Instruments	2,269	2,622	180	59	474	173						151	58	468	159								
Of which: General risk	2,028	1,667	136	45	354	123						108	45	341	123								
Of which: Specific risk	241	955	44	15	120	49						44	13	127	36								
Equities	137	114	106	30	250	72						128	50	258	87								
Of which: General risk	71	72	106	30	250	72						128	50	258	87								
Of which: Specific risk	65	43	0	0	0	0						0	0	0	0								
Foreign exchange risk	2,402	2,272	55	16	60	19						42	12	54	21								
Commodities risk	36	18	0	0	0	0						0	0	0	0								
Total	4,844	5,027	165	54	415	171	103	115	0	0	0	8,693	161	56	409	136	90	91	0	0	0	0	8,268
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019										
Traded Debt Instruments	3,269	3,224	144	56	459	145						168	54	467	128								
Of which: General risk	2,103	2,073	102	41	309	102						122	40	326	86								
Of which: Specific risk	1,166	1,151	42	15	150	43						46	14	141	42								
Equities	52	11	122	37	271	67						109	33	224	83								
Of which: General risk	41	6	122	37	271	67						109	33	224	83								
Of which: Specific risk	11	6	0	0	0	0						0	0	0	0								
Foreign exchange risk	2,708	2,528	42	13	144	44						38	13	105	40								
Commodities risk	49	35	0	0	0	0						0	0	0	0								
Total	6,078	5,798	135	42	388	125	67	103	0	0	0	7,830	130	44	361	99	159	188	0	0	0	0	8,483

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

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	115,406	129,380	28,283		122,473	139,186	30,560	
	Regional governments or local authorities	10,770	6,916	1,491		10,208	6,649	1,416	
	Public sector entities	1,003	1,887	686		991	1,810	714	
	Multilateral Development Banks	104	249	10		265	453	10	
	International Organisations	0	0	0		0	0	0	
	Institutions	30,635	18,824	6,480		35,874	19,315	6,203	
	Corporates	120,367	89,050	87,094		125,314	91,400	89,481	
	of which: SME	18,818	15,340	15,343		22,164	17,514	18,153	
	Retail	85,327	51,595	36,076		86,939	52,465	36,768	
	of which: SME	27,910	17,017	12,763		26,855	16,467	12,350	
	Secured by mortgages on immovable property	41,890	41,376	16,160		40,917	40,458	15,466	
	of which: SME	5,841	5,655	3,021		3,547	3,393	1,594	
	Exposures in default	8,443	3,554	4,055	4,544	8,609	3,612	4,159	4,649
	Items associated with particularly high risk	2,153	2,083	3,124		1,168	1,101	1,652	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2	2	1		3	3	2	
	Collective investments undertakings (CIU)	41	24	24		76	57	57	
Equity	0	0	0		0	0	0		
Other exposures	21,320	31,167	11,651		18,100	28,452	11,229		
Standardised Total²	437,462	376,107	195,137	7,973	450,938	384,961	197,715	8,022	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SPAIN	Central governments or central banks	59,560	73,481	12,857		64,765	80,441	13,207	
	Regional governments or local authorities	129	318	71		60	0	0	
	Public sector entities	0	7	0		0	37	0	
	Multilateral Development Banks	0	168	0		0	211	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,163	549	177		11,697	1,820	369	
	Corporates	4,330	7,157	6,723		7,351	6,381	5,897	
	of which: SME	1,806	1,457	1,457		1,816	1,426	1,426	
	Retail	13,523	7,058	4,691		13,255	7,025	4,659	
	of which: SME	6,468	4,986	3,740		6,253	5,009	3,787	
	Secured by mortgages on immovable property	4,142	3,993	1,490		3,762	3,646	1,137	
	of which: SME	2,589	3,006	1,244		1,947	1,904	849	
	Exposures in default	1,988	678	896	1,070	2,050	823	1,025	1,388
	Items associated with particularly high risk	168	130	196		131	99	148	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	2	2		8	1	1	
Equity	0	0	0		0	0	0		
Other exposures	9,908	6,360	4,182		5,990	4,855	3,417		
Standardised Total²	9,908	6,360	4,182	1,609	5,990	4,855	3,417	1,954	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
MEXICO	Central governments or central banks	16,108	14,075	1,967		18,079	16,365	2,263	
	Regional governments or local authorities	2,931	241	62		2,343	183	46	
	Public sector entities	214	189	38		200	189	91	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,380	2,992	1,303		7,578	3,709	1,612	
	Corporates	15,491	4,820	4,471		14,060	3,830	3,518	
	of which: SME	1,275	1,094	1,093		2,052	1,625	1,629	
	Retail	14,857	10,221	7,162		14,565	9,986	7,009	
	of which: SME	6,256	3,217	2,413		5,664	2,882	2,161	
	Secured by mortgages on immovable property	10,448	10,353	3,807		9,566	9,491	3,588	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	802	301	332	450	790	290	448	
	Items associated with particularly high risk	373	367	551		366	363	544	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	4,002	13,260	2,501		4,722	13,959	2,491		
Standardised Total²	4,002	13,260	2,501	1,095	4,722	13,959	2,491	871	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	7,160	9,628	501		6,968	9,400	417	
	Regional governments or local authorities	7,243	5,914	1,187		7,501	6,167	1,232	
	Public sector entities	2	952	187		0	910	179	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,340	4,504	824		2,156	1,723	297	
	Corporates	48,077	36,541	36,206		50,393	38,598	38,236	
	of which: SME	5,117	4,433	4,433		7,372	5,737	6,053	
	Retail	16,748	9,329	6,849		17,180	9,552	7,018	
	of which: SME	2,015	828	621		1,934	819	614	
	Secured by mortgages on immovable property	10,551	10,523	3,929		10,730	10,702	3,987	
	of which: SME	176	148	109		107	106	57	
	Exposures in default	662	397	492	189	792	500	664	208
	Items associated with particularly high risk	1,093	1,093	1,639		203	199	299	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		32	32	32	
Equity	0	0	0		0	0	0		
Other exposures	1,940	2,328	1,509		2,092	2,658	1,541		
Standardised Total²	1,940	2,328	1,509	768	2,092	2,658	1,541	535	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
TURKEY	Central governments or central banks	12,080	13,758	7,160		14,423	16,152	8,570	
	Regional governments or local authorities	43	43	25		33	23	23	
	Public sector entities	81	76	41		42	40	20	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,928	3,051	1,039		2,452	2,157	1,195	
	Corporates	26,142	21,411	21,181		26,685	21,899	21,810	
	of which: SME	6,708	5,489	5,489		7,376	5,766	6,086	
	Retail	20,450	11,748	7,894		22,391	12,836	8,660	
	of which: SME	9,257	5,179	3,894		9,816	5,430	4,072	
	Secured by mortgages on immovable property	5,327	5,247	2,508		4,750	4,637	1,982	
	of which: SME	1,480	1,190	710		619	522	203	
	Exposures in default	2,467	1,211	1,346	1,215	2,556	1,126	1,243	1,107
	Items associated with particularly high risk	96	96	144		110	110	165	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,305	2,753	921		2,010	2,523	1,092		
Standardised Total ²					2,058			1,927	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	1,855	94	9		1,816	248	19	
	Regional governments or local authorities	108	108	24		95	100	20	
	Public sector entities	0	8	0		8	8	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,720	1,211	474		3,187	2,439	326	
	Corporates	274	175	166		186	201	192	
	of which: SME	8	8	8		5	5	5	
	Retail	150	142	107		515	508	381	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	11	11	4		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	38	131	123	7	9	9	9	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	48	192	0		256	445	17		
Standardised Total ²					13			3	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
PERU	Central governments or central banks	2,627	2,119	1,037		2,845	2,743	1,206	
	Regional governments or local authorities	55	55	28		49	49	25	
	Public sector entities	318	263	138		306	249	132	
	Multilateral Development Banks	44	21	10		44	20	10	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,082	939	318		1,115	1,080	330	
	Corporates	9,009	6,703	6,595		9,807	7,027	6,950	
	of which: SME	2,043	1,740	1,740		1,358	1,149	1,149	
	Retail	5,252	3,135	2,130		4,817	2,757	1,887	
	of which: SME	1,985	1,261	946		1,604	1,066	800	
	Secured by mortgages on immovable property	4,391	4,320	1,777		4,703	4,646	2,006	
	of which: SME	1,218	1,005	738		800	788	452	
	Exposures in default	713	256	265	449	701	260	280	418
	Items associated with particularly high risk	94	82	123		98	89	134	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		3	3	2	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,029	1,111	336		1,046	1,065	343		
Standardised Total ²					748			690	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	2	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	4	0		0	4	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5,035	2,302	1,001		2,790	2,688	663	
	Corporates	350	308	307		324	356	319	
	of which: SME	69	65	65		29	26	26	
	Retail	127	124	93		131	123	93	
	of which: SME	2	1	1		1	1	1	
	Secured by mortgages on immovable property	75	74	29		92	91	35	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	32	9	9	23	32	7	7	25
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	1,017	60		89	53			
Standardised Total ²					27			53	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
COLOMBIA	Central governments or central banks	1,978	2,319	1,121		1,832	2,230	1,078	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	359	358	258		414	342	265	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	342	373	147		1,675	907	227	
	Corporates	4,352	3,662	3,660		4,369	3,495	3,494	
	of which: SME	78	5	5		75	4	4	
	Retail	5,962	4,721	3,535		5,548	4,432	3,317	
	of which: SME	385	276	207		334	247	185	
	Secured by mortgages on immovable property	3,144	3,115	1,134		3,593	3,550	1,262	
	of which: SME	11	8	6		48	46	23	
	Exposures in default	786	240	245	535	765	240	244	508
	Items associated with particularly high risk	328	314	471		259	240	360	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	694	753	100		692	770	97		
Standardised Total ²				804				936	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
ITALY	Central governments or central banks	7,326	7,325	15		4,796	4,795	14	
	Regional governments or local authorities	50	50	10		0	0	0	
	Public sector entities	0	1	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	275	108	51		267	116	54	
	Corporates	149	145	145		220	209	209	
	of which: SME	137	136	136		164	164	164	
	Retail	2	1	1		16	15	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		9	9	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	6	64	522		6	63	696		
Standardised Total ²				3				7	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	359	62	0		398	64	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,121	748	217		468	407	87	
	Corporates	267	259	259		254	245	244	
	of which: SME	3	3	3		0	0	0	
	Retail	4	3	2		7	6	4	
	of which: SME	1	1	0		1	1	0	
	Secured by mortgages on immovable property	9	9	3		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	22	759		0	22	752		
Standardised Total ²				4				5	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Consolidated data	Central governments or central banks	123,903	139,845	32,410		121,704	148,733	31,268	
	Regional governments or local authorities	10,375	6,776	1,424		10,774	6,969	1,509	
	Public sector entities	1,065	1,881	740		1,107	1,780	718	
	Multilateral Development Banks	277	433	6		333	493	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37,212	18,244	6,170		43,168	16,121	6,622	
	Corporates	122,595	90,016	87,919		119,676	85,028	82,832	
	of which: SME	25,349	21,350	20,228		23,804	19,965	18,019	
	Retail	88,700	53,691	37,681		87,970	52,547	36,867	
	of which: SME	26,549	15,941	9,555		26,769	16,791	10,050	
	Secured by mortgages on immovable property	41,098	40,623	15,476		40,056	39,650	14,979	
	of which: SME	12,838	12,644	4,433		13,044	12,873	4,546	
	Exposures in default	8,973	3,823	4,368	4,801	8,480	3,604	4,071	4,566
	Items associated with particularly high risk	2,067	1,997	2,995		4,522	3,752	5,629	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		7	6	2	
	Collective investments undertakings (CIU)	190	142	142		222	172	172	
Equity	19,017	20,316	17,270		19,884	25,512	15,627		
Other exposures									
Standardised Total ²	455,474	377,788	206,601	8,386	457,903	384,366	200,296	8,194	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
SPAIN	Central governments or central banks	64,608	77,561	13,246		55,778	70,940	12,972	
	Regional governments or local authorities	208	84	17		581	263	63	
	Public sector entities	0	7	0		0	5	0	
	Multilateral Development Banks	0	180	0		0	160	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,516	906	83		10,503	722	304	
	Corporates	5,964	4,948	4,109		4,752	4,415	3,357	
	of which: SME	1,731	1,289	1,220		618	497	449	
	Retail	13,943	7,636	5,092		15,207	7,832	5,207	
	of which: SME	6,376	5,047	3,033		3,807	2,062	1,282	
	Secured by mortgages on immovable property	3,910	3,781	1,296		3,519	3,440	1,187	
	of which: SME	1,532	1,462	459		1,995	1,947	705	
	Exposures in default	1,948	720	871	1,049	1,666	665	786	1,195
	Items associated with particularly high risk	153	121	181		319	165	247	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	11	2	2		7	1	1	
Equity	0	0	0		0	0	0		
Other exposures	6,775	6,492	7,814		7,501	11,685	8,197		
Standardised Total ²				1,879				1,751	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
MEXICO	Central governments or central banks	17,077	17,519	2,848		20,816	28,049	3,177	
	Regional governments or local authorities	2,377	62	30		2,450	144	72	
	Public sector entities	188	158	72		183	115	64	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10,257	2,943	1,276		14,270	4,598	1,927	
	Corporates	14,102	4,410	4,091		17,451	3,908	3,759	
	of which: SME	3,411	2,850	2,661		1,515	937	789	
	Retail	15,277	10,840	7,619		15,156	10,822	7,598	
	of which: SME	5,390	2,564	1,479		3,939	3,664	2,281	
	Secured by mortgages on immovable property	10,831	10,747	3,926		11,139	11,056	3,984	
	of which: SME	9,433	9,382	3,229		9,333	9,273	3,156	
	Exposures in default	817	258	265	508	827	272	279	517
	Items associated with particularly high risk	435	429	643		466	273	410	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Other exposures	4,370	4,433	3,220		4,484	4,561	2,749		
Standardised Total ²				671				945	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
UNITED STATES	Central governments or central banks	9,538	11,792	371		9,247	15,433	263	
	Regional governments or local authorities	7,515	6,374	1,275		7,364	6,330	1,266	
	Public sector entities	0	900	176		0	810	158	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,470	3,184	601		2,621	2,285	492	
	Corporates	49,201	37,494	37,087		48,052	36,234	36,015	
	of which: SME	6,482	5,660	5,658		13,516	11,228	10,273	
	Retail	17,520	10,052	7,365		16,730	9,627	7,125	
	of which: SME	1,828	973	730		7,469	4,404	2,742	
	Secured by mortgages on immovable property	10,187	10,159	3,688		10,027	10,002	3,639	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	856	569	740	236	763	468	600	179
	Items associated with particularly high risk	216	211	317		331	267	401	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	35	31	31		61	30	30	
Equity	0	0	0		0	0	0		
Other exposures	2,597	2,728	2,080		2,490	2,673	2,054		
Standardised Total ²				806				678	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
TURKEY	Central governments or central banks	15,048	17,270	9,441		15,808	17,713	10,013	
	Regional governments or local authorities	40	40	23		42	42	37	
	Public sector entities	33	42	14		33	48	30	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,713	2,370	1,172		2,068	1,723	1,314	
	Corporates	26,264	21,658	21,695		23,559	19,360	19,180	
	of which: SME	7,922	6,442	6,116		2,049	1,797	1,591	
	Retail	22,258	12,177	8,204		21,607	11,696	7,892	
	of which: SME	10,102	5,221	2,987		4,688	2,474	1,175	
	Secured by mortgages on immovable property	4,396	4,289	1,874		3,901	3,808	1,645	
	of which: SME	904	846	286		773	724	236	
	Exposures in default	2,896	1,368	1,520	1,449	2,777	1,302	1,451	1,500
	Items associated with particularly high risk	932	932	1,398		2,618	2,467	3,701	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,018	2,589	1,212		2,166	2,714	1,211		
Standardised Total ²				1,891				2,303	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
FRANCE	Central governments or central banks	1,529	241	18		2,342	588	15	
	Regional governments or local authorities	56	60	12		41	41	8	
	Public sector entities	0	9	0		0	9	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,685	788	395		7,036	1,271	326	
	Corporates	162	178	141		32	37	36	
	of which: SME	4	4	3		7	7	6	
	Retail	596	438	329		33	25	19	
	of which: SME	0	0	0		12	9	5	
	Secured by mortgages on immovable property	12	12	4		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	26	26	29	63	0	27	27	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				133				22	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
PERU	Central governments or central banks	3,400	2,677	1,259		3,634	2,803	1,391	
	Regional governments or local authorities	50	50	25		51	51	25	
	Public sector entities	316	256	136		355	273	143	
	Multilateral Development Banks	45	21	6		9	6	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,694	1,728	499		344	377	161	
	Corporates	10,510	7,568	7,293		10,821	8,274	8,207	
	of which: SME	1,320	1,124	1,075		2,859	2,411	2,206	
	Retail	4,919	2,749	1,889		4,675	2,633	1,821	
	of which: SME	1,556	1,020	593		1,576	823	513	
	Secured by mortgages on immovable property	4,939	4,877	2,126		4,746	4,683	2,033	
	of which: SME	772	761	380		750	741	377	
	Exposures in default	740	273	294	444	772	286	313	340
	Items associated with particularly high risk	89	81	121		503	307	460	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		6	6	2	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,195	1,436	461		1,109	1,201	430		
Standardised Total ²				658				693	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	6	0		0	6	0	
	Multilateral Development Banks	11	11	0		15	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,192	2,840	803		1,908	1,822	525	
	Corporates	87	81	81		205	160	221	
	of which: SME	34	31	30		55	33	61	
	Retail	265	147	110		83	81	61	
	of which: SME	1	1	1		39	40	25	
	Secured by mortgages on immovable property	89	89	34		79	79	28	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	32	1	1	33	31	0	0	19
	Items associated with particularly high risk	0	0	0		1	1	1	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	9	46		1	9	0		
Standardised Total ²				61				25	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
COLOMBIA	Central governments or central banks	1,714	2,063	1,028		2,549	1,745	876	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	507	476	321		515	485	303	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,858	1,309	392		1,156	840	309	
	Corporates	4,468	3,704	3,702		4,052	3,617	3,527	
	of which: SME	90	69	68		1,108	1,060	969	
	Retail	5,772	4,603	3,452		5,869	4,693	3,467	
	of which: SME	260	192	144		2,637	2,171	1,352	
	Secured by mortgages on immovable property	3,135	3,092	1,103		3,112	3,074	1,086	
	of which: SME	42	41	20		48	47	18	
	Exposures in default	765	271	282	479	746	265	271	309
	Items associated with particularly high risk	242	223	334		284	272	408	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	786	793	154		794	801	158		
Standardised Total ²				1,092				797	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
ITALY	Central governments or central banks	4,804	4,802	14		4,854	4,853	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	2	0		0	2	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	292	125	54		268	112	58	
	Corporates	194	190	190		47	45	45	
	of which: SME	150	150	150		4	4	4	
	Retail	2	1	1		2	2	1	
	of which: SME	0	0	0		1	1	1	
	Secured by mortgages on immovable property	9	9	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	0	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	60	799		1	64	1		
Standardised Total ²				6				5	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
GERMANY	Central governments or central banks	381	63	9		194	114	0	
	Regional governments or local authorities	0	0	0		111	0	0	
	Public sector entities	0	0	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	569	488	108		600	418	91	
	Corporates	232	222	221		172	169	168	
	of which: SME	5	5	4		4	4	3	
	Retail	7	6	4		7	6	4	
	of which: SME	1	1	0		2	2	1	
	Secured by mortgages on immovable property	9	9	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	0	2	1	1	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	24	702		1	23	1		
Standardised Total ²				5				2	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
Consolidated data	Central banks and central governments	7,505	2,214	9,183	1,133	4	9	10,698	80	12,459	677	2	3
	Institutions	88,886	123	68,009	4,906	6	48	100,329	165	79,992	5,366	7	58
	Corporates	136,392	4,562	104,801	55,722	966	2,610	135,616	4,035	103,991	55,513	793	2,176
	Corporates - Of Which: Specialised Lending	8,194	173	8,055	7,050	0	91	7,706	163	7,536	6,330	0	73
	Corporates - Of Which: SME	16,235	2,361	13,856	8,815	600	1,414	19,894	2,021	16,231	11,877	519	1,103
	Retail	118,197	5,024	100,910	19,574	949	2,644	118,211	4,780	101,011	19,667	880	2,660
	Retail - Secured on real estate property	82,528	3,999	78,255	7,643	837	1,447	81,472	3,672	77,186	7,385	742	1,330
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	82,528	3,999	78,255	7,643	837	1,447	81,472	3,672	77,186	7,385	742	1,330
	Retail - Qualifying Revolving	22,194	184	9,569	7,112	10	502	22,167	199	9,682	6,938	10	584
	Retail - Other Retail	13,475	841	13,086	4,818	103	695	14,571	908	14,142	5,344	127	745
	Retail - Other Retail - Of Which: SME	3,896	375	3,517	1,664	78	240	4,132	419	3,746	1,752	96	281
	Retail - Other Retail - Of Which: non-SME	9,579	466	9,569	3,154	25	454	10,440	489	10,396	3,592	32	464
	Equity	6,758	0	6,758	14,515	0	0	6,822	0	6,822	15,246	0	0
Other non credit-obligation assets													
IRB Total ²				95,850						96,468			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
SPAIN	Central banks and central governments	16	0	173	9	0	0	111	0	174	9	0	0
	Institutions	39,734	123	20,638	2,231	6	46	41,316	165	22,628	2,219	7	54
	Corporates	61,262	4,035	48,355	25,991	847	2,281	61,645	3,512	49,070	26,616	703	1,872
	Corporates - Of Which: Specialised Lending	3,374	52	3,312	3,154	0	38	3,210	31	3,171	2,897	0	27
	Corporates - Of Which: SME	15,208	2,335	12,981	8,306	598	1,408	15,186	1,981	13,065	8,474	498	1,045
	Retail	101,999	4,860	93,575	12,495	913	2,162	101,392	4,553	93,048	12,439	824	2,063
	Retail - Secured on real estate property	81,887	3,976	77,633	7,460	807	1,432	80,837	3,653	76,571	7,213	718	1,320
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	81,886	3,976	77,633	7,460	807	1,432	80,837	3,653	76,570	7,213	718	1,319
	Retail - Qualifying Revolving	6,665	44	2,882	224	4	36	6,623	49	2,940	221	4	40
	Retail - Other Retail	13,447	840	13,060	4,811	103	693	13,931	851	13,538	5,004	102	703
	Retail - Other Retail - Of Which: SME	3,893	375	3,515	1,663	78	240	4,045	374	3,661	1,713	76	249
	Retail - Other Retail - Of Which: non-SME	9,555	465	9,545	3,148	25	453	9,886	477	9,877	3,292	26	455
	Equity	4,782	0	4,782	9,441	0	0	4,804	0	4,804	10,042	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
MEXICO	Central banks and central governments	133	0	396	41	0	0	133	0	392	39	0	2
	Institutions	615	0	350	79	0	0	458	0	247	57	0	0
	Corporates	21,608	203	19,203	14,089	96	208	20,617	167	18,361	13,579	64	188
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	796	0	721	344	0	3	4,345	36	2,971	3,181	19	55
	Retail	15,484	139	6,679	6,891	6	466	16,110	206	7,312	7,052	32	584
	Retail - Secured on real estate property	13	0	13	3	0	0	12	0	11	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13	0	13	3	0	0	12	0	11	2	0	0
	Retail - Qualifying Revolving	15,468	139	6,664	6,887	6	465	15,484	150	6,720	6,716	7	544
	Retail - Other Retail	2	0	2	1	0	0	614	56	580	334	26	41
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	84	45	83	38	20	32
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	530	11	497	296	6	9
	Equity	843	0	843	2,029	0	0	800	0	800	1,933	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
UNITED STATES	Central banks and central governments	3,983	0	4,108	117	0	0	4,959	0	5,086	129	0	0
	Institutions	2,602	0	2,291	301	0	0	3,100	0	2,808	302	0	0
	Corporates	11,731	91	7,586	2,613	8	15	12,899	91	8,719	3,023	9	10
	Corporates - Of Which: Specialised Lending	285	4	271	246	0	3	252	2	239	206	0	2
	Corporates - Of Which: SME	5	0	3	4	0	0	18	0	17	41	0	0
	Retail	40	1	36	9	2	1	40	0	36	8	0	0
	Retail - Secured on real estate property	34	1	33	8	2	1	35	0	34	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	1	33	8	2	1	35	0	34	7	0	0
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	1	0	1	0	0	0
	Equity	258	0	258	703	0	0	292	0	292	792	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 30/09/2018					As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)													
TURKEY	Central banks and central governments	0	0	151	2	0	0	0	0	139	2	0	0
	Institutions	18	0	9	10	0	0	12	0	6	6	0	0
	Corporates	526	0	371	275	0	0	508	0	369	277	0	0
	Corporates - Of Which: Specialised Lending	242	0	238	206	0	0	236	0	236	204	0	0
	Corporates - Of Which: SME	14	0	1	1	0	0	14	0	1	1	0	0
	Retail	1	0	1	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	37	0	37	87	0	0	56	0	56	132	0	0
Other non credit-obligation assets													
IRB Total													

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach												
		As of 30/09/2018					As of 31/12/2018							
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16,377	0	16,070	286	0	0	25,167	0	24,858	378	0	0	0
	Corporates	6,685	17	4,655	1,988	2	16	6,815	17	4,684	1,972	2	16	0
	Corporates - Of Which: Specialised Lending	815	0	797	599	0	0	747	0	731	529	0	0	0
	Corporates - Of Which: SME	49	2	49	69	0	1	54	1	53	73	0	0	0
	Retail	41	1	37	13	2	1	40	1	36	12	2	0	0
	Retail - Secured on real estate property	33	1	32	12	2	1	33	1	32	11	2	0	0
	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	33	1	32	12	2	1	33	1	32	11	2	0	0
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0	0
	Equity	38	0	38	121	0	0	51	0	51	162	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 30/09/2018					As of 31/12/2018							
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
PERU	Central banks and central governments	0	0	341	45	0	0	0	0	257	33	0	0	0
	Institutions	14	0	7	1	0	0	15	0	10	3	0	0	0
	Corporates	698	38	290	124	6	3	551	39	224	123	5	2	0
	Corporates - Of Which: Specialised Lending	32	0	32	37	0	0	67	0	52	55	0	1	1
	Corporates - Of Which: SME	10	4	5	2	1	1	15	3	6	8	1	1	1
	Retail	4	0	4	1	0	0	4	0	4	1	0	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	4	0	4	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	4	0	4	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	11	0	11	31	0	0	13	0	13	30	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 30/09/2018					As of 31/12/2018							
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	22	0	0	0	0	0	22	0	0	0	0
	Institutions	12,859	0	12,815	470	0	0	12,900	0	12,871	481	0	0	0
	Corporates	4,690	0	3,453	1,531	0	2	4,904	0	3,495	1,596	0	4	0
	Corporates - Of Which: Specialised Lending	716	0	710	531	0	0	786	0	737	560	0	0	0
	Corporates - Of Which: SME	26	0	12	5	0	0	23	0	11	4	0	0	0
	Retail	188	7	179	50	10	4	185	6	176	48	8	3	0
	Retail - Secured on real estate property	179	7	174	49	10	4	176	6	171	47	8	3	0
	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	179	7	174	49	10	4	176	6	171	47	8	3	0
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0	0
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	0	3	1	0	0	0
	Equity	131	0	131	333	0	0	126	0	126	321	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 30/09/2018					As of 31/12/2018							
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
COLOMBIA	Central banks and central governments	0	0	43	1	0	0	0	0	40	0	0	0	0
	Institutions	104	0	80	25	0	0	98	0	86	31	0	0	0
	Corporates	262	0	218	58	0	0	348	0	306	80	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	2	1	0	0	6	0	4	3	0	0	0
	Retail	5	0	5	3	0	0	5	0	5	3	0	0	0
	Retail - Secured on real estate property	4	0	4	2	0	0	4	0	4	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	2	0	0	4	0	4	2	0	0	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	270	0	270	662	0	0	269	0	269	655	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 30/09/2018					As of 31/12/2018							
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
ITALY	Central banks and central governments	0	0	27	0	0	0	0	0	27	0	0	0	0
	Institutions	1,553	0	1,383	237	0	1	2,362	0	2,149	265	0	1	0
	Corporates	5,771	21	3,690	1,509	1	12	6,331	53	3,969	1,650	5	20	0
	Corporates - Of Which: Specialised Lending	232	11	231	183	0	9	318	11	315	231	0	9	0
	Corporates - Of Which: SME	6	0	8	11	0	0	1	0	0	0	0	0	0
	Retail	15	0	14	4	0	0	14	0	13	3	0	0	0
	Retail - Secured on real estate property	13	0	12	3	0	0	12	0	12	3	0	0	0
	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	13	0	12	3	0	0	12	0	12	3	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	21	0	21	70	0	0	13	0	13	45	0	0	0
Other non credit-obligation assets														
IRB Total														

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

		IRB Approach												
		As of 30/09/2018					As of 31/12/2018							
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	Central banks and central governments	138	0	96	14	0	0	0	0	24	5	0	0	0
	Institutions	4,622	0	4,563	171	0	0	3,471	0	3,353	128	0	0	0
	Corporates	4,951	95	3,550	1,160	1	34	4,284	95	2,792	894	1	32	0
	Corporates - Of Which: Specialised Lending	105	90	104	13	0	27	106	90	104	13	0	27	0
	Corporates - Of Which: SME	17	0	5	9	0	0	17	0	5	9	0	0	0
	Retail	31	3	29	7	1								

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	4,505	79	6,591	431	2	5	9,544	72	11,587	559	2	5
	Institutions	109,442	123	89,162	5,881	9	64	123,542	97	103,269	6,379	7	65
	Corporates	140,946	3,945	108,271	56,435	821	2,191	146,766	3,938	112,197	58,585	841	2,304
	Corporates - Of Which: Specialised Lending	7,539	160	7,350	6,183	0	38	7,314	150	7,140	5,899	0	75
	Corporates - Of Which: SME	20,906	1,910	19,230	13,538	515	1,111	21,423	1,928	17,539	12,597	532	1,087
	Retail	118,260	4,628	100,461	19,662	889	2,620	118,235	4,146	100,072	19,509	706	2,335
	Retail - Secured on real estate property	80,876	3,546	76,665	7,350	720	1,317	79,725	3,007	75,527	6,941	539	991
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	80,870	3,546	76,659	7,349	720	1,317	79,719	3,007	75,521	6,940	539	991
	Retail - Qualifying Revolving	22,860	196	9,656	7,038	64	559	23,486	211	9,910	7,138	61	591
	Retail - Other Retail	14,524	886	14,140	5,274	105	743	15,024	928	14,635	5,431	106	753
	Retail - Other Retail - Of Which: SME	4,134	387	3,759	1,757	78	260	4,160	377	3,781	1,752	76	240
	Retail - Other Retail - Of Which: non-SME	10,390	499	10,381	3,517	27	483	10,864	551	10,855	3,679	30	513
	Equity	6,945	0	6,945	15,450	0	0	7,261	0	7,261	16,262	0	0
Other non credit-obligation assets													
IRB Total ²				97,859						101,294			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
SPAIN	Central banks and central governments	18	0	176	12	0	0	20	0	182	13	0	0
	Institutions	39,675	123	21,045	2,210	9	61	42,471	97	24,130	2,345	7	61
	Corporates	62,611	3,337	49,931	26,939	670	1,905	63,950	3,366	50,834	27,459	701	1,954
	Corporates - Of Which: Specialised Lending	3,245	44	3,203	2,907	0	30	3,161	40	3,119	2,765	0	25
	Corporates - Of Which: SME	15,516	1,845	13,362	8,645	475	1,039	16,058	1,855	13,367	8,761	494	1,022
	Retail	101,302	4,466	92,987	12,662	806	2,092	100,682	3,978	92,412	12,423	636	1,784
	Retail - Secured on real estate property	80,247	3,527	76,057	7,181	697	1,306	79,111	2,994	74,933	6,788	526	984
	Retail - Secured on real estate property - Of Which: SME	6	0	6	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	80,241	3,527	76,050	7,180	697	1,306	79,105	2,994	74,928	6,787	526	984
	Retail - Qualifying Revolving	6,558	54	2,816	214	4	44	6,574	58	2,870	210	4	48
	Retail - Other Retail	14,497	885	14,114	5,267	105	742	14,997	926	14,609	5,424	106	752
	Retail - Other Retail - Of Which: SME	4,131	387	3,757	1,756	78	260	4,158	377	3,779	1,751	76	240
	Retail - Other Retail - Of Which: non-SME	10,366	498	10,357	3,512	27	482	10,839	549	10,830	3,673	29	512
	Equity	4,861	0	4,861	10,130	0	0	5,082	0	5,082	10,820	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
MEXICO	Central banks and central governments	133	0	439	39	0	1	131	0	399	36	0	0
	Institutions	470	0	299	96	0	0	456	0	262	71	0	0
	Corporates	22,116	252	19,369	13,514	121	239	23,048	242	20,397	14,376	113	214
	Corporates - Of Which: Specialised Lending	1	0	1	1	0	0	1	0	1	1	0	0
	Corporates - Of Which: SME	5,063	60	5,683	4,699	39	68	5,049	68	3,991	3,648	37	62
	Retail	16,256	142	6,831	6,826	60	515	16,868	152	7,033	6,930	57	543
	Retail - Secured on real estate property	12	0	12	2	0	0	13	0	13	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	2	0	0	13	0	13	3	0	0
	Retail - Qualifying Revolving	16,242	142	6,818	6,823	60	515	16,853	152	7,018	6,926	57	543
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0
	Equity	814	0	814	1,966	0	0	862	0	862	2,091	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
UNITED STATES	Central banks and central governments	2,854	0	2,983	68	0	0	4,177	0	4,248	69	0	0
	Institutions	3,529	0	3,195	320	0	0	4,052	0	3,749	352	0	0
	Corporates	13,940	92	9,099	3,075	10	2	16,343	88	10,915	3,700	10	7
	Corporates - Of Which: Specialised Lending	144	3	137	114	0	0	139	0	137	104	0	0
	Corporates - Of Which: SME	13	0	12	27	0	0	13	0	12	26	0	0
	Retail	41	0	37	8	0	0	40	0	36	7	0	0
	Retail - Secured on real estate property	36	0	35	8	0	0	35	0	34	7	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	36	0	35	8	0	0	35	0	34	7	0	0
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	316	0	316	887	0	0	344	0	344	866	0	0
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/03/2019				As of 30/06/2019							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
TURKEY	Central banks and central governments	0	0	141	2	0	0	0	0	126	2	0	0
	Institutions	18	0	9	9	0	0	22	0	11	13	0	0
	Corporates	496	0	354	282	0	0	434	0	308	246	0	0
	Corporates - Of Which: Specialised Lending	246	0	246	221	0	0	238	0	238	214	0	0
	Corporates - Of Which: SME	4	0	1	1	0	0	4	0	1	1	0	0
	Retail	2	0	2	1	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	153	0	153	377	0	0	164	0	164	403	0	0
Other non credit-obligation assets													
IRB Total													

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

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, S.A.

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	27,410	0	27,100	373	0	0	29,352	452
	Corporates	6,867	17	4,722	1,998	2	15	7,571	198
	Corporates - Of Which: Specialised Lending	700	0	684	496	0	0	689	0
	Corporates - Of Which: SME	53	1	43	59	0	0	51	1
	Retail	42	1	37	12	1	0	43	1
	Retail - Secured on real estate property	34	1	33	11	1	0	34	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	34	1	33	11	1	0	34	1
	Retail - Qualifying Revolving	6	0	3	0	0	0	6	0
	Retail - Other Retail	2	0	2	1	0	0	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	3	1
	Equity	35	0	35	139	0	0	34	0
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
PERU	Central banks and central governments	0	0	422	31	0	0	505	39
	Institutions	11	0	7	1	0	0	6	1
	Corporates	788	40	335	149	6	1	679	40
	Corporates - Of Which: Specialised Lending	69	0	56	60	0	0	23	21
	Corporates - Of Which: SME	14	3	6	5	1	1	12	7
	Retail	4	0	4	1	0	0	5	0
	Retail - Secured on real estate property	4	0	3	1	0	0	4	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	3	1	0	0	4	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	14	0	14	33	0	0	12	28
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	20	0	0	0	20	0
	Institutions	14,850	0	14,823	720	0	0	17,315	0
	Corporates	5,561	0	4,209	1,779	0	1	5,433	0
	Corporates - Of Which: Specialised Lending	811	0	756	576	0	0	776	0
	Corporates - Of Which: SME	22	0	10	2	0	0	14	0
	Retail	177	7	168	44	9	4	168	4
	Retail - Secured on real estate property	167	6	163	43	9	4	159	4
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	167	6	163	43	9	4	159	4
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0
	Retail - Other Retail	3	0	3	1	0	0	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	3	1	0	0	3	1
	Equity	117	0	117	289	0	0	97	0
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
COLOMBIA	Central banks and central governments	0	0	42	1	0	0	38	0
	Institutions	90	0	78	31	0	0	108	0
	Corporates	336	0	293	98	0	0	332	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	5	4	0	0	6	0
	Retail	6	0	6	3	0	0	6	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	3	0	0	4	0
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	268	0	268	654	0	0	283	693
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	0	0	26	0	0	0	26	0
	Institutions	4,907	0	4,692	428	0	1	5,574	0
	Corporates	6,051	57	3,654	1,424	7	4	6,147	46
	Corporates - Of Which: Specialised Lending	252	4	248	181	0	0	239	4
	Corporates - Of Which: SME	3	0	6	0	0	0	6	0
	Retail	14	0	13	3	0	0	14	3
	Retail - Secured on real estate property	12	0	12	3	0	0	12	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	12	0	12	3	0	0	12	3
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0
	Retail - Other Retail	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0
	Equity	3	0	3	11	0	0	6	18
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/03/2019				As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	23	5	0	0	22	5
	Institutions	5,379	0	5,270	182	0	0	9,284	0
	Corporates	4,372	95	2,926	944	1	5	4,773	95
	Corporates - Of Which: Specialised Lending	107	90	105	14	0	1	107	90
	Corporates - Of Which: SME	16	0	8	13	0	1	12	0
	Retail	31	3	28	7	1	2	31	3
	Retail - Secured on real estate property	27	3	26	6	1	2	27	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	27	3	26	6	1	2	27	3
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0
	Retail - Other Retail	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0
	Equity	0	0	0	0	0	0	0	0
Other non credit-obligation assets									
IRB Total									

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 31/12/2018

Residual Maturity	Country / Region	As of 31/12/2018														Risk weighted exposure amount	
		Direct exposures								Derivatives				Off balance sheet			
		On balance sheet								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
	U.S.	385	381	0	0	370	14	0	0	0	0	0	0	0	0	0	677
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	20	20	0	0	20	0	0	0	0	0	0	0	0	0	0	5
	Other Central and eastern Europe countries non EEA	64	64	4	0	43	17	0	0	0	0	0	0	0	0	0	7,809
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75
	Latin America and the Caribbean	1,035	556	437	0	50	548	4	908	19	343	1,021	127	0	0	0	2,917
Total		26,687	26,205	12,025	0	6,155	8,508	221	5,042	274	2,340	1,198	1	0	0	2,917	

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 31/12/2018

		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M [Africa	23	23	0	0	0	23	0	0	0	0	0	20	0		
[3M - 1Y [		16	16	0	0	0	16	0	0	0	0	0	8	0
[1Y - 2Y [		9	9	0	0	0	9	0	0	0	0	0	0	0
[2Y - 3Y [		15	15	0	0	0	15	0	0	0	0	0	1	0
[3Y - 5Y [		63	63	0	0	0	63	0	0	0	0	0	40	0
[5Y - 10Y [		83	83	0	0	0	83	0	0	0	0	0	29	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		208	208	0	0	0	208	0	0	0	0	0	97	0	99	
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [		113	113	0	0	0	113	0	0	0	0	0	15	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1	1	0	0	0	1	0	0	0	0	0	0	0
[3Y - 5Y [		40	40	0	0	0	40	0	0	0	0	0	10	0
[5Y - 10Y [		59	59	31	0	0	28	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		214	214	32	0	0	181	0	0	0	0	0	25	0	6	

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2019

		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		(mln EUR)														
[0 - 3M]	Spain	5,620	64	2,767	0	757	2,096	12	124	28	146	290	0			
[3M - 1Y]		6,962	6,962	1,387	0	1,463	4,112	1	50	3	252	397	0			
[1Y - 2Y]		1,558	671	1,558	0	252	635	17	294	3	81	34	0			
[2Y - 3Y]		9,609	330	9,609	0	7,689	1,001	0	40	0	0	290	1			
[3Y - 5Y]		2,694	2,694	628	0	475	1,591	7	140	3	30	44	0			
[5Y - 10Y]		19,024	19,024	1,673	0	5,047	12,303	8	60	3	75	32	0			
[10Y - more]		8,281	1,353	6,694	0	233	6,694	292	928	6	83	42	0			
Total		53,747	48,191	8,808	0	15,918	28,433	337	1,635	45	668	1,130	1			11,866
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		26	26	0	0	0	26	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0				
Total		26	26	0	0	0	26	0	0	0	0	0	0			0
[0 - 3M]	United Kingdom	3	3	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		35	35	0	0	0	35	1	38	0	3	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0				
Total		38	38	0	0	0	38	1	38	1	6	1	0			0
[0 - 3M]	Iceland															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Liechtenstein															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Norway															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Australia															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Canada															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Hong Kong	113	113	0	0	113	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0				
Total		113	113	0	0	113	0	0	0	0	0	0	0			3

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2019

(mln EUR)		Direct exposures														Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		254	254	0	0	254	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1,548	1,548	0	0	1,530	18	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,803	1,803	0	0	1,785	18	0	0	0	0	0	0	0	0	153
[0 - 3M [	U.S.	528	439	0	0	519	9	0	0	0	0	0	0	0	0	0
[3M - 1Y [		520	520	0	0	432	88	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		306	306	9	0	203	94	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		1,558	1,558	2	0	1,385	172	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		2,744	2,744	4	0	2,003	737	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		3,444	3,444	67	0	343	3,034	0	0	0	0	0	0	0	0	0
[10Y - more		8,515	8,515	9	0	3,321	5,186	0	0	0	0	0	0	0	0	0
Total		17,615	17,526	91	0	8,205	9,319	0	0	0	0	0	618	0	0	259
[0 - 3M [	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Other advanced economies non EEA	28	28	0	0	28	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		28	28	0	0	28	0	0	0	0	0	0	0	0	0	27
[0 - 3M [	Other Central and eastern Europe countries non EEA	69	69	0	0	32	36	0	0	0	0	0	0	0	0	0
[3M - 1Y [		1,502	1,502	33	0	813	656	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		637	637	10	0	283	344	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		838	838	3	0	495	339	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		2,174	2,174	14	0	1,059	1,102	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		2,302	2,302	5	0	860	1,438	0	0	0	0	0	0	0	0	0
[10Y - more		306	306	4	0	78	224	0	0	0	0	0	0	0	0	0
Total		7,828	7,828	69	0	3,619	4,140	0	0	0	0	0	1	0	0	9,310
[0 - 3M [	Middle East	0	0	0	0	0	0	0	14	0	1	77	0	0	0	0
[3M - 1Y [		0	0	0	0	0	0	0	9	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		60	60	0	0	60	0	0	0	0	0	0	0	0	0	0
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		61	61	0	0	0	61	0	23	1	77	0	0	0	0	4
[0 - 3M [	Latin America and the Caribbean	3,145	323	2,410	0	47	688	3	767	0	43	943	0	0	0	0
[3M - 1Y [		3,421	3,421	2,225	0	835	361	190	1,088	1	1,758	91	0	0	0	0
[1Y - 2Y [		3,896	3,896	1,881	0	1,398	617	0	1,099	128	162	0	0	0	0	0
[2Y - 3Y [		4,898	4,898	4,353	0	245	900	0	0	0	12	37	0	0	0	0
[3Y - 5Y [		3,230	3,230	119	0	1,360	1,750	0	297	0	30	1	0	0	0	0
[5Y - 10Y [		5,591	5,591	910	0	2,287	2,394	26	1,572	83	0	12	0	0	0	0
[10Y - more		5,212	5,212	1,979	0	84	3,149	0	97	9	0	0	0	0	0	0
Total		29,393	26,571	13,879	0	6,256	9,259	219	4,920	251	1,974	1,083	1	0	0	1,896

2019 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2019

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[0 - 3M [Africa	2	2	0	0	0	2	0	0	0	0	0	0	0	0	53
[3M - 1Y [		4	4	0	0	0	4	0	0	0	0	0	0	0	0
[1Y - 2Y [		7	7	0	0	0	7	0	0	0	0	0	0	0	0
[2Y - 3Y [		45	45	0	0	0	45	0	0	0	0	0	10	0	0
[3Y - 5Y [		21	21	0	0	0	21	0	0	0	0	0	1	0	0
[5Y - 10Y [		108	108	0	0	0	108	0	0	0	0	0	45	1	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		188	188	0	0	0	188	0	0	0	0	0	61	1		
[0 - 3M [Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10
[3M - 1Y [		109	109	0	0	0	109	0	0	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	0	0
[3Y - 5Y [		81	81	0	0	0	81	0	0	0	0	0	49	0	0
[5Y - 10Y [		30	30	0	0	0	30	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		224	224	0	0	0	224	0	0	0	0	0	49	0		

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
Debt securities (including at amortised cost and fair value)	72,472	0	37	37	18	15	0	67,757	0	36	36	48	16	0
Central banks	1,095	0	0	0	0	0	0	1,051	0	0	0	1	0	0
General governments	57,521	0	5	5	10	0	0	54,007	0	5	5	30	0	0
Credit institutions	1,101	0	0	0	0	0	0	909	0	0	0	1	0	0
Other financial corporations	8,924	0	31	31	6	15	0	8,408	0	30	30	9	16	0
Non-financial corporations	3,830	0	0	0	2	0	0	3,383	0	0	0	7	0	0
Loans and advances (including at amortised cost and fair value)	437,527	3,353	17,050	17,050	4,461	8,150	5,761	451,810	4,227	16,357	16,357	4,451	7,760	5,570
Central banks	34,340	0	0	0	1	0	0	47,829	0	0	0	6	0	0
General governments	30,144	11	137	137	48	40	34	30,000	9	128	128	46	38	35
Credit institutions	19,432	6	11	11	6	6	0	16,797	0	11	11	5	6	0
Other financial corporations	8,343	256	10	10	14	4	1	9,073	225	11	11	18	4	2
Non-financial corporations	168,129	1,279	8,897	8,897	1,978	4,743	2,007	170,197	1,531	8,370	8,370	1,917	4,339	2,054
of which: small and medium-sized enterprises at amortised cost	58,665	524	4,263	4,263	965	2,270	1,410	56,460	602	4,151	4,151	878	2,176	1,357
Households	177,140	1,801	7,995	7,995	2,415	3,357	3,718	177,914	2,463	7,839	7,839	2,460	3,372	3,480
DEBT INSTRUMENTS other than HFT	509,999	3,353	17,086	17,086	4,479	8,165	5,761	519,567	4,227	16,393	16,393	4,499	7,776	5,570
OFF-BALANCE SHEET EXPOSURES	167,739		929	929	375	218	113	170,070		987	987	419	217	113

⁽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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which: defaulted	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
Debt securities (including at amortised cost and fair value)	75,046	0	41	41	56	16	0	78,299	0	39	39	57	16	0
Central banks	1,240	0	0	0	1	0	0	1,374	0	0	0	3	0	0
General governments	60,804	0	5	5	38	0	0	64,265	0	0	0	36	0	0
Credit institutions	971	0	0	0	1	0	0	985	0	0	0	1	0	0
Other financial corporations	8,585	0	35	35	9	16	0	8,363	0	39	39	9	16	0
Non-financial corporations	3,446	0	0	0	7	0	0	3,313	0	0	0	8	0	0
Loans and advances (including at amortised cost and fair value)	454,521	3,996	16,568	16,568	4,601	7,936	5,536	444,910	3,334	16,008	16,008	4,457	7,710	5,177
Central banks	41,647	0	0	0	8	0	0	34,799	0	0	0	7	0	0
General governments	30,615	20	109	109	53	40	28	29,746	33	104	104	60	32	33
Credit institutions	18,661	1	12	12	5	7	0	20,469	5	10	10	9	6	0
Other financial corporations	10,137	9	19	19	21	4	4	9,155	4	17	17	57	6	1
Non-financial corporations	174,105	1,374	8,544	8,544	1,937	4,401	2,161	170,606	1,227	8,482	8,482	1,842	4,424	2,015
of which: small and medium-sized enterprises at amortised cost	53,711	585	4,182	4,182	870	2,211	1,330	56,776	445	4,124	4,124	827	2,158	1,291
Households	179,357	2,593	7,885	7,885	2,578	3,483	3,342	180,135	2,065	7,394	7,394	2,482	3,242	3,127
DEBT INSTRUMENTS other than HFT	529,568	3,996	16,609	16,609	4,657	7,953	5,536	523,210	3,334	16,047	16,047	4,514	7,726	5,177
OFF-BALANCE SHEET EXPOSURES	170,928		969	969	440	209	110	174,158		918	918	435	204	117

(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) Insitutions 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) Insitutions 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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	18,324	10,584	5,138	4,454	9,219	17,169	10,003	4,885	4,202	8,427
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	219	82	17	9	96	175	81	15	10	52
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	21	3	4	3	1	12	4	3	3	2
Non-financial corporations	8,795	5,513	3,172	2,826	3,037	8,091	5,131	2,936	2,572	2,704
of which: small and medium-sized enterprises at amortised cost	4,371	2,786	1,477	1,323	2,111	3,952	2,517	1,336	1,188	1,934
Households	9,290	4,986	1,944	1,616	6,085	8,891	4,787	1,930	1,617	5,670
DEBT INSTRUMENTS other than HFT	18,324	10,584	5,138	4,454	9,219	17,169	10,003	4,885	4,202	8,427
Loan commitments given	199	98	26	21	0	225	87	26	21	0

⁽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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2019 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	17,070	9,721	4,829	4,109	8,559	16,448	9,289	4,579	3,912	7,947
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	177	63	15	11	49	176	66	13	9	57
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	11	10	3	3	2	11	10	5	5	1
Non-financial corporations	7,967	4,959	2,849	2,465	2,896	7,845	4,981	2,814	2,485	2,577
of which: small and medium-sized enterprises at amortised cost	3,901	2,388	1,252	1,099	1,883	3,798	2,320	1,187	1,042	1,730
Households	8,915	4,689	1,963	1,630	5,612	8,416	4,232	1,748	1,414	5,312
DEBT INSTRUMENTS other than HFT	17,070	9,721	4,829	4,109	8,559	16,448	9,289	4,579	3,912	7,947
Loan commitments given	202	60	19	15	0	207	62	19	13	0

(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□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.