



## Spring 2020 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco Bilbao Vizcaya Argentaria, S.A.
<b>LEI Code</b>	K8MS7FD7N5Z2WQ51AZ71
<b>Country Code</b>	ES

## Spring 2020 EU-wide Transparency Exercise

### Key Metrics

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>Available capital (amounts)</b>				
Common Equity Tier 1 (CET1) capital - transitional period	43,432	43,653	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	42,623	42,844	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	51,035	49,701	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	50,226	48,892	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	59,731	58,005	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	58,922	57,278	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
<b>Risk-weighted assets (amounts)</b>				
Total risk-weighted assets	368,196	364,448	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	368,690	364,942	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	11.80%	11.98%	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	11.56%	11.74%	(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	13.86%	13.64%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.62%	13.40%	(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	16.22%	15.92%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.98%	15.69%	(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) )	-
<b>Leverage ratio</b>				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	740,141	731,087	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	6.90%	6.80%	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 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	51,035	49,701	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	50,112	48,775	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	740,141	731,087	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	739,332	730,279	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.9%	6.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.8%	6.7%	C 47.00 (r330,c010)	

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### Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		(min EUR, %)	As of 30/09/2019	As of 31/12/2019	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>59,731</b>	<b>58,005</b>	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>43,432</b>	<b>43,653</b>	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)	26,900	26,776	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	28,001	27,458	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	-6,263	-7,287	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	128	139	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	4,382	4,417	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-474	-337	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,311	-6,803	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	-1,569	-1,420	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	-27	-25	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 (-)	-27	-25	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	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-71	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	797	797	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 (+/-)	-12	-12	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	809	809	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>7,603</b>	<b>6,048</b>	C 01.00 (r530,c010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	7,477	5,919	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	126	129	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>51,035</b>	<b>49,701</b>	C 01.00 (r015,c010)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>8,696</b>	<b>8,304</b>	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	7,183	6,833	C 01.00 (r760,c010) + C 01.00 (r890,c010)	-	
A.4.2	Other Tier 2 Capital components and deductions	615	631	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	897	839	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	-	
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>368,196</b>	<b>364,448</b>	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-494	-494	C 05.01 (r010,c040)	-
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.80%</b>	<b>11.98%</b>	CA3 {1}	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.86%</b>	<b>13.64%</b>	CA3 {3}	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>16.22%</b>	<b>15.92%</b>	CA3 {5}	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>42,635</b>	<b>42,856</b>	[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 <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>11.56%</b>	<b>11.74%</b>	[D]/[B-B.1]	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>	809	809	C 05.01 (r440,c010)	-
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>	0	0	C 05.01 (r440,c020)	-
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>	0	-82	C 05.01 (r440,c030)	-
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>	-494	-494	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

## Spring 2020 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	RWAs		COREP CODE
	As of 30/09/2019	As of 31/12/2019	
Credit risk (excluding CCR and Securitisations)	298,386	298,688	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	200,773	197,882	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	4,666	4,606	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	76,644	80,032	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	16,303	16,167	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	7,659	6,760	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	1,865	1,529	C 02.00 (R640, c010)
Settlement risk	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	1,536	924	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	17,339	16,066	C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	7,346	6,991	C 02.00 (R530, c010)
Of which IMA	9,993	9,075	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	656	662	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+C 02.00_910_010
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	38,411	37,877	C 02.00 (R590, c010)
Of which basic indicator approach	6,828	805	C 02.00 (R600, c010)
Of which standardised approach	9,892	15,250	C 02.00 (R610, c010)
Of which advanced measurement approach	21,691	21,822	C 02.00 (R620, c010)
Other risk exposure amounts	3,000	2,605	C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	368,196	364,448	



## Spring 2020 EU-wide Transparency Exercise

### P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)	As of 30/09/2019	As of 31/12/2019
Interest income	22,912	30,289
Of which debt securities income	3,215	4,158
Of which loans and advances income	18,941	25,126
Interest expenses	9,702	12,446
(Of which deposits expenses)	7,056	8,985
(Of which debt securities issued expenses)	1,500	1,965
(Expenses on share capital repayable on demand)	0	0
Dividend income	102	160
Net Fee and commission income	3,958	5,337
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	97	196
Gains or (-) losses on financial assets and liabilities held for trading, net	258	451
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-17	10
Gains or (-) losses from hedge accounting, net	78	59
Exchange differences [gain or (-) loss], net	447	609
Net other operating income /(expenses)	-875	-1,337
<b>TOTAL OPERATING INCOME, NET</b>	<b>17,257</b>	<b>23,329</b>
(Administrative expenses)	7,525	10,162
(Depreciation)	1,175	1,575
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	372	616
(Commitments and guarantees given)	23	93
(Other provisions)	350	523
Of which pending legal issues and tax litigation <sup>1</sup>		169
Of which restructuring <sup>1</sup>		34
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,968	4,155
(Financial assets at fair value through other comprehensive income)	32	80
(Financial assets at amortised cost)	2,937	4,074
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	50	1,492
(of which Goodwill)	0	1,318
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	695	964
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	10	12
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>5,871</b>	<b>6,305</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>4,276</b>	<b>4,291</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>4,276</b>	<b>4,291</b>
Of which attributable to owners of the parent	3,637	3,469

<sup>(1)</sup> Information available only as of end of the year

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

## Spring 2020 EU-wide Transparency Exercise

### Total Assets: fair value and impairment distribution

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)		As of 30/09/2019				As of 31/12/2019				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	41,028				44,496				IAS 1.54 (i)	
Financial assets held for trading	111,522	34,334	76,751	437	103,454	30,195	71,751	1,508	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	1,611	440	31	1,140	1,692	486	45	1,160	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	47,715	37,408	9,564	743	45,888	36,157	8,901	830	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	431,806				433,158				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3,877	50	3,828	0	1,610	44	1,566	0	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	68				28				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	49,473				46,729					
<b>TOTAL ASSETS</b>	<b>687,099</b>				<b>677,054</b>				<b>IAS 1.9(a), IG 6</b>	

<sup>(1)</sup> 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 30/09/2019						As of 31/12/2019						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	
Financial assets at fair value through other comprehensive income	Debt securities	45,151	97	0	-34	-21	0	43,412	250	0	-30	-72	0	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	34,386	90	35	-25	-3	-17	33,704	106	33	-30	-3	-18	Annex V. Part 1.31, 44(b)
	Loans and advances	359,271	34,241	16,348	-2,197	-2,188	-8,134	362,329	33,498	15,957	-2,143	-2,183	-8,092	Annex V. Part 1.32, 44(a)

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

## Spring 2020 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 30/09/2019	As of 31/12/2019	
Financial liabilities held for trading	92,696	89,843	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	4,400	4,656	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	514,137	512,709	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	4,593	2,076	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	5,867	5,946	IAS 37.10; IAS 1.54(l)
Tax liabilities	1,742	1,861	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	5,331	3,696	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	1,602	1,557	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>630,369</b>	<b>622,345</b>	<b>IAS 1.9(b);IG 6</b>

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

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount		References
		As of 30/09/2019	As of 31/12/2019	
Derivatives		44,807	37,245	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	139	101	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	11,851	12,148	Annex V.Part 1.31
Deposits	Central banks	42,601	33,584	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	67	23	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	23,198	23,881	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	17,863	19,027	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	50,732	53,547	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	9,337	7,172	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	24,713	25,912	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,115	11,715	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	113,870	115,935	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	86,641	86,996	ECB/2013/33 Annex 2.Part 2.9.1
Households		219,833	223,198	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	155,373	163,183	Annex V.Part 1.42(f), 44(c)
Debt securities issued		68,525	69,405	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		18,016	17,645	Annex V.Part 1.37
Other financial liabilities		15,559	14,329	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>615,826</b>	<b>609,285</b>	





### Spring 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 ( <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	
	As of 30/09/2019	As of 31/12/2019	As of 30/09/2019										As of 31/12/2019									
Traded Debt Instruments	3,406	3,123	203	61	468	140							193	62	398	177						
Of which: General risk	2,364	2,187	158	47	349	98							141	42	277	125						
Of which: Specific risk	1,042	936	45	14	119	42							53	20	121	52						
Equities	13	11	120	41	276	96							152	60	258	97						
Of which: General risk	6	5	120	41	276	96							152	60	258	97						
Of which: Specific risk	6	5	0	0	0	0							0	0	0	0						
Foreign exchange risk	3,675	3,596	40	13	136	35							38	14	159	79						
Commodities risk	30	24	0	0	0	0							0	0	0	0						
<b>Total</b>	<b>7,123</b>	<b>6,753</b>	<b>161</b>	<b>52</b>	<b>394</b>	<b>117</b>	<b>184</b>	<b>244</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,993</b>	<b>168</b>	<b>52</b>	<b>374</b>	<b>170</b>	<b>155</b>	<b>184</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,075</b>

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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
Consolidated data	Central governments or central banks	127,023	147,527	29,921		130,050	148,863	29,685	
	Regional governments or local authorities	12,076	7,465	1,656		10,665	7,101	1,644	
	Public sector entities	1,249	1,781	751		1,764	1,779	790	
	Multilateral Development Banks	374	513	5		167	210	11	
	International Organisations	0	0	0		0	0	0	
	Institutions	35,951	13,381	5,914		36,102	13,333	5,366	
	Corporates	126,032	89,871	88,270		112,830	89,826	87,486	
	of which: SME	30,243	17,704	15,741		13,360	10,860	10,660	
	Retail	87,096	52,980	37,349		89,038	54,871	38,493	
	of which: SME	25,915	16,281	9,601		25,692	15,852	9,016	
	Secured by mortgages on immovable property	40,555	40,222	15,339		39,867	39,561	14,983	
	of which: SME	13,128	13,024	4,648		13,752	13,663	4,916	
	Exposures in default	8,597	3,490	3,893	4,790	8,276	3,423	3,808	4,673
	Items associated with particularly high risk	4,626	3,671	5,507		4,472	3,424	5,136	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2	2	2		1	1	1	
	Collective investments undertakings (CIU)	229	168	168		22	8	8	
Equity	0	0	0		0	0	0		
Other exposures	20,922	23,358	14,680		21,063	25,843	12,767		
<b>Standardised Total<sup>2</sup></b>	<b>464,732</b>	<b>384,429</b>	<b>203,454</b>	<b>8,642</b>	<b>454,318</b>	<b>388,244</b>	<b>200,176</b>	<b>8,529</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Standardised Total does not include the Securitisation position.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
SPAIN	Central governments or central banks	57,506	70,087	13,050		56,963	70,620	13,082	
	Regional governments or local authorities	428	87	28		286	55	11	
	Public sector entities	0	5	0		0	6	0	
	Multilateral Development Banks	0	139	0		0	80	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	12,815	407	108		16,495	1,600	624	
	Corporates	4,584	4,121	3,690		5,541	5,056	3,935	
	of which: SME	1,423	1,063	1,033		882	410	408	
	Retail	14,156	7,855	5,272		14,567	7,837	4,897	
	of which: SME	6,517	5,112	3,337		6,895	5,207	3,034	
	Secured by mortgages on immovable property	3,410	3,329	1,195		3,251	3,187	1,033	
	of which: SME	781	769	206		862	846	272	
	Exposures in default	1,674	594	701	967	1,564	639	755	1,098
	Items associated with particularly high risk	63	0	0		240	139	209	
	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)	10	2	2		11	1	1	
Equity	0	0	0		0	0	0		
Other exposures	7,938	7,220	7,131		7,564	7,087	5,610		
<b>Standardised Total<sup>2</sup></b>	<b>1,437</b>	<b>1,388</b>	<b>1,388</b>	<b>1,437</b>	<b>1,388</b>	<b>1,388</b>	<b>1,388</b>	<b>1,388</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	9,517	15,656	251		9,582	15,237	307	
	Regional governments or local authorities	7,942	6,947	1,389		6,743	6,467	1,293	
	Public sector entities	59	754	148		625	710	141	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,254	2,778	972		3,312	3,029	646	
	Corporates	49,454	38,162	37,719		49,782	37,732	37,572	
	of which: SME	12,229	5,058	3,771		3,729	3,195	3,190	
	Retail	17,395	9,841	7,275		16,739	9,385	6,957	
	of which: SME	1,190	598	342		920	457	261	
	Secured by mortgages on immovable property	10,701	10,674	3,888		10,383	10,361	3,770	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	739	467	597	227	694	422	511	214
	Items associated with particularly high risk	356	289	433		255	202	303	
	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)	60	31	31		2	0	0	
Equity	0	0	0		0	0	0		
Other exposures	2,612	2,713	1,929		2,483	2,561	1,824		
<b>Standardised Total<sup>2</sup></b>	<b>945</b>	<b>945</b>	<b>945</b>	<b>945</b>	<b>945</b>	<b>945</b>	<b>945</b>	<b>945</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
MEXICO	Central governments or central banks	26,452	27,620	3,010		32,448	31,047	3,499	
	Regional governments or local authorities	3,299	148	74		3,317	337	168	
	Public sector entities	319	172	70		226	191	121	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,617	4,136	1,886		8,491	3,750	1,959	
	Corporates	14,403	4,880	4,633		4,959	4,355	3,965	
	of which: SME	1,909	1,543	1,539		1,150	1,632	1,630	
	Retail	14,723	10,946	7,061		16,906	11,633	8,343	
	of which: SME	5,694	2,584	1,512		5,179	2,180	1,188	
	Secured by mortgages on immovable property	11,400	11,330	4,103		11,445	11,380	4,138	
	of which: SME	10,391	10,328	3,611		10,983	10,923	3,776	
	Exposures in default	983	362	366	572	1,003	359	359	594
	Items associated with particularly high risk	524	421	632		528	436	654	
	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		1	1	1	
Equity	0	0	0		0	0	0		
Other exposures	4,736	4,814	3,003		5,293	5,357	2,804		
<b>Standardised Total<sup>2</sup></b>	<b>1,322</b>	<b>1,322</b>	<b>1,322</b>	<b>1,322</b>	<b>1,322</b>	<b>1,322</b>	<b>1,322</b>	<b>1,322</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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.



Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
TURKEY	Central governments or central banks	14,987	18,743	8,810		13,679	16,777	8,034	
	Regional governments or local authorities	91	91	87		99	99	99	
	Public sector entities	68	80	64		46	52	41	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,121	2,042	1,445		3,157	1,432	985	
	Corporates	29,879	20,937	20,537		25,655	21,226	20,719	
	of which: SME	10,680	7,103	6,557		4,962	3,383	3,375	
	Retail	21,626	12,239	8,361		21,090	12,344	8,416	
	of which: SME	9,567	6,034	3,290		8,249	4,679	2,603	
	Secured by mortgages on immovable property	3,970	3,941	1,701		3,656	3,636	1,549	
	of which: SME	935	923	340		821	825	349	
	Exposures in default	2,763	1,092	1,208	1,570	2,696	1,108	1,237	1,449
	Items associated with particularly high risk	2,937	2,430	3,645		2,725	2,193	3,289	
	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	2,380	3,018	1,296		2,122	2,696	1,218		
Standardised Total <sup>2</sup>				2,546				2,649	

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
FRANCE	Central governments or central banks	1,902	4	15		847	188	25	
	Regional governments or local authorities	30	30	6		47	47	9	
	Public sector entities	0	10	0		0	9	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,010	750	355		847	378	130	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	55	47	35		135	124	93	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	12	12	4		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	44	24	24	44	38	38	62	38
	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	28	1,729	0		76	3,998	0		
Standardised Total <sup>2</sup>				45				39	

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
PERU	Central governments or central banks	3,869	3,059	1,431		3,566	2,895	1,360	
	Regional governments or local authorities	48	48	24		45	45	23	
	Public sector entities	369	315	166		384	313	168	
	Multilateral Development Banks	9	9	2		53	16	3	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	12,218	9,218	9,136		12,423	9,302	9,237	
	of which: SME	1,498	1,287	1,232		20	11	11	
	Retail	4,968	3,057	2,134		4,999	3,094	2,177	
	of which: SME	1,318	899	515		2,851	2,035	1,189	
	Secured by mortgages on immovable property	4,461	4,392	1,999		4,481	4,404	2,025	
	of which: SME	723	712	368		783	773	392	
	Exposures in default	806	325	345	463	799	317	331	460
	Items associated with particularly high risk	421	234	351		475	230	345	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	1	1	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,104	1,204	437		1,163	1,275	412		
Standardised Total <sup>2</sup>				850				993	

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	4	22	1		5	5	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	6	0		0	7	0	
	Multilateral Development Banks	17	17	0		12	12	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,768	1,498	320		1,750	1,525	308	
	Corporates	65	73	136		270	263	226	
	of which: SME	47	45	45		4	1	1	
	Retail	110	108	81		123	94	70	
	of which: SME	1	1	1		1	1	0	
	Secured by mortgages on immovable property	77	77	28		73	73	26	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	4	4	32	12	10	10	6
	Items associated with particularly high risk	1	1	1		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	38	106	0		31	100	5		
Standardised Total <sup>2</sup>				34				7	

<sup>(1)</sup> 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).  
<sup>(2)</sup> 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.

Spring 2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

		Standardised Approach							
		As of 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
COLOMBIA	Central governments or central banks	2,159	1,865	939		2,762	2,048	1,024	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	407	406	276		450	445	280	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		45	56	53	
	Corporates	4,250	3,705	3,599		4,277	3,639	3,562	
	of which: SME	35	32	31		128	115	114	
	Retail	6,182	4,789	3,541		6,541	5,287	3,904	
	of which: SME	580	285	163		448	346	198	
	Secured by mortgages on immovable property	3,065	3,028	1,070		3,194	3,155	1,114	
	of which: SME	145	144	67		166	163	75	
	Exposures in default	695	266	270	420	734	265	266	453
	Items associated with particularly high risk	264	240	360		248	222	333	
	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	717	724	155		693	703	164		
Standardised Total <sup>2</sup>				689				724	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
ITALY	Central governments or central banks	4,966	4,964	14		4,485	4,483	14	
	Regional governments or local authorities	0	0	0		10	10	2	
	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	257	104	72		251	109	71	
	Corporates	181	176	175		51	49	49	
	of which: SME	103	100	100		0	0	0	
	Retail	14	13	10		14	14	10	
	of which: SME	0	0	0		0	0	0	
	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	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	43	1		1	42	1		
Standardised Total <sup>2</sup>				4				4	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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 30/09/2019				As of 31/12/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
GERMANY	Central governments or central banks	208	50	0		258	167	0	
	Regional governments or local authorities	91	0	0		61	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	351	260	56		363	295	66	
	Corporates	214	209	209		353	347	347	
	of which: SME	1	1	1		2	0	0	
	Retail	18	11	9		11	10	7	
	of which: SME	1	1	1		0	2	2	
	Secured by mortgages on immovable property	10	10	3		11	11	4	
	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	1	21	1		1	20	1		
Standardised Total <sup>2</sup>				4				5	

<sup>(1)</sup> 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).

<sup>(2)</sup> 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.



Spring 2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	11,665	82	14,057	674	1	5	11,018	55	13,498	673	0	5
	Institutions	109,582	367	89,252	6,790	7	43	115,854	92	96,262	6,646	4	39
	Corporates	150,218	3,665	114,102	59,104	789	2,265	156,624	3,767	119,106	59,615	838	2,356
	Corporates - Of Which: Specialised Lending	7,451	146	7,219	5,678	0	67	7,310	148	6,986	5,407	0	62
	Corporates - Of Which: SME	22,041	1,784	18,094	12,877	480	1,025	23,121	1,747	18,979	12,478	508	1,029
	Retail	118,324	4,084	99,673	19,638	646	2,394	118,897	4,058	100,020	22,128	483	2,467
	Retail - Secured on real estate property	78,748	2,875	74,550	6,771	520	939	78,379	2,820	74,139	8,904	359	941
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	78,743	2,875	74,545	6,770	520	939	78,374	2,820	74,135	8,902	359	941
	Retail - Qualifying Revolving	24,236	208	10,167	7,348	15	608	24,618	214	10,430	7,365	13	646
	Retail - Other Retail	15,340	1,001	14,956	5,519	111	846	15,901	1,024	15,452	5,859	111	880
	Retail - Other Retail - Of Which: SME	4,216	398	3,843	1,763	79	251	4,444	408	4,006	1,636	82	268
	Retail - Other Retail - Of Which: non-SME	11,123	603	11,113	3,756	32	595	11,456	616	11,445	4,223	29	611
	Equity	7,251	0	7,251	16,303	0	0	7,124	0	7,124	16,167	0	0
Other non credit-obligation assets													
IRB Total <sup>2</sup>				102,509						105,228			

(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.

		IRB Approach											
		As of 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SPAIN	Central banks and central governments	23	0	145	11	0	0	18	0	164	9	0	0
	Institutions	39,873	366	21,430	2,454	7	39	40,225	91	22,786	2,192	4	35
	Corporates	63,521	3,121	50,037	27,622	647	1,902	65,931	3,074	51,909	27,146	649	1,981
	Corporates - Of Which: Specialised Lending	3,325	40	3,244	2,685	0	25	3,192	39	3,084	2,501	0	19
	Corporates - Of Which: SME	16,549	1,747	13,737	8,330	462	981	17,242	1,670	14,256	8,161	450	981
	Retail	100,071	3,925	91,795	12,355	621	1,830	100,241	3,895	91,869	14,813	458	1,869
	Retail - Secured on real estate property	78,155	2,861	73,977	6,631	505	933	77,801	2,807	73,581	8,764	344	935
	Retail - Secured on real estate property - Of Which: SME	5	0	5	1	0	0	5	0	5	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	78,150	2,861	73,972	6,630	505	933	77,796	2,807	73,576	8,762	344	935
	Retail - Qualifying Revolving	6,602	63	2,887	212	5	53	6,565	66	2,862	198	3	55
	Retail - Other Retail	15,314	1,000	14,931	5,512	111	845	15,875	1,022	15,426	5,851	111	878
	Retail - Other Retail - Of Which: SME	4,214	398	3,841	1,762	79	251	4,442	408	4,004	1,635	82	268
	Retail - Other Retail - Of Which: non-SME	11,100	602	11,090	3,750	32	594	11,433	614	11,422	4,216	29	610
	Equity	5,122	0	5,122	10,964	0	0	4,742	0	4,742	10,214	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 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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 STATES	Central banks and central governments	3,632	0	3,704	65	0	0	5,365	0	5,452	89	0	0
	Institutions	3,884	1	3,521	428	0	1	3,442	0	3,028	339	0	0
	Corporates	16,743	0	11,149	3,765	0	7	18,994	89	12,972	4,289	9	9
	Corporates - Of Which: Specialised Lending	142	0	140	106	0	0	118	0	116	87	0	0
	Corporates - Of Which: SME	3	0	3	0	0	0	5	0	3	0	0	0
	Retail	39	0	35	6	0	0	38	0	34	6	0	0
	Retail - Secured on real estate property	34	0	32	6	0	0	34	0	32	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	34	0	32	6	0	0	34	0	32	6	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	346	0	346	879	0	0	333	0	333	824	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 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
MEXICO	Central banks and central governments	132	0	386	41	0	0	132	0	407	42	0	2
	Institutions	438	0	243	66	0	0	426	0	242	66	0	0
	Corporates	23,651	257	20,768	13,922	118	216	24,148	283	21,508	14,209	152	212
	Corporates - Of Which: Specialised Lending	2	0	1	1	0	1	1	0	1	1	0	0
	Corporates - Of Which: SME	5,179	32	4,187	3,862	17	40	5,464	72	4,446	4,029	56	42
	Retail	17,588	144	7,272	7,139	10	555	18,008	147	7,561	7,169	10	590
	Retail - Secured on real estate property	13	0	13	3	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	13	0	13	3	0	0	13	0	13	3	0	0
	Retail - Qualifying Revolving	17,574	144	7,257	7,135	10	555	17,993	147	7,546	7,166	10	590
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	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	1	0	0
	Equity	852	0	852	2,066	0	0	977	0	977	2,373	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 30/09/2019					As of 31/12/2019						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
TURKEY	Central banks and central governments	0	0	140	2	0	0	0	0	125	2	0	0
	Institutions	29	0	14	17	0	0	32	0	14	16	0	0
	Corporates	575	0	435	332	0	0	504	0	284	294	0	0
	Corporates - Of Which: Specialised Lending	246	0	246	222	0	0	233	0	233	199	0	0
	Corporates - Of Which: SME	4	0	1	1	0	0	3	0	0	0	0	0
	Retail	2	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	196	0	196	481	0	0	198	0	198	487	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).



Spring 2020 EU-wide Transparency Exercise

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

		IRB Approach											
		As of 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted	Of which: defaulted	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	66	0	66	2	0	
	Institutions	26,345	0	26,031	459	0	0	29,112	0	28,835	506	0	
	Corporates	7,543	17	5,107	2,150	2	16	7,958	16	5,376	2,102	11	
	Corporates - Of Which: Specialised Lending	759	0	730	510	0	0	710	0	630	455	0	
	Corporates - Of Which: SME	49	1	40	57	0	0	49	1	40	45	0	
	Retail	42	1	38	11	1	0	42	1	38	11	1	
	Retail - Secured on real estate property	33	1	32	10	1	0	33	1	32	10	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	33	1	32	10	1	0	33	1	32	10	1	
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	
	Retail - Other Retail	3	0	3	1	0	0	3	0	3	1	0	
	Retail - Other Retail - Of Which: SME	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	
Equity	23	0	23	74	0	0	18	0	18	54	0		
Other non credit-obligation assets													
IRB Total													

<sup>1)</sup> 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 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted			
PERU	Central banks and central governments	0	0	620	49	0	0	0	0	595	45	0	
	Institutions	13	0	8	2	0	0	17	0	10	2	0	
	Corporates	872	41	227	137	6	21	926	40	307	200	6	
	Corporates - Of Which: Specialised Lending	35	0	26	24	0	0	34	0	27	24	0	
	Corporates - Of Which: SME	11	3	8	10	1	1	9	3	6	8	1	
	Retail	5	0	5	1	0	0	5	0	5	0	0	
	Retail - Secured on real estate property	4	0	4	1	0	0	4	0	4	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	4	0	4	1	0	0	4	0	4	0	0	
	Retail - Qualifying Revolving	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	
	Retail - Other Retail - Of Which: SME	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	
Equity	12	0	12	29	0	0	12	0	12	28	0		
Other non credit-obligation assets													
IRB Total													

<sup>1)</sup> 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 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	0	0	18	0	0	0	0	0	18	0	0	
	Institutions	12,110	0	11,987	876	0	0	14,338	0	14,231	844	0	
	Corporates	5,788	0	4,291	1,795	0	3	5,948	1	4,541	1,777	4	
	Corporates - Of Which: Specialised Lending	853	0	813	602	0	0	816	0	794	586	0	
	Corporates - Of Which: SME	16	0	8	3	0	0	28	1	19	10	0	
	Retail	159	3	151	34	4	1	152	3	144	34	4	
	Retail - Secured on real estate property	151	3	146	33	4	1	144	3	139	33	4	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	151	3	146	33	4	1	144	3	139	33	4	
	Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1	0	
	Retail - Other Retail - Of Which: SME	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	
Equity	115	0	115	282	0	0	131	0	131	309	0		
Other non credit-obligation assets													
IRB Total													

<sup>1)</sup> 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 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted			
COLOMBIA	Central banks and central governments	0	0	104	10	0	0	0	0	108	9	0	
	Institutions	150	0	137	51	0	0	166	0	154	64	0	
	Corporates	473	0	365	148	0	0	413	0	301	123	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	6	0	6	6	0	0	5	0	4	5	0	
	Retail	5	0	5	2	0	0	5	0	5	2	0	
	Retail - Secured on real estate property	4	0	4	2	0	0	4	0	4	2	0	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	290	0	290	708	0	0	316	0	316	771	0		
Other non credit-obligation assets													
IRB Total													

<sup>1)</sup> 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 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted	Of which: defaulted	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	26	0	0	
	Institutions	6,060	0	5,857	316	0	1	5,949	0	5,748	390	1	
	Corporates	6,318	41	3,804	1,473	5	26	6,701	28	3,997	1,589	24	
	Corporates - Of Which: Specialised Lending	136	0	135	103	0	0	231	0	227	163	0	
	Corporates - Of Which: SME	4	0	6	6	0	0	5	0	4	5	0	
	Retail	13	0	12	2	0	0	11	0	10	2	0	
	Retail - Secured on real estate property	11	0	11	2	0	0	9	0	9	2	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	11	0	11	2	0	0	9	0	9	2	0	
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Other Retail - Of Which: SME	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	
Equity	3	0	3	11	0	0	6	0	6	20	0		
Other non credit-obligation assets													
IRB Total													

<sup>1)</sup> 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 30/09/2019						As of 31/12/2019					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			Of which: defaulted	Of which: defaulted	Of which: defaulted			
GERMANY	Central banks and central governments	0	0	22	4	0	0	0	0	21	4	0	
	Institutions	6,476	0	6,358	260	0	0	5,664	0	5,293	191	0	
	Corporates	4,738	95	3,231	1,102	1	45	4,936	94	3,373	1,210	46	
	Corporates - Of Which: Specialised Lending	108	90	107	15	0	39	106	90	105	13	0	
	Corporates - Of Which: SME	13	0	5	3	0	0	12	0	2	2	0	
	Retail	30	3	28	6	1	2	30	3	28	6	1	
	Retail - Secured on real estate property	27	3	26	6	1	2	27	3	26	6	1	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	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	26	6	1	
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets													
IRB Total													

<sup>1)</sup> 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).













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

Banco Bilbao Vizcaya Argentaria, S.A.

As of 31/12/2019

(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	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	0	0	185
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		2,693	2,692	0	0	2,692	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		18	18	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	
<b>Total</b>		<b>2,711</b>	<b>2,711</b>	<b>0</b>	<b>0</b>	<b>2,692</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	U.S.	415	380	0	0	406	9	0	0	0	0	0	0	0	0	0	349
[ 3M - 1Y [		547	547	0	0	521	25	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		3,161	3,161	16	0	2,968	177	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1,049	1,049	4	0	929	116	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		2,311	2,306	4	0	752	1,551	0	0	0	0	0	0	309	0	0	
[ 5Y - 10Y [		2,214	2,209	122	0	42	2,045	0	0	0	0	0	0	79	0	0	
[ 10Y - more		10,037	10,030	15	0	2,931	7,083	0	0	0	0	0	0	23	0	0	
<b>Total</b>		<b>19,735</b>	<b>19,683</b>	<b>162</b>	<b>0</b>	<b>8,549</b>	<b>11,007</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>559</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	China	0	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	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Switzerland	0	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	
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Other advanced economies non EEA	113	113	0	0	21	92	0	0	0	0	0	0	0	0	0	10
[ 3M - 1Y [		118	118	0	0	0	118	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	
<b>Total</b>		<b>231</b>	<b>231</b>	<b>0</b>	<b>0</b>	<b>21</b>	<b>210</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	605	603	0	0	587	15	0	0	0	0	0	0	0	0	0	2,112
[ 3M - 1Y [		930	927	24	0	169	733	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [		936	933	33	0	485	414	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		1,122	1,117	0	0	398	719	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		2,019	2,010	4	0	1,103	902	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		2,118	2,109	6	0	875	1,228	0	0	0	0	0	0	0	0	0	
[ 10Y - more		310	308	2	0	95	222	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>8,040</b>	<b>8,006</b>	<b>69</b>	<b>0</b>	<b>3,704</b>	<b>4,234</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4
[ 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 [		58	58	0	0	0	58	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	
<b>Total</b>		<b>58</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>58</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>0</b>	<b>7</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	
[ 0 - 3M [	Latin America and the Caribbean	1,434	417	715	0	64	654	1	982	14	826	1,035	0	0	0	1,690	
[ 3M - 1Y [		7,047	6,974	5,796	0	938	240	0	1,105	61	523	37	0	0	0		0
[ 1Y - 2Y [		4,630	4,630	2,592	0	1,266	771	0	0	0	350	0	0	0	0		0
[ 2Y - 3Y [		2,695	2,695	1,744	0	18	933	0	0	0	0	0	0	0	0		0
[ 3Y - 5Y [		5,248	5,247	1,369	0	2,709	1,170	0	305	16	0	0	0	0	0		0
[ 5Y - 10Y [		5,185	5,182	242	0	2,574	2,366	35	1,591	60	32	0	0	0	0		0
[ 10Y - more		5,516	5,514	1,587	0	97	3,830	0	98	5	2	0	0	0	0		0
<b>Total</b>		<b>31,755</b>	<b>30,659</b>	<b>14,045</b>	<b>0</b>	<b>7,666</b>	<b>9,964</b>	<b>35</b>	<b>4,081</b>	<b>156</b>	<b>1,699</b>	<b>1,107</b>	<b>1</b>	<b>0</b>	<b>0</b>		<b>0</b>

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

Banco Bilbao Vizcaya Argentaria, S.A.

As of 31/12/2019

		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)	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 [	Africa	2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y [		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y [		22	22	0	0	0	0	22	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		25	25	0	0	0	0	25	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		109	108	0	0	0	0	108	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	0	0	0	
<b>Total</b>		<b>185</b>	<b>184</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>184</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>107</b>	<b>1</b>	<b>21</b>
[ 0 - 3M [	Others	91	91	0	0	0	0	91	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	0	0	
[ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y [		56	56	0	0	0	0	56	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y [		28	28	0	0	0	0	28	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	0	0	0	
<b>Total</b>		<b>184</b>	<b>183</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>183</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>41</b>	<b>0</b>	<b>10</b>

**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.

## Spring 2020 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2019							As of 31/12/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		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 <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(mln EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>79,833</b>	<b>0</b>	<b>35</b>	<b>35</b>	<b>82</b>	<b>18</b>	<b>0</b>	<b>77,568</b>	<b>0</b>	<b>34</b>	<b>34</b>	<b>135</b>	<b>18</b>	<b>0</b>
Central banks	1,381	0	0	0	10	0	0	1,015	0	0	0	5	0	0
General governments	65,868	0	0	0	57	0	0	64,505	0	0	0	116	0	0
Credit institutions	972	0	0	0	1	0	0	1,057	0	0	0	0	0	0
Other financial corporations	8,276	0	34	34	11	17	0	7,884	0	33	33	12	17	0
Non-financial corporations	3,335	0	1	1	3	1	0	3,107	0	1	1	2	1	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>446,193</b>	<b>3,247</b>	<b>16,348</b>	<b>16,348</b>	<b>4,385</b>	<b>8,134</b>	<b>4,942</b>	<b>450,340</b>	<b>3,224</b>	<b>15,957</b>	<b>15,957</b>	<b>4,326</b>	<b>8,092</b>	<b>5,132</b>
Central banks	32,724	0	0	0	9	0	0	36,040	0	0	0	9	0	0
General governments	28,454	28	93	93	43	27	31	28,875	4	88	88	38	21	21
Credit institutions	21,832	5	14	14	12	6	0	19,206	1	6	6	11	2	0
Other financial corporations	9,549	3	19	19	19	6	1	10,969	1	17	17	22	10	1
Non-financial corporations	172,852	1,200	8,721	8,721	1,814	4,756	1,900	173,704	691	8,465	8,465	1,713	4,748	2,003
of which: small and medium-sized enterprises at amortised cost	56,718	446	4,145	4,145	810	2,285	1,230	51,120	418	4,078	4,078	723	2,259	1,301
Households	180,782	2,012	7,501	7,501	2,488	3,340	3,009	181,546	2,527	7,381	7,381	2,534	3,312	3,107
<b>DEBT INSTRUMENTS other than HFT</b>	<b>526,026</b>	<b>3,247</b>	<b>16,384</b>	<b>16,384</b>	<b>4,468</b>	<b>8,152</b>	<b>4,942</b>	<b>527,907</b>	<b>3,224</b>	<b>15,991</b>	<b>15,991</b>	<b>4,462</b>	<b>8,110</b>	<b>5,132</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>182,364</b>		<b>888</b>	<b>888</b>	<b>434</b>	<b>220</b>	<b>128</b>	<b>180,718</b>		<b>1,001</b>	<b>1,001</b>	<b>443</b>	<b>268</b>	<b>109</b>

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

<sup>(4)</sup> 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.

## Spring 2020 EU-wide Transparency Exercise

### Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2019					As of 31/12/2019				
	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 <sup>2</sup>		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 <sup>2</sup>		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)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>16,992</b>	<b>9,592</b>	<b>4,789</b>	<b>4,155</b>	<b>7,755</b>	<b>16,238</b>	<b>9,350</b>	<b>4,788</b>	<b>4,164</b>	<b>7,304</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	168	64	14	10	48	158	62	11	7	49
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	9	5	4	2	6	5	4	4	1
Non-financial corporations	8,595	5,408	3,033	2,724	2,630	8,088	5,235	3,016	2,722	2,417
of which: small and medium-sized enterprises at amortised cost	3,759	2,317	1,229	1,082	1,688	3,841	2,269	1,251	1,073	1,685
Households	8,219	4,111	1,737	1,416	5,075	7,986	4,048	1,757	1,431	4,838
<b>DEBT INSTRUMENTS other than HFT</b>	<b>16,992</b>	<b>9,592</b>	<b>4,789</b>	<b>4,155</b>	<b>7,755</b>	<b>16,238</b>	<b>9,350</b>	<b>4,788</b>	<b>4,164</b>	<b>7,304</b>
<b>Loan commitments given</b>	<b>171</b>	<b>63</b>	<b>9</b>	<b>7</b>	<b>0</b>	<b>179</b>	<b>45</b>	<b>12</b>	<b>7</b>	<b>0</b>

<sup>(1)</sup> 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□

<sup>(2)</sup> 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.

**Spring 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 30/09/2019					As of 31/12/2019				
	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount			Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		Of which: non-performing	Of which loans and advances subject to impairment				Of which: non-performing	Of which loans and advances subject to impairment		
A Agriculture, forestry and fishing	3,692	152	3,692	111	0	3,758	154	3,758	124	0
B Mining and quarrying	4,995	212	4,995	120	0	4,669	100	4,669	86	0
C Manufacturing	39,499	1,647	39,499	1,248	0	39,517	1,711	39,517	1,242	0
D Electricity, gas, steam and air conditioning supply	11,769	771	11,769	529	0	12,305	684	12,305	575	0
E Water supply	1,034	14	1,034	15	0	900	14	900	16	0
F Construction	10,970	1,470	10,970	899	0	10,945	1,377	10,945	876	0
G Wholesale and retail trade	28,494	1,857	28,494	1,422	0	27,467	1,799	27,467	1,448	0
H Transport and storage	9,927	499	9,927	388	0	9,638	507	9,638	392	0
I Accommodation and food service activities	8,468	269	8,468	200	0	8,703	279	8,703	203	0
J Information and communication	4,627	93	4,195	61	0	6,761	95	6,316	65	0
K Financial and insurance activities	7,048	136	7,048	140	0	6,856	191	6,856	139	0
L Real estate activities	17,949	742	17,949	539	0	19,435	782	19,435	527	0
M Professional, scientific and technical activities	4,412	147	4,412	132	0	4,375	167	4,375	140	0
N Administrative and support service activities	3,375	202	3,375	145	0	3,428	118	3,428	134	0
O Public administration and defence, compulsory social security	267	5	267	7	0	282	5	282	6	0
P Education	914	29	914	31	0	903	41	903	38	0
Q Human health services and social work activities	4,728	59	4,728	67	0	4,696	66	4,696	55	0
R Arts, entertainment and recreation	1,359	56	1,359	43	0	1,396	47	1,396	39	0
S Other services	9,327	361	9,314	473	0	7,672	329	7,658	356	0
<b>Loans and advances</b>	<b>172,852</b>	<b>8,721</b>	<b>172,407</b>	<b>6,570</b>	<b>0</b>	<b>173,704</b>	<b>8,465</b>	<b>173,247</b>	<b>6,460</b>	<b>0</b>

(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.