



2020 EU-wide Transparency Exercise

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

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

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Key Metrics

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	40,854	42,119	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	39,902	40,634	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	46,974	48,186	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	46,022	46,702	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	56,731	57,531	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	55,779	56,046	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	368,666	362,050	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	368,839	362,388	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	11.08%	11.63%	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	10.82%	11.21%	(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	12.74%	13.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.48%	12.89%	(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	15.39%	15.89%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.12%	15.47%	(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	749,989	775,915	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	6.26%	6.21%	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 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	46,974	48,186	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	45,906	46,602	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	749,989	775,915	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	748,629	774,431	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.3%	6.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.1%	6.0%	C 47.00 (r330,c010)	

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Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	56,731	57,531	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	40,854	42,119	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,801	26,909	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	27,952	28,785	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-12,841	-12,877	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	699	397	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	4,466	4,298	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1,088	-706	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4,567	-4,506	C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	-1,442	-1,453	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-38	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(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 (-)	-9	-38	C 01.00 (r460,c010)	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	C 01.00 (r480,c010)	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	C 01.00 (r490,c010)	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	C 01.00 (r500,c010)	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	-100	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-61	-61	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	943	1,472	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	-9	-13	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	952	1,484	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,120	6,068	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	5,995	5,954	C 01.00 (r540,c010) + C 01.00 (r670,c010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	125	113	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,974	48,186	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	9,757	9,344	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,235	7,940	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	618	612	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	905	793	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	368,666	362,050	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-172	-338	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.08%	11.63%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.74%	13.31%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.39%	15.89%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	39,911	40,647	[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)	10.82%	11.22%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	952	1,484	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	-172	-338	C 05.01 (r440,c040)	

⁽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 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	299,861	290,615	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 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	201,713	193,056	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	4,579	4,468	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	80,002	79,218	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	13,567	13,873	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	8,738	8,470	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	1,856	1,563	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	370	400	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	18,921	19,594	C 02.00 (R520, c010)
Of which the standardised approach	5,907	6,551	C 02.00 (R530, c010)
Of which IMA	13,013	13,043	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	1,026	692	C 19.00_010_601*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	C 02.00 (R680, c010)
Operational risk	36,315	35,725	C 02.00 (R590, c010)
Of which basic indicator approach	765	727	C 02.00 (R600, c010)
Of which standardised approach	14,591	14,005	C 02.00 (R610, c010)
Of which advanced measurement approach	20,960	20,993	C 02.00 (R620, c010)
Other risk exposure amounts	2,605	5,683	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	368,666	362,050	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	6,921	12,773
Of which debt securities income	910	1,670
Of which loans and advances income	5,825	10,777
Interest expenses	2,457	4,289
(Of which deposits expenses)	1,760	3,120
(Of which debt securities issued expenses)	436	837
(Expenses on share capital repayable on demand)	0	0
Dividend income	5	75
Net Fee and commission income	1,338	2,446
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	53	194
Gains or (-) losses on financial assets and liabilities held for trading, net	13	206
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	240	311
Gains or (-) losses from hedge accounting, net	22	41
Exchange differences [gain or (-) loss], net	215	306
Net other operating income /(expenses)	-247	-242
TOTAL OPERATING INCOME, NET	6,103	11,821
(Administrative expenses)	2,492	4,690
(Cash contributions to resolution funds and deposit guarantee schemes)		395
(Depreciation)	391	753
Modification gains or (-) losses, net	0	-308
(Provisions or (-) reversal of provisions)	302	532
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	22	92
(Other provisions)	281	440
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,575	3,830
(Financial assets at fair value through other comprehensive income)	43	66
(Financial assets at amortised cost)	2,532	3,764
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	2,107	2,210
(of which Goodwill)	2,084	2,084
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	301	478
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-9	-9
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-1,471	-428
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,643	-861
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,643	-861
Of which attributable to owners of the parent	-1,813	-1,190

⁽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."

2020 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
			Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		49,639				66,114				IAS 1.54 (i)
Financial assets held for trading		128,044	30,008	96,786	1,251	120,221	29,925	88,590	1,706	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		1,841	297	16	1,528	1,536	350	173	1,013	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		46,485	37,043	8,870	573	55,064	44,877	9,704	483	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		438,190				445,570				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		2,719	135	2,584	0	2,392	153	2,231	8	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		48				60				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		44,617				43,209				
TOTAL ASSETS		711,583				734,166				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".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		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	
Breakdown of financial assets by instrument and by counterparty sector ¹														
Financial assets at fair value through other comprehensive income	Debt securities	44,616	276	0	-36	-104	0	53,196	4	301	-58	0	-92	Annex V. Part 1.31, 44(b)
	Loans and advances	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	37,015	89	32	-25	-2	-16	39,134	86	41	-54	-2	-18	Annex V. Part 1.31, 44(b)
	Loans and advances	365,893	33,294	15,252	-2,803	-2,444	-8,094	369,748	34,578	15,647	-2,541	-2,737	-8,312	Annex V. Part 1.32, 44(a)

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

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	114,028	108,966	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,810	4,202	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	529,560	556,105	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,013	2,193	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5,838	5,916	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,827	1,756	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	3,890	4,104	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,647	1,605	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	662,613	684,848	IAS 1.9(b);IG 6
TOTAL EQUITY	48,970	49,318	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	711,583	734,166	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2020 EU-wide Transparency Exercise

Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 31/03/2020	As of 30/06/2020	
Derivatives		55,469	52,576	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	155	164	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	12,443	11,668	Annex V.Part 1.31
Deposits	Central banks	42,811	52,353	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	263	285	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	24,114	24,004	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	18,958	19,362	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	68,029	60,852	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	10,062	9,544	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	26,393	32,311	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,924	12,475	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	115,198	124,990	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	90,209	99,111	ECB/2013/33 Annex 2.Part 2.9.1
	Households	220,396	227,969	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	165,264	177,490	Annex V.Part 1.42(f), 44(c)
Debt securities issued		69,550	69,649	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		17,693	16,698	Annex V.Part 1.37
Other financial liabilities		14,851	14,931	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		649,412	671,466	



2020 EU-wide Transparency Exercise

Market Risk

Banco Bilbao Vizcaya Argentaria, S.A.

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		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 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	3,523	2,910	270	188	500	143							292	77	484	181							
Of which: General risk	1,883	1,824	202	142	363	108							225	61	357	137							
Of which: Specific risk	1,641	1,087	68	46	138	35							67	16	127	44							
Equities	17	8	193	95	217	41							216	74	145	53							
Of which: General risk	8	4	193	95	217	41							216	74	145	53							
Of which: Specific risk	9	4	0	0	0	0							0	0	0	0							
Foreign exchange risk	2,151	3,419	59	49	128	50							127	28	128	40							
Commodities risk	11	3	0	0	0	0							0	0	0	0							
Total	5,702	6,339	244	162	435	114	202	361	0	0	0	13,013	295	75	399	146	296	349	0	0	0	0	13,043

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

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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
(mn EUR, %)									
Consolidated data	Central governments or central banks	135,123	154,622	31,766		163,571	193,406	29,026	
	Regional governments or local authorities	18,881	7,217	2,124		19,683	7,520	2,161	
	Public sector entities	1,371	1,728	945		1,534	1,759	836	
	Multilateral Development Banks	407	368	20		154	201	9	
	International Organisations	0	7	0		0	0	0	
	Institutions	35,793	15,109	6,635		41,661	16,709	7,431	
	Corporates	115,874	91,095	88,760		119,044	90,847	88,302	
	of which: SME	14,296	11,752	11,387		14,739	11,485	11,256	
	Retail	85,505	54,872	38,274		84,966	51,481	34,266	
	Secured by mortgages on immovable property	24,564	16,947	9,830		25,446	15,608	7,362	
	of which: SME	38,270	37,869	14,307		37,474	37,090	14,081	
	Exposures in default	11,021	10,911	3,866		11,487	11,361	4,102	
	Items associated with particularly high risk	8,093	3,328	3,679	4,575	8,524	3,649	4,070	4,718
	Covered bonds	4,759	3,577	5,366		4,471	3,392	5,088	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		2	0	0	
	Collective investments undertakings (CIU)	7	5	5		311	80	80	
Equity	0	0	0		0	0	0		
Other exposures	21,678	21,733	15,387		17,154	17,346	11,570		
Standardised Total ²	465,760	391,530	205,569	9,231	498,547	423,482	196,920	9,369	

⁽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 31/03/2020				As of 30/06/2020			
		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, %)									
SPAIN	Central governments or central banks	63,364	76,836	13,483		82,023	102,950	13,446	
	Regional governments or local authorities	283	8	1		506	117	23	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	87	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,047	730	192		14,346	545	130	
	Corporates	6,880	5,669	4,014		5,466	4,793	3,285	
	of which: SME	1,410	1,125	1,038		1,546	1,062	986	
	Retail	13,713	8,285	5,250		16,077	7,344	3,933	
	Secured by mortgages on immovable property	8,118	6,075	3,593		8,792	5,575	2,606	
	of which: SME	3,344	3,479	1,226		3,165	3,126	1,945	
	Exposures in default	643	628	167		638	630	168	
	Items associated with particularly high risk	1,693	626	739	958	1,500	667	746	849
	Covered bonds	233	135	203		224	129	194	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
Equity	0	0	0		0	0	0		
Other exposures	10,155	9,521	7,346		5,638	5,049	5,245		
Standardised Total ²				1,324				1,315	

⁽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 31/03/2020				As of 30/06/2020			
		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, %)									
UNITED STATES	Central governments or central banks	10,169	19,719	265		17,559	30,177	166	
	Regional governments or local authorities	14,823	6,276	1,255		15,399	6,384	1,277	
	Public sector entities	20	656	134		134	589	120	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,871	3,267	699		5,402	4,889	1,068	
	Corporates	48,879	37,383	38,092		51,782	37,529	37,189	
	of which: SME	3,957	3,471	3,450		3,719	2,934	2,917	
	Retail	18,319	10,734	7,770		17,452	10,189	7,377	
	Secured by mortgages on immovable property	2,804	1,574	899		2,934	1,487	850	
	of which: SME	10,758	10,755	3,899		10,602	10,559	3,819	
	Exposures in default	733	497	617	198	854	563	705	235
	Items associated with particularly high risk	265	209	314		252	194	291	
	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		23	12	12	
Equity	0	0	0		0	0	0		
Other exposures	2,237	2,309	1,505		2,538	2,631	1,994		
Standardised Total ²				1,128				1,138	

⁽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 31/03/2020				As of 30/06/2020			
		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, %)									
MEXICO	Central governments or central banks	27,504	25,429	3,097		29,761	27,190	3,313	
	Regional governments or local authorities	2,973	225	225		2,901	225	213	
	Public sector entities	515	307	226		503	238	151	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,781	3,892	2,709		8,968	4,206	3,393	
	Corporates	6,923	4,787	4,248		6,934	4,101	3,958	
	of which: SME	2,215	1,745	1,639		1,914	1,480	1,477	
	Retail	12,011	9,145	6,550		11,267	9,017	6,458	
	Secured by mortgages on immovable property	3,279	1,801	1,042		3,144	1,731	993	
	of which: SME	9,660	9,595	3,469		10,022	9,929	3,634	
	Exposures in default	8,863	8,821	3,087		8,935	8,871	3,104	
	Items associated with particularly high risk	865	316	325	516	792	284	289	476
	Covered bonds	717	563	845		445	418	627	
	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	3,705	3,782	2,232		3,300	3,397	1,970		
Standardised Total ²				1,383				1,327	

⁽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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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	14,934	15,949	9,803		14,932	14,842	7,492	
	Regional governments or local authorities	93	81	81		169	169	169	
	Public sector entities	53	37	35		54	45	45	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,626	1,417	1,125		1,995	1,715	1,209	
	Corporates	25,967	21,971	21,449		27,507	23,057	22,594	
	of which: SME	3,434	2,881	2,814		3,394	2,756	2,682	
	Retail	21,178	12,256	8,382		20,307	11,636	7,228	
	of which: SME	7,620	4,594	2,635		7,006	4,127	1,596	
	Secured by mortgages on immovable property	3,763	3,668	1,627		3,447	3,399	1,486	
	of which: SME	868	837	302		691	676	232	
	Exposures in default	2,489	944	1,022	1,505	2,679	1,064	1,182	1,581
	Items associated with particularly high risk	2,761	2,201	3,302		2,775	2,187	3,280	
	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	2,312	2,325	1,181		2,236	2,253	1,099		
Standardised Total ²				2,893				2,986	

⁽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 31/03/2020				As of 30/06/2020			
		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	2,331	215	15		833	163	0	
	Regional governments or local authorities	42	42	8		37	36	7	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,703	1,794	464		5,618	1,909	465	
	Corporates	0	0	0		103	93	134	
	of which: SME	0	0	0		1	1	1	
	Retail	183	171	128		211	206	155	
	of which: SME	1	0	1		1	0	0	
	Secured by mortgages on immovable property	11	11	4		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	30	78	78	9	48	34	34	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	42	81	0		144	178	0		
Standardised Total ²				13				13	

⁽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 31/03/2020				As of 30/06/2020			
		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	4,052	3,492	1,663		5,610	4,189	1,647	
	Regional governments or local authorities	42	42	21		38	38	19	
	Public sector entities	369	316	166		356	316	166	
	Multilateral Development Banks	73	34	3		89	49	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	11,253	7,735	7,650		11,622	8,282	8,201	
	of which: SME	1,177	963	919		1,108	1,417	1,366	
	Retail	6,649	4,765	3,357		6,314	3,556	2,235	
	of which: SME	1,631	1,221	699		2,792	1,478	677	
	Secured by mortgages on immovable property	4,522	4,442	2,044		4,096	3,999	1,793	
	of which: SME	473	466	243		1,059	1,023	537	
	Exposures in default	859	338	354	505	910	336	349	555
	Items associated with particularly high risk	524	252	377		494	240	360	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	1	1	1		2	2	1		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,067	1,174	421		1,016	1,170	434		
Standardised Total ²				941				993	

⁽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 31/03/2020				As of 30/06/2020			
		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		1	17	0	
	Regional governments or local authorities	2	2	2		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5	5	0		5	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,171	1,979	661		1,587	1,402	340	
	Corporates	917	912	586		439	439	353	
	of which: SME	25	23	23		25	23	23	
	Retail	109	106	79		116	113	85	
	of which: SME	3	2	1		3	2	1	
	Secured by mortgages on immovable property	74	74	27		70	70	25	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	12	11	11	1	12	3	3	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	34	36	0		45	48	0		
Standardised Total ²				3				10	

⁽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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		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	5,688	5,686	14		5,713	5,780	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	267	126	83		248	111	60	
	Corporates	62	28	28		8	8	8	
	of which: SME	26	4	4		2	2	2	
	Retail	5	4	3		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		8	8	3	
	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	1	42	1		0	41	1		
Standardised Total²				4				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 31/03/2020				As of 30/06/2020			
		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	1,365	1,628	886		1,788	1,913	957	
	Regional governments or local authorities	513	509	507		522	519	430	
	Public sector entities	386	385	257		567	548	329	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,436	3,821	3,731		4,624	3,515	3,419	
	of which: SME	222	118	114		105	91	86	
	Retail	5,673	4,560	3,287		5,977	4,809	3,516	
	of which: SME	814	745	426		351	247	95	
	Secured by mortgages on immovable property	2,649	2,615	924		2,808	2,761	976	
	of which: SME	43	41	16		43	41	16	
	Exposures in default	631	233	236	390	687	237	233	437
	Items associated with particularly high risk	213	193	290		225	196	293	
	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	648	659	140		697	709	145		
Standardised Total²				694				778	

⁽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 31/03/2020				As of 30/06/2020			
		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	153	141	0		302	293	0	
	Regional governments or local authorities	68	0	0		69	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	361	282	70		379	285	65	
	Corporates	244	238	237		330	324	323	
	of which: SME	0	0	0		139	137	137	
	Retail	10	8	6		11	9	7	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	10	10	3		10	10	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	0	2	0	0	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	0	20	0		0	27	0		
Standardised Total²				1				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.

2020 EU-wide Transparency Exercise

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

		IRB Approach						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	(in EUR, %)												
	Central banks and central governments	13,067	54	16,081	761	0	3	9,547	53	10,825	824	0	6
	Institutions	132,798	85	113,896	7,671	4	43	126,795	84	102,741	6,856	4	49
	Corporates	163,035	3,398	124,777	60,993	800	2,304	168,862	3,553	124,949	62,414	785	2,430
	Corporates - Of Which: Specialised Lending	7,009	55	6,736	5,490	0	63	6,789	39	6,521	5,230	0	24
	Corporates - Of Which: SME	23,214	1,209	18,766	11,124	459	1,820	25,469	1,756	16,561	11,554	424	1,064
	Retail	116,678	4,088	97,304	19,979	480	2,727	114,016	4,140	94,800	18,137	463	2,714
	Retail - Secured on real estate property	77,461	2,297	73,244	8,318	354	1,229	76,951	2,811	72,745	7,944	358	1,123
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	77,457	2,297	73,244	8,317	354	1,229	76,951	2,811	72,741	7,943	358	1,123
	Retail - Qualifying Revolving	21,244	182	6,328	5,808	11	538	21,387	177	8,374	5,383	10	591
	Retail - Other Retail	15,973	1,060	15,327	5,853	115	960	15,675	1,152	13,731	4,600	115	990
	Retail - Other Retail - Of Which: SME	4,526	424	4,120	1,079	83	383	5,195	428	3,212	1,303	81	290
Retail - Other Retail - Of Which: non-SME	11,417	656	11,407	4,173	32	677	10,539	724	10,519	3,547	34	700	
Equity	6,628	0	6,628	13,667	0	0	6,120	0	6,120	13,673	0	0	
Other non credit-obligation assets	4	0	4	0	0	0	0	0	4	0	0	0	
IRB Total ²			122,971								102,074		

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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SPAIN	(in EUR, %)												
	Central banks and central governments	18	0	139	7	0	18	0	129	67	0	3	0
	Institutions	37,868	85	21,029	2,059	4	32	40,950	84	24,332	2,130	4	43
	Corporates	80,173	2,507	53,980	26,139	612	1,965	72,760	3,112	52,466	27,503	635	2,865
	Corporates - Of Which: Specialised Lending	3,012	36	2,960	2,419	0	22	2,779	35	2,694	2,167	0	21
	Corporates - Of Which: SME	17,959	1,667	14,858	8,488	438	994	18,461	1,697	13,193	7,746	446	1,000
	Retail	96,336	3,922	90,869	14,423	457	2,240	98,700	4,029	88,651	12,811	610	2,176
	Retail - Secured on real estate property	76,899	2,775	72,706	8,192	339	1,224	76,404	2,798	72,213	7,788	342	1,127
	Retail - Secured on real estate property - Of Which: SME	4	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	76,895	2,775	72,702	8,190	339	1,223	76,400	2,798	72,209	7,787	342	1,127
	Retail - Qualifying Revolving	6,469	69	2,699	181	3	58	6,530	72	2,235	181	3	61
	Retail - Other Retail	15,948	1,078	15,503	5,845	115	999	15,646	1,150	13,703	4,842	115	988
	Retail - Other Retail - Of Which: SME	4,553	424	4,118	1,079	83	383	5,132	427	3,209	1,302	80	290
Retail - Other Retail - Of Which: non-SME	11,395	654	11,385	4,167	32	616	10,514	723	10,494	3,540	34	698	
Equity	3,985	0	3,985	8,532	0	0	4,007	0	4,007	8,529	0	0	
Other non credit-obligation assets	4	0	4	0	0	0	0	0	4	0	0	0	
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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
UNITED STATES	(in EUR, %)												
	Central banks and central governments	7,300	0	7,469	57	0	0	4,444	0	4,515	56	0	0
	Institutions	3,924	0	3,947	208	0	0	4,208	0	3,730	523	0	0
	Corporates	21,405	32	15,522	4,979	4	10	21,796	31	15,371	5,648	4	8
	Corporates - Of Which: Specialised Lending	225	0	177	129	0	0	342	0	317	229	0	0
	Corporates - Of Which: SME	9	0	6	6	0	0	12	0	3	2	0	0
	Retail	39	0	35	6	0	0	40	0	36	7	0	0
	Retail - Secured on real estate property	35	0	33	6	0	0	35	0	34	6	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	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	1	0	0	0	0	0	1	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	1	0	0	0	0	0	1	0	0	0	0	0	
Equity	398	0	398	954	0	0	378	0	378	970	0	0	
Other non credit-obligation assets	4	0	4	0	0	0	0	0	4	0	0	0	
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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
MEXICO	(in EUR, %)												
	Central banks and central governments	21	0	277	13	0	21	0	27	17	0	0	0
	Institutions	394	0	215	56	0	0	390	0	216	58	0	0
	Corporates	22,447	304	20,440	12,961	165	170	22,317	254	20,043	13,614	126	240
	Corporates - Of Which: Specialised Lending	2	0	2	0	0	0	2	0	2	0	0	0
	Corporates - Of Which: SME	4,843	37	3,628	3,343	19	39	4,812	50	3,241	3,660	26	58
	Retail	14,711	112	5,963	5,630	8	480	14,825	104	5,636	5,205	7	530
	Retail - Secured on real estate property	13	0	13	3	0	0	13	0	13	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	13	0	13	2	0	0
	Retail - Qualifying Revolving	14,696	112	5,899	5,627	8	480	14,808	104	5,620	5,202	7	530
	Retail - Other Retail	2	0	2	0	0	0	3	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	2	0	2	0	0	0	
Equity	778	0	778	1,888	0	0	850	0	850	2,068	0	0	
Other non credit-obligation assets	4	0	4	0	0	0	0	0	4	0	0	0	
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						IRB Approach					
		As of 31/03/2020			As of 30/06/2020			As of 31/03/2020			As of 30/06/2020		
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
TURKEY	(in EUR, %)												
	Central banks and central governments	0	0	127	2	0	0	0	1	2	0	0	0
	Institutions	49	0	18	22	0	0	32	0	14	18	0	0
	Corporates	983	0	469	214	0	1	404	0	297	264	0	0
	Corporates - Of Which: Specialised Lending	238	0	238	203	0	0	226	0	226	229	0	0
	Corporates - Of Which: SME	4	0	1	0	0	0	4	0	1	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	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	125	0	125	298	0	0	140	0	140	333	0	0	
Other non credit-obligation assets	4	0	4	0	0	0	0	0	4	0	0	0	
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).

2020 EU-wide Transparency Exercise

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

		IRB Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		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	33,732	33,461	617	0	33,673	33,402	653	0
	Corporates	8,241	5,022	2,161	1	5,029	4,102	2,117	6
	Corporates - Of Which: Specialised Lending	672	617	441	0	727	650	473	0
	Corporates - Of Which: SME	47	36	46	0	45	36	42	0
	Retail	41	36	11	1	40	36	10	2
	Retail - Secured on real estate property	32	32	10	1	32	31	9	2
	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	32	32	10	1	32	31	9	2
	Retail - Qualifying Revolving	5	2	0	0	5	2	0	0
	Retail - Other Retail	3	1	1	0	2	1	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	1	1	0	2	1	1	0
	Equity	25	25	73	0	30	30	114	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹Original 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
PERU	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	21	12	2	0	18	11	2	0
	Corporates	952	319	205	0	781	266	189	1
	Corporates - Of Which: Specialised Lending	35	30	27	0	34	30	27	0
	Corporates - Of Which: SME	4	4	0	0	5	4	0	0
	Retail	5	4	0	0	5	4	0	0
	Retail - Secured on real estate property	4	4	0	0	4	4	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	4	4	0	0	4	4	0	0
	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	11	11	26	0	11	11	25	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹Original 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	19,424	19,313	409	0	16,057	16,010	918	0
	Corporates	6,437	5,118	1,983	0	6,894	5,379	2,153	3
	Corporates - Of Which: Specialised Lending	778	760	560	0	771	753	561	0
	Corporates - Of Which: SME	16	14	0	0	13	11	0	0
	Retail	140	140	30	4	145	137	28	4
	Retail - Secured on real estate property	140	135	29	4	135	131	27	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	140	135	29	4	135	131	27	4
	Retail - Qualifying Revolving	6	2	0	0	5	2	0	0
	Retail - Other Retail	2	0	0	0	4	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	4	0	0	0
	Equity	124	124	293	0	137	137	322	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹Original 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
ITALY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	9,895	9,883	40	0	7,472	7,207	353	0
	Corporates	6,482	4,103	1,652	3	6,939	4,345	1,783	3
	Corporates - Of Which: Specialised Lending	235	231	166	0	234	229	156	0
	Corporates - Of Which: SME	2	2	0	0	2	2	0	0
	Retail	12	11	0	0	12	10	0	0
	Retail - Secured on real estate property	10	9	3	0	9	9	2	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	10	9	3	0	9	9	2	0
	Retail - Qualifying Revolving	1	1	0	0	1	1	0	0
	Retail - Other Retail	1	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	1	0	0	0
	Equity	18	18	45	0	19	19	84	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹Original 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
COLOMBIA	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	176	137	62	0	164	126	59	0
	Corporates	415	305	127	0	399	298	124	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	4	5	0	4	4	4	0
	Retail	6	5	2	0	6	5	2	0
	Retail - Secured on real estate property	4	4	2	0	4	4	2	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	4	4	2	0	4	4	2	0
	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	213	213	515	0	227	227	555	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹Original 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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	7,321	7,032	218	0	5,748	5,298	209	0
	Corporates	5,018	3,669	1,557	0	3,794	3,040	1,520	4
	Corporates - Of Which: Specialised Lending	14	1	0	0	39	7	0	0
	Corporates - Of Which: SME	1	1	0	0	1	1	0	0
	Retail	28	25	5	1	28	25	5	1
	Retail - Secured on real estate property	24	23	5	1	24	23	5	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	24	23	5	1	24	23	5	1
	Retail - Qualifying Revolving	3	2	0	0	3	2	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	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2020

(min EUR)															Risk weighted exposure amount
Direct exposures															
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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								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	156
[3M - 1Y [		1,171	1,171	0	0	1,171	0	0	0	0	0	0	0	0
[1Y - 2Y [		1,564	1,564	0	0	1,564	18	0	0	0	0	0	0	0
[2Y - 3Y [		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
[5Y - 10Y [		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	
Total		2,735	2,734	0	0	2,716	18	0	0	0	0	0	0	0	
[0 - 3M [U.S.	911	888	0	0	844	66	0	0	0	0	0	0	0	522
[3M - 1Y [		773	773	0	0	747	26	0	0	0	0	0	0	0
[1Y - 2Y [		1,660	1,659	45	0	1,490	124	0	0	0	0	0	62	0
[2Y - 3Y [		1,132	1,123	13	0	1,014	96	0	0	0	0	0	235	0
[3Y - 5Y [		1,862	1,862	47	0	11	1,894	11	0	0	0	0	237	0
[5Y - 10Y [		2,026	2,026	95	0	37	1,894	0	0	0	0	0	80	0
[10Y - more	11,634	11,613	11	0	2,543	9,059	0	0	0	0	0	11	0		
Total		19,998	19,945	212	0	6,686	13,069	0	0	0	0	624	0		
[0 - 3M [China	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more	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 - 3M [Switzerland	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
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more	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 - 3M [Other advanced economies non EEA	279	279	0	0	17	262	0	0	0	0	0	0	0	12
[3M - 1Y [		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
[2Y - 3Y [		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
[5Y - 10Y [		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		
Total		279	279	0	0	17	262	0	0	0	0	0	0		
[0 - 3M [Other Central and eastern Europe countries non EEA	41	41	4	0	27	10	0	0	0	0	0	0	0	2,417
[3M - 1Y [		922	916	39	0	324	409	0	0	0	0	0	0	0
[1Y - 2Y [		1,201	1,192	50	0	750	391	0	0	0	0	0	0	0
[2Y - 3Y [		1,429	1,418	25	0	679	714	0	0	0	0	0	0	0
[3Y - 5Y [		2,699	2,677	19	0	1,109	1,550	0	0	0	0	0	0	0
[5Y - 10Y [		2,001	1,984	15	0	844	1,125	0	0	0	0	0	0	0
[10Y - more	81	81	0	0	80	0	0	0	0	0	0	0	0		
Total		8,375	8,309	152	0	3,814	4,199	0	0	0	0	0	0		
[0 - 3M [Middle East	60	60	0	0	0	60	2	90	9	275	0	0	0	4
[3M - 1Y [		0	0	0	0	0	0	0	104	0	0	0	0	0
[1Y - 2Y [		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
[3Y - 5Y [		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
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		60	60	0	0	0	60	3	194	9	275	0	0		
[0 - 3M [Latin America and the Caribbean	911	88	325	0	0	585	33	1,730	22	243	792	0	0	2,744
[3M - 1Y [		5,963	5,859	3,626	0	1,135	1,109	11	1,175	1	375	66	0	0
[1Y - 2Y [		2,968	2,968	2,642	0	67	0	0	0	0	0	14	0	0
[2Y - 3Y [		2,891	2,888	1,371	0	780	0	0	0	0	0	0	0	0
[3Y - 5Y [		6,267	6,259	1,089	0	2,456	2,713	9	472	77	222	0	0	0
[5Y - 10Y [		5,488	5,480	809	0	2,513	2,161	15	1,651	41	0	43	1	0
[10Y - more	4,271	4,263	933	0	1,05	3,231	5	98	0	0	1	0	0		
Total		28,759	27,806	10,796	0	7,057	10,797	73	5,126	140	855	902	1		

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2020

(min EUR)															
Direct exposures															
Residual Maturity	Country / Region	On balance sheet						Derivatives				Off balance sheet		Risk weighted exposure amount	
		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	6	6	0	0	0	6	0	0	0	0	0	0	0	45
[3M - 1Y [		2	2	0	0	0	2	0	0	0	0	0	0	0
[1Y - 2Y [		41	40	0	0	0	40	0	0	0	0	0	39	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		31	30	0	0	0	30	0	0	0	0	0	0	0
[5Y - 10Y [		102	101	0	0	0	101	0	0	0	0	0	49	0
[10Y - more	6	6	0	0	0	6	0	0	0	0	0	34	0		
Total		187	185	0	0	0	185	0	0	0	0	122	1		
[0 - 3M [Others	87	87	0	0	0	87	0	0	0	0	0	0	0	12
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	2	0
[2Y - 3Y [		64	64	0	0	0	64	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	34	0
[5Y - 10Y [		26	26	0	0	0	26	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		179	179	0	0	0	179	0	0	0	0	37	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 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, 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 Barthelemy, 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.

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				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 ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3		Of which Stage 3			
(min EUR)																		
Cash balances at central banks and other demand deposits									60,445	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	82,085	42	32	32	168	16	0	0	92,966	0	343	343	343	114	110	110	0	
Central banks	1,243	0	0	0	12	0	0	0	1,485	0	0	0	0	1	0	0	0	
General governments	66,829	42	0	0	142	0	0	0	76,501	0	301	301	301	90	92	92	0	
Credit institutions	1,618	0	0	0	1	0	0	0	1,547	0	0	0	0	1	0	0	0	
Other financial corporations	8,178	0	31	31	11	15	0	0	8,440	0	41	41	41	16	17	17	0	
Non-financial corporations	4,216	0	1	1	3	1	0	0	4,993	0	1	1	1	5	1	1	0	
Loans and advances (including at amortised cost and fair value)	459,358	3,289	15,252	15,252	5,247	8,094	4,898	4,898	420,663	1,892	15,647	15,647	15,647	5,278	8,312	8,312	4,763	
Central banks	44,397	0	0	0	10	0	0	0	4,792	0	0	0	0	19	0	0	0	
General governments	28,068	7	84	84	42	23	19	19	27,425	8	77	77	77	63	20	20	19	
Credit institutions	18,496	0	6	6	6	2	0	0	15,068	0	6	6	6	12	2	2	0	
Other financial corporations	12,506	1	20	20	20	10	1	1	13,099	1	18	18	18	43	8	8	1	
Non-financial corporations	181,643	698	7,982	7,982	2,636	4,631	1,900	1,900	186,449	617	8,188	8,188	8,188	2,478	4,741	4,741	1,958	
of which: small and medium-sized enterprises at amortised cost	52,896	460	3,935	3,935	826	2,255	1,129	1,129	58,536	289	4,278	4,278	4,278	956	2,571	2,571	1,166	
of which: Loans collateralised by commercial immovable property at amortised cost	28,135	153	2,156	2,156	307	1,012	1,091	1,091	27,241	105	2,283	2,283	2,283	331	1,058	1,058	1,038	
Households	174,248	2,582	7,161	7,161	2,532	3,428	2,978	2,978	173,830	1,265	7,358	7,358	7,358	2,664	3,542	3,542	2,785	
of which: Loans collateralised by residential immovable property at amortised cost	105,048	1,492	3,842	3,842	626	1,130	2,671	2,671	104,571	571	3,883	3,883	3,883	631	1,178	1,178	2,492	
of which: Credit for consumption at amortised cost	45,813	726	2,069	2,069	1,454	1,486	80	80	46,077	435	2,189	2,189	2,189	1,537	1,563	1,563	73	
DEBT INSTRUMENTS other than HFT	541,443	3,331	15,284	15,284	5,415	8,111	4,898	4,898	574,073	1,892	15,989	15,989	15,989	5,393	8,422	8,422	4,763	
OFF-BALANCE SHEET EXPOSURES	175,607		888	888	462	255	108	108	183,403		929	929	929	536	238	238	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⁾ 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.

2020 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2020						As of 30/06/2020					
	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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0		0	0	0	0	0	0
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)	15,714	8,819	4,879	4,150	7,306		16,768	9,009	5,078	4,246	7,448	3,237
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	154	61	11	7	48		148	58	10	7	47	16
Credit institutions	0	0	0	0	0		0	0	0	0	0	0
Other financial corporations	5	5	3	3	1		7	3	3	2	2	1
Non-financial corporations	7,810	4,833	2,935	2,585	2,657		8,147	4,943	3,075	2,664	2,639	1,189
of which: small and medium-sized enterprises at amortised cost	3,700	2,153	1,249	1,062	1,661		3,972	2,387	1,462	1,249	1,693	
Households	7,744	3,921	1,931	1,555	4,599		8,466	4,004	1,989	1,573	4,759	2,031
DEBT INSTRUMENTS other than HFT	15,714	8,819	4,879	4,150	7,306		16,768	9,009	5,078	4,246	7,448	
Loan commitments given	182	45	10	7	0		239	58	13	9	2	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice												0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												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⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	3,766	160	3,766	129	0	3,752	145	145	3,752	125	0	
B Mining and quarrying	5,491	119	5,491	144	0	5,511	218	218	5,511	168	0	
C Manufacturing	41,699	1,676	41,699	1,445	0	42,575	1,668	1,668	42,575	1,332	0	
D Electricity, gas, steam and air conditioning supply	13,026	682	13,026	647	0	13,321	864	864	13,321	683	0	
E Water supply	1,037	15	1,037	16	0	1,026	18	18	1,026	18	0	
F Construction	11,839	1,199	11,837	860	0	11,790	1,180	1,180	11,788	921	0	
G Wholesale and retail trade	27,108	1,529	27,108	1,260	0	28,737	1,556	1,556	28,737	1,290	0	
H Transport and storage	9,571	508	9,571	423	0	10,062	414	414	10,062	361	0	
I Accommodation and food service activities	8,998	281	8,998	209	0	10,183	328	328	10,183	267	0	
J Information and communication	7,135	77	6,672	63	0	6,873	74	74	6,420	69	0	
K Financial and insurance activities	7,836	151	7,836	141	0	7,303	166	166	7,303	162	0	
L Real estate activities	20,322	755	20,244	825	0	20,074	726	726	20,005	583	0	
M Professional, scientific and technical activities	4,896	167	4,888	127	0	5,279	165	165	5,270	143	0	
N Administrative and support service activities	3,774	140	3,774	130	0	4,779	163	163	4,779	181	0	
O Public administration and defence, compulsory social security	269	4	269	6	0	196	4	4	196	5	0	
P Education	861	39	861	40	0	1,058	34	34	1,058	38	0	
Q Human health services and social work activities	4,499	71	4,499	52	0	4,754	90	90	4,754	95	0	
R Arts, entertainment and recreation	1,444	49	1,444	40	0	1,533	48	48	1,533	52	0	
S Other services	8,072	360	8,072	712	0	7,642	326	326	7,642	727	0	
Loans and advances	181,643	7,982	181,091	7,267	0	186,449	8,188	8,188	185,914	7,219	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.

2020 EU-wide Transparency Exercise
Information on loans and advances subject to legislative and non-legislative moratoria in accordance with EBA Guidelines EBA/GL/2020/02
 Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2020																
(mln EUR)	Number of obligors	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non-performing				Performing			Non-performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past due <= 90 days	Inflows to non-performing exposures	
Loans and advances for which legislative and non-legislative moratorium (associated with a request ¹)	3,510,392	41,932														
Loans and advances subject to legislative and non-legislative moratorium (granted and active)		29,668	29,109	752	6,020	559	369	388	1,314	1,106	86	747	208	111	125	108
of which: Households		17,975	17,563	594	3,189	412	320	293	758	611	67	342	148	96	79	59
of which: Collateralised by residential immovable property		9,318	9,028	348	1,335	290	247	245	165	94	28	70	71	53	57	33
of which: Non-financial corporations		11,403	11,286	127	2,710	116	23	95	548	489	19	403	58	14	46	49
of which: Small and Medium-sized Enterprises		6,397	6,320	69	1,047	77	13	56	233	193	16	124	40	7	29	29
of which: Collateralised by commercial immovable property		2,491	2,438	22	754	54	3	49	177	153	4	136	24	2	22	32

¹ Including eligible obligors who didn't opt out of moratoria, where the specifications of the moratoria do not require obligors to opt in by submitting requests.