

2016 EU-wide Stress Test

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



2016 EU-wide Stress Test: Summary

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		49,718.86	44,273.60
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		822.69	-1,041.87
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-12,914.14	-22,834.75
Cumulative 3y: Profit or (-) loss for the year		11,259.31	245.47
Coverage ratio - Default stock	47.10%	47.44%	47.94%
Common Equity Tier 1 capital	48,553.76	48,630.56	34,320.68
Total Risk exposure amount	403,365.04	404,185.58	414,131.70
Common Equity Tier 1 ratio, %	12.0%	12.0%	8.3%
Fully loaded Common Equity Tier 1 ratio, %	10.3%	12.0%	8.2%
Tier 1 capital	48,553.76	54,360.37	40,050.49
Total leverage ratio exposures	765,723.50	765,723.50	765,723.50
Leverage ratio, %	6.3%	7.1%	5.2%
Fully loaded leverage ratio, %	6.1%	7.0%	5.1%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) ¹			4,439
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



								31/12/2015						
			Exposure	values			Risk expos	ure amounts			Stock o	f provisions		
		A-IF	В	Fil	IRB	A-I	RB	F-IR	В	A-1	RB	F-C	IRB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	(min EUR, %)													
	Central banks and central governments	5,645	86	0	0	212	12	0	0	4	15	0	0	17.19
	Institutions	87,573	225	0	0	10,780	45	0	0	49	5/	0	0	25.39
	Corporates	101.568	9.857 365	0	0	60.669	2.938 117	0	0	859	5.117		0	51.99
	Corporates - Of Which: Specialised Lending	11,748		0	0	10,049		0	0	258	1	0	0	0.39
	Corporates - Of Which: SME Retail	13.850	5.209	0	0	10.642	1.846	0	0	291	2.822	0	0	54.29
		102.702	5.967	0	0	22.013	1.167	0	0	664 265	1.846	0	0	30.99 24.69
Daniel Billian Mineral Average	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	85,286	5,155 471	0	0	11,304	1,107 200	0	0	265	1,268 262	0	0	24.69
Banco Bilbao Vizcaya Argentaria	Retail - Secured on real estate property - Or Which: SME Retail - Secured on real estate property - Of Which: non-SME	560 84,726	4/1 4.684	0	0	241 11,064	200 907	0	0	262	1,006	0	0	55.79 21.59
S.A.	Retail - Secured on real estate property - Or Which: non-sinc Retail - Qualifying Revolving	9,282	4,084	0		7.414	907		0	202 345	1,006		0	77.59
J.A.	Retail - Other Retail	9.282 8,134	661	U	U	3,295			U	343	461	U	U	69.79
	Retail - Other Retail - Of Which: SME	2,770	001	0		1,436	39		0	34	401		0	60.69
	Retail - Other Retail - Of Which: SPIE Retail - Other Retail - Of Which: non-SME	5.364	288	0	0	1.436	39		0	22	286			76.89
		9,418	3/3			1,858	10	0	0	33	280			/0.89
	Equity Securitisation	9,418	U	U	U	19,522	U	U	U	U	U	U	U	
	Other non-credit obligation assets		0							0	0			
	Other non-credit obligation assets IRB TOTAL	306,906	16.135	0	0	113,197	4,161	0	0	1,577	7.034	0	0	43.69

								31/12/2015						
			Exposure	values			Risk expos	sure amounts			Stock	of provisions		
		A-IRI	3	F-I	IRB	A-I	RB	F-1	RB	A-I	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted		Defaulted	Non-defaulted	Defaulted	Non-defaulted		Default Stock ¹
Spain	Central Series and central eovernments Institutions Composities - Of Whick - Seculated Lendine Composities - Of Whick - Seculated Lendine Composities - Of Whick - Seculated Read - Composities - Of Whick - Seculated Read - Secured on real estate proceedy Read - Secured on real estate procedy - Of Whick - SHE Read - Secured on real estate procedy - Of Whick - SHE Read - Other Read - Secured on real estate procedy - Of Whick - DNF Read - Other Read - Of Whick - ONF Read - Other Read - Of Whick - ONF Read - Other Read - Of Whick - ONF Securities and Securities - Of Whick - ONF Securities - Other Read - Of Whick - ONF Securities - OTHER - OTHE	239 41.864 43,378 3,919 11.353 95,075 84.798 560 84,238 2.162 8.115 2.763 5,352 6,173	4 217 9,288 219 5,064 5,815 5,141 4,71 4,670 14 661 288 373 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	13 7.457 28,997 3,755 9.040 14,623 11.143 241 10,903 192 3,288 1.432 1,856 12,051	1 455 2,778 0 1.845 1,142 1.087 200 887 1 54 39 15 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 8 476 149 211 99 82 2 80 3 3 15 5	2 4,971 1 2,789 1,729 1,263 260 1,003 11 456 175 282 0	0 0 0 0 0 0 0 0 0		0 53.4% 10.1% 0 53.5% 0 53.5% 0 55.1% 0 55.2% 0 55.2% 0 55.2% 0 55.2% 0 60.6%
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		0 -
	IRB TOTAL	186,728	15,324	0	0	63,142	3,966	0	0	583	6,724	0		43.9%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-I	IRB	A-1	IRB	F-IF	RB	A-	IRB	F-II	RB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central hanks and central onvernments Institutions Corporates Corporates - Of Which: Specialised Lending	3,034 1.684 8,690 473	0	0	0	5 490 3,537 439	0	0 0	0 0	0 3 2	0	0		0 - 0 - 0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	7 31 29	0	0	0	4 7 7	0	0	0	0	0	0		0 - 0 88.6% 0 92.3%
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Oualfrian Revolving Retail - Other Retail	29 1 1	0	0	0	7 0 0	0	0	0	0 0	0	0		0 92.3% 0 33.3% 0 100.0%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Eaulty	0 1 148	0	0	0	0 0 423	0 0 0	0 0 0	0 0 0	0 0 0	0	0		0 - 0 100.0% 0 -
	Securitisation Other non-credit obligation assets			0			0			0	,			0
	IRB TOTAL	13,586	o	0	0	4,462	0	0	0	5	ò	ő		0 88.6%

(min E.R., %) Contral banks and central governments Institutions Corporates Corporates Corporates - Of Which: Sectioned Lending Corporates - Of Which: SHE Retail	A-II Non-defaulted 146 3	Exposure RB Defaulted 0		IRB Defaulted	A-I	RB	sure amounts F-IR	В	A-1		of provisions F-1	RR	Coverage Ratio -
Control banks and contral governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	Non-defaulted 146 3						F-IR	В	A-I	RB	FH	RR	
Control banks and contral governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	146 3	Defaulted 0	Non-defaulted	Defaulted	Non-defaulted								
Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	146	0				Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Retail - Secured on real estate property Turkey Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SHE Retail - Other Retail - Retail - Other Retail - Of Which: SHE Retail - Other Retail - Of Which: non-SHE Securities - Of Which: non-SHE SHE STOTAL IRE STOTAL	333 197 1 0 0 0 0 0 0 0 0 0 0 170	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 1 231 155 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		



Banco Bilbao Vizcaya Argentaria S.A.

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock	of provisions		
		A-IRI	3	F-I	IRB	A-1	RB	F-IF	RB	A-C	IRB	F-1	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	468	0	0	0	59	0	0	0	0	0	0	(-
	Institutions	298	0	0	0	8	0	0	0	1	0	0	0	-
	Corporates	16,230	226	0	0	10,607	37	0	0	22	86	0		38.2%
	Corporates - Of Which: Specialised Lending	35	0	0	0	32	0	0	0	0	0	0	(-
	Corporates - Of Which: SME	2,287	96	0	0	1,473	0	0	0	16	0	0	(0.0%
	Retail	7.118	137	0	0	7.223	5	0	0	14	70	0	(51.4%
	Retail - Secured on real estate property	10	0	0	0	2	0	0	0	0	0	0	(-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	(-
Mexico	Retail - Secured on real estate property - Of Which: non-SME	10	0	0	0	2	0	0	0	0	0	0	(-
	Retail - Qualifying Revolving	7,107	137	0	0	7,221	5	0	0	14	70	0	(51.4%
	Retail - Other Retail	1	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	1	0	0	0	0	0	0	0	0	0	0		-
	Equity	1,171				2,764				0				
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0		0	0	0		
	IRB TOTAL	25,285	363	0	0	20,660	42	0		36	157	0		43.2%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-	IRB	A-1	RB	F-IR	88	A-	IRB	F6	RB	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock ¹										
	Central banks and central governments	3		0	0	0	0	0	0	0	0	0	()
	Institutions	16.724		0	0	430	0	0	0	0	0	0	()
	Corporates	5,204	9	0	0	2,894	2	0	0	3	2	0	(20.4
	Corporates - Of Which: Specialised Lending	1.666		0	0	1.297	0	0	0	2	0	0	()
	Corporates - Of Which: SME	103	2	0	0	116	1	0	0	0	1	0	(58.7
	Retail	32	2	0	0	12	3	0	0	0	1	0	(44.9
	Retail - Secured on real estate property	28	2	0	0	11	3	0	0	0	1	0	(43.4
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	()
France	Retail - Secured on real estate property - Of Which: non-SME	28	2	0	0	11	3	0	0	0	1	0	(43.4
	Retail - Qualifying Revolving	1		0	0	0	0	0	0	0	0	0	(80.0
	Retail - Other Retail	2		0	0	1	0	0	0	0	0	0	(74.2
	Retail - Other Retail - Of Which: SME	1		0	0	0	0	0	0	0	0	0	()
	Retail - Other Retail - Of Which: non-SME	1		0	0	0	0	0	0	0	0	0	(74.2
	Equity	33		0		107	0		0		0)
	Securitisation													
	Other non-credit obligation assets	0			0				0		0)
	IRB TOTAL stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	21,995	11	0		3,443	4	0	0	3	3	0		24.49

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	В	F-	RB	A-I	RB	F-II	88	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Peru	Central banks and central coverments Comorates Of White, Sociation Lending Comorates Of White, Sociation Lending Contral Lending Contral Lending Retail Retail - Command on and all an innerthy country Of White, ORE Beals - Command on an all edule property Of White, ORE Beals - Country or and edule property Of White, por SKE Retail - Qualifficing Revolving	93 3 452 265 2 2 2 0 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 323 197 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0		12.1%
	Retail - Other Retail Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	9	0	9	12.1%
	Retail - Other Retail - Of Which: non-SME	0 14	0	0	0	0 38	0	0	0	0		0	(12.1%
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0		0	0	0		0		-
	IRB TOTAL	564		0		362		0	0	0		0		12.1%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-)	RB	A-I	₹B	F-IR	:B	A-I	RB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments	32		0	0	0	0	0	0	0	0	0	(-
	Institutions Corporates	10.287 4,126	9	0	0	749 2,397	0	0	0	0	0	0	9	65.0%
	Corporates - Of Which: Specialised Lending	983	7	0	0	713	0	0	0	0	0	0	,	03.0%
	Corporates - Of Which: SME	0	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	i	
	Retail	165	5	0	0	56	1	0	0	0	1	0	(27.7%
	Retail - Secured on real estate property	161	5	0	0	55	1	0	0	0	1	0	9	27.7%
United Kingdom	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	161		0	0	0	0	0	0	0	0	0	,	27.7%
Officea Kingaom	Retail - Qualifying Revolving	101	i	0	0	0	0	0	0	0	0	0	,	87.5%
	Retail - Other Retail	2	č	ő	ő	1	ő	ő	ő	ő	ő	ő	č	0.0%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	(-
	Retail - Other Retail - Of Which: non-SME	137	9	0	0	1 424	0	0	0	0	0	0	(0.0%
	Faulty Securitisation	13/		0	0	424	0	0	0	0	0	0		
	Other non-credit obligation assets	0		0	0	0	0	0	0	0	0	0	(
	IRB TOTAL	14,747	9	0	0	3,627	2	0	0	0	4	0	Ċ	44.3%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A.

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IF	В	F-I	RB	A-I	IRB	F-II	RB	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments Institutions Coronrates Coro	3 48 480 0 3	0 0 0 0	0	0 0 0	0 3 231 0 4	0	0000	0 0 0 0	0 0 0 0	0	0	0	100.0%
Chile	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Outsiftwine Revolvine Retail - Other Retail	3 2 0 2 0	0	0	0	2 0 2 0	0	0000	0 0 0	0 0 0	0	0	0	100.0% 0 - 0 - 0 100.0%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Socuritisation Other non-credit obligation assets IRB TOTAL	0 1 87 0 621	0	0	0	0 0 215 0 451	0	0	0	0	0	0	0	100.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IF	В	E	IRB	A-I	IRB	F-IR	В	A-	IRB	F	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
Italy	Control to Notice and restrict noncernments. Commontation of Which: Secusional Lendina Real and Securion on real estable recently of Which: Settle Real and Secusional Commontation of Which: Settle Real and Commontational Lendina Lendina Real and Commontational Lendina Real and Real	57 1.871 3,994 383 0 10 10 0 0 0 0 0 0	0 8 48 18 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 170 2,009 333 0 3 3 3 0 0 0 0 0 0 29	0 9 6 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 19 15 0 0 0 0 0 0	0 8 9 0 0 0 0 0 0			0 100.0% 0 19.2% 0 0.0% 0 48.1% 0 48.1% 0 48.1%
	IRB TOTAL	5,940	56	0	0	2,212	9	0	- 0	20	17			0 30.7%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological note)

		\$\frac{31/12/2015}{23/12/2015}\$\$ Exposure values Risk exposure amounts Stock of provisions												
				e values							Stock	of provisions		
		A-IR	A-IRB		F-IRB		A-IRB		≀B	A-IRB		F-IRB		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central banks and central governments Institutions	0 154		0	0	0	0	0	0	0	0	0	0	-
	Cornorates	732		0	0	404	0	ő	0	ő	0	0	o o	1.1%
	Corporates - Of Which: Specialised Lendino Corporates - Of Which: SME	153	0	0	0	107	0	0	0	0	0	0	0	1.1%
	Retail	4	Ġ	0	ō	1	0	0	ō	0	0	0	ē	66.7%
	Retail - Secured on real estate property - Of Which: SME	3 0		0	0	0	0	l ő		0	0	Ö	0]
Colombia	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3		0	0	0	0	0	0	0	0		0	66.7%
	Retail - Other Retail	0		0	0	0	0	ő	0	ő	0	0	o o	00.7%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	3 :
	Equity	158	č	ő	ő	378	ő	ő	ő	ŏ	, o	ő	ă	-
	Securitisation Other non-credit obligation assets													
	IRB TOTAL	1.048	Č	0	0	852	0	0	0	0		0		2.2%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
		31/12/2016			31/12/2017			31/12/2018		
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central banks and central governments	0.0%	19	17.0%	0.0%	19			19	16.8%
	Institutions	0.0%	164	33.2%	0.0%	196	30.3%	0.0%	220	28.4%
	Corporates	0.5%	7,431	53.4%	0.4%	7,804	49.4%	0.3%	8,113	46.7%
	Corporates - Of Which: Specialised Lending	0.6%	551	41.5%	0.5%	604	36.0%	0.4%	650	33.2%
	Corporates - Of Which: SME	0.4%	3,599	59.8%	0.3%	3,636	58.3%	0.2%	3,663	57.3%
	Retail	0.9%	4,799	49.6%	0.8%	5,640	48.0%	0.8%	6,406	47.2%
	Retail - Secured on real estate property	0.2%	3,005	44.5%	0.1%	3,109	40.9%	0.2%	3,246	38.9%
Banco Bilbao Vizcaya Argentaria	Retail - Secured on real estate property - Of Which: SME	0.3%	291	58.9%	0.2%	292	57.6%	0.3%	294	56.8%
C A	Retail - Secured on real estate property - Of Which: non-SME	0.2%	2,714	43.3%	0.1%	2,817	39.6%	0.2%	2,952	37.6%
S.A.	Retail - Qualifying Revolving	7.2%	1,134	66.0%	7.7%	1,760	65.8%	7.3%	2,281	65.5%
	Retail - Other Retail	1.6%	660	60.2%	1.4%	771	55.0%	1.5%	880	52.0%
	Retail - Other Retail - Of Which: SME	1.2%	247	60.7%	0.9%	272	57.6%	0.8%	292	55.7%
	Retail - Other Retail - Of Which: non-SME	1.7%	413	59.9%	1.7%	499	53.6%	1.8%	588	50.3%
	Equity	0.9%	10	86.0%	0.9%	19	86.0%	0.9%	29	86.0%
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	0.5%	12,423	51.5%	0.4%	13,678	48.3%	0.4%	14,787	46.5%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹
0.0%	19	17.0%	0.0%	19	16.8%	0.0%	19	16.6
0.1%	221	33.2%	0.2%	374	29.7%	0.1%	423	28.
1.0%	8,011	50.9%	1.1%	9,119	44.9%	1.1%	10,126	41.4
0.9%	588	41.6%	1.1%	708	34.9%	1.1%	827	32.:
1.0%	3,688	58.8%	1.5%	3,881	55.3%	1.4%	4,058	52.0
1.8%	5,675	54.1%	1.6%	7,291	53.2%	1.5%	8,773	52.:
0.9%	3,633	49.0%	0.8%	4,290	46.7%	0.9%	5,066	45.
1.1%	295	59.8%	0.7%	299	58.3%	1.4%	307	57.
0.9%	3,338	48.2%	0.8%	3,991	46.0%	0.9%	4,759	44.
9.5%	1,342	72.3%	10.0%	2,142	71.8%	8.0%	2,684	70.
2.0%	700	62.7%	2.0%	859	58.2%	2.2%	1,023	55.
1.5%	255	62.2%	1.5%	296	58.6%	1.9%	345	55.
2.3%	445	63.0%	2.3%	562	58.0%	2.4%	678	55.
1.4%	14	86.0%	1.4%	29	86.0%	1.4%	43	86.
	0	-	-	0		-	0	
1.0%	13,941	51.7%	1.0%	16.831	47.6%	0.9%	19,384	45.2

		Baseline Scenario										
			31/12/20	16		31/12/20	17		31/12/20	18		
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provisions			
	Central banks and central governments	0.0%	3	52.1%		3	51.0%	0.0%	3	49.89		
	Institutions	0.0%	107	35.6%	0.0%	119	32.8%	0.0%	131	30.99		
	Corporates	0.5%	6,433	57.0%	0.3%	6,581	54.6%	0.3%	6,686	53.19		
	Corporates - Of Which: Specialised Lending	0.4%	298	46.8%	0.3%	310	42.3%	0.2%	319	39.89		
	Corporates - Of Which: SME	0.4%	3.440	60.3%	0.3%	3.474	59.0%	0.2%	3.498	58.29		
	Retail	0.3%	3,458	46.7%	0.2%	3,687	43.2%	0.3%	3,949	41.29		
	Retail - Secured on real estate property	0.2%	2.812	44.6%	0.1%	2.915	41.0%	0.2%	3.052	38.99		
	Retail - Secured on real estate property - Of Which: SME	0.3%	289	58.9%	0.2%	291	57.7%	0.3%	292	56.89		
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.2%	2,523	43.3%	0.1%	2,625	39.7%	0.2%	2,759	37.79		
787	Retail - Qualifying Revolving	0.7%	30	49.2%	0.7%	45	45.3%	0.8%	62	43.99		
	Retail - Other Retail	1.6%	616	59.8%	1.4%	726		1.5%	835	51.89		
	Retail - Other Retail - Of Which: SMF	1.2%	230	60.8%	0.9%	255		0.8%	275	55.89		
	Retail - Other Retail - Of Which: non-SME	1.7%	385	59.2%	1.7%	471	53.2%	1.8%	560	50.09		
	Equity	0.9%	1	86.0%	0.9%	2	86.0%	0.9%	3	86.09		
	Securitisation											
	Other non-credit obligation assets		0		-	0			0			
	IRB TOTAL	0.3%	10,001	52.6%	0.2%	10,392	49.4%	0.2%	10,772	47.59		

				Adverse Scen	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹			
0.0%	3	49.6%	0.0%	3	46.3%	0.0%	3	43.6			
0.1%	117	35.7%	0.2%	184	29.4%	0.1%	214	28.4			
1.2%	6,761	54.4%	1.4%	7,324	49.2%	1.4%	7,871	45.7			
0.7%	308	47.0%	0.8%	340	39.7%	1.1%	379	35.5			
1.1%	3.521	59.4%	1.7%	3,702	55.9%	1.6%	3.867	53.2			
1.0%	4,130	50.7%	0.9%	4,962	48.3%	1.1%	5,920	46.9			
0.9%	3,441	49.0%	0.8%	4.096	46.7%	1.0%	4.869	45.5			
1.1%	294	59.8%	0.7%	298	58.3%	1.4%	305	57.3			
0.9%	3.147	48.2%	0.8%	3,798	46.0%	0.9%	4,564	44.8			
0.9%	33	53.7%	0.9%	53	49.4%	0.9%	72	47.6			
2.0%	656	62.3%	2.0%	814	57.9%	2.2%	978	55.4			
1.5%	238	62.2%	1.5%	279	58.7%	1.9%	328	56.0			
2.3%	418	62.4%	2.3%	535	57.5%	2,4%	650	55.1			
1.4%	2	86.0%	1.4%	3	86.0%	1.4%	5	86.0			
	0			0			0				
0.8%	11.012	52,6%	0.8%	12,477	48,4%	0.9%	14.012	45.8			

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
	Institutions	0.1%	4	37.9%	0.4%	12	37.9%	0.1%	13	37.99
	Corporates	0.4%	38	33.0%	0.3%	63	31.6%	0.3%	90	31.59
	Corporates - Of Which: Specialised Lending	0.4%	2	33.0%	0.3%	4	31.6%	0.3%	5	31.59
	Corporates - Of Which: SME	0.4%	0	33.0%	0.3%	0	31.6%	0.3%	0	31.59
	Retail	0.2%	0	34.4%		0	27.7%	0.2%	0	24.89
	Retail - Secured on real estate property	0.1%	0	28.5%	0.1%	0	20.8%	0.1%	0	17.89
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	
United States	Retail - Secured on real estate property - Of Which: non-SME	0.1%	0	28.5%	0.1%	0	20.8%	0.1%	0	17.89
	Retail - Qualifying Revolving	1.1%	0	28.1%	1.0%	0	28.2%	0.9%	0	27.99
	Retail - Other Retail	1.9%	0	79.0%	1.8%	0	75.4%	1.8%	0	73.89
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME	1.9%	0	79.0%	1.8%	0	75.4%	1.8%	0	73.89
	Equity	0.9%	1	86.0%	0.9%	2	86.0%	0.9%	4	86.09
	Securitisation									
	Other non-credit obligation assets	-	0	-			-	-	0	
	IRB TOTAL	0.3%	43	33.7%	0.3%	78	32.9%	0.2%	107	32.79

				Adverse Scen	sario						
	31/12/20:	16		31/12/20	17	31/12/2018					
impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%			
1.8%	34	37.9%	3.1%	83	37.9%	0.2%	86	37.9%			
0.7%	58	33.2%	0.7%	117	32.2%	0.4%	146	32.5%			
0.7%	4	33.3%	0.7%	7	32.3%	0.4%	8	32.5%			
0.7%	0	33.3%	0.7%	0	32.3%	0.4%	0	32.5%			
0.3%	0	38.7%	0.4%	0	29.7%	0.4%	0	26.2%			
0.2%	0	34.2%	0.2%	0	24.5%	0.3%	0	21.4%			
-	0	-	-	0	-	-	0				
0.2%	0	34.2%	0.2%	0	24.5%	0.3%	0	21.4%			
1.3%	0	28.0%	1.3%	0	28.2%	0.9%	0	27.9%			
2.2%	0	79.2%	2.2%	0	75.3%	1.8%	0	73.7%			
-	0	-	-	0	-	-	0				
2.2%	0	79.2%	2.2%	0	75.3%	1.8%	0	73.7%			
1.4%	2	86.0%	1.4%	4	86.0%	1.4%	5	86.0%			
-	0	-	-	0	-	-	0				
0.7%	94	35.1%	0.8%	204	34.7%	0.3%	238	34.7%			

		Baseline Scenario									
			31/12/20	16		31/12/20:	17	31/12/2018			
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	
	(min EUR, %)	rate	Provisions		rate	Provisions	Default Stock ¹		Provisions		
	Central banks and central governments	0.0%	0	20.0%		0	20.0%		0	20.0%	
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%	
	Corporates	0.2%	1	28.5%	0.1%	1	27.3%	0.1%	2	26.4%	
	Corporates - Of Which: Specialised Lending	0.2%	1	28.5%	0.1%	1	27.3%	0.1%	1	26.4%	
	Corporates - Of Which: SME	0.2%	0	28.5%	0.1%	0	27.3%	0.1%	0	26.4%	
	Retail	3.3%	0	64.5%	3.0%	0	63.9%	2.9%	0	63.7%	
	Retail - Secured on real estate property	-	0	-	-	0	-	-	0	-	
	Retail - Secured on real estate property - Of Which: SME	-	0		-	0		-	0	-	
Turkey	Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	-	
	Retail - Qualifying Revolving	1.3%	0	37.1%	1.2%	0	37.1%	1.2%	0	37.1%	
	Retail - Other Retail	5.6%	0	79.9%	5.1%	0	79.7%	5.0%	0	79.6%	
	Retail - Other Retail - Of Which: SME	-	0		-	0		-	0	-	
	Retail - Other Retail - Of Which: non-SME	5.6%	0	79.9%	5.1%	0	79.7%	5.0%	0	79.6%	
	Equity	-	0	-	-	0			0	-	
	Securitisation										
	Other non-credit obligation assets	-	0		-	0			0	-	
	IRB TOTAL	0.1%	1	28.5%	0.1%	2	27.3%	0.1%	2	26.4%	

				Adverse Scen	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹			
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.09			
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%			
1.5%	5	56.7%	0.6%	7	50.6%	0.1%	8	48.79			
1.5%	3	56.7%	0.6%	4	50.6%	0.1%	4	48.7%			
1.5%	0	56.7%	0.6%	0	50.6%	0.1%	0	48.7%			
6.2%	0	70.8%	21.4%	0	76.2%	20.6%	0	75.7%			
-	0	-	-	0	-	-	0	-			
	0	-	-	0	-	-	0	-			
	0	-	-	0	-	-	0	-			
2.6%	0	42.6%	2.6%	0	42.6%	2.2%	0	42.6%			
10.3%	0	87.5%	44.3%	0	84.0%	65.4%	0	82.59			
	0		-	0		-	0				
10.3%	0	87.5%	44.3%	0	84.0%	65.4%	0	82.5%			
	0		-	0		-	0				
	0	-	-	0	-	-	0	-			
1.0%	5	56.7%	0.4%	7	50.6%	0.1%	8	48.6%			



		Baseline Scenario										
		31/12/2016			31/12/2017			31/12/2018				
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹		
	Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		
	Institutions	0.1%	1	22.9%	0.0%	1	22.0%	0.1%	1	21.4%		
	Corporates	0.1%	171	40.4%	0.2%	197	35.6%	0.1%	219	32.2%		
	Corporates - Of Which: Specialised Lending	0.1%	0	14.8%	0.2%	0	18.9%	0.2%	0	19.2%		
	Corporates - Of Which: SME	0.1%	65	39.0%	0.1%	67	36.1%	0.1%	69	33.8%		
	Retail	9.2%	752	66.3%	10.0%	1,347	66.4%	9.7%	1,838	66.3%		
	Retail - Secured on real estate property	1.2%	0	32.7%	1.1%	0	34.2%	1.1%	0	34.6%		
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0			
Mexico	Retail - Secured on real estate property - Of Which: non-SME	1.2%	0	32.7%	1.1%	0	34.2%	1.1%	0	34.6%		
	Retail - Qualifying Revolving	9.2%	752	66.4%	10.0%	1,347	66.4%	9.7%	1,838	66.3%		
	Retail - Other Retail	6.6%	0	80.7%	6.3%	0	79.7%	6.6%	. 0	79.6%		
	Retail - Other Retail - Of Which: SME	3.7%	0	70.9%	4.7%	0	72.3%	4.7%	0	70.6%		
	Retail - Other Retail - Of Which: non-SME	6.9%	0	81.2%	6.4%	0	80.1%	6.8%	0	80.1%		
	Equity	0.9%	2	86.0%	0.9%	4	86.0%	0.9%	6	86.0%		
	Securitisation											
	Other non-credit obligation assets		0			0			0			
	IRB TOTAL	2.7%	927	59.9%	2.7%	1,550	60.3%	2.3%	2,065	60.1%		

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%		
0.2%	2	31.8%	0.1%	2	31.3%	0.1%	3	30.9%		
0.5%	229	45.3%	0.5%	309	43.9%	0.5%	385	43.0%		
0.5%	0	41.0%	0.6%	0	42.9%	0.5%	1	42.9%		
0.3%	70	38.1%	0.3%	78	36.5%	0.3%	85	35.5%		
12.1%	950	72.5%	13.2%	1,711	72.4%	10.8%	2,221	71.7%		
2.3%	0	53.9%	2.1%	0	53.9%	1.6%	1	52.2%		
-	0	-	-	0	-	-	0	-		
2.3%	0	53.9%	2.1%	0	53.9%	1.6%	1	52.2%		
12.1%	950	72.5%	13.2%	1,710	72.5%	10.8%	2,220	71.7%		
8.3%	0	82.7%	7.7%	0	82.0%	7.3%	0	81.8%		
5.5%	0	91.9%	8.0%	0	89.5%	6.9%	0	88.3%		
8.5%	0	82.2%	7.6%	0	81.5%	7.4%	0	81.4%		
1.4%	3	86.0%	1.4%	6	86.0%	1.4%	9	86.0%		
	0			0			0			
3.8%	1,184	65.4%	3.7%	2,028	66.2%	2.7%	2,618	65.5%		

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	.8
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	8.9%	0.0%	0	8.9%	0.0%	0	8.9%
	Institutions	0.0%	4	20.2%	0.0%	9	20.1%	0.0%	12	20.1%
	Corporates	0.8%	54	22.6%	0.7%	90	21.4%	0.7%	124	21.0%
	Corporates - Of Which: Specialised Lending	0.8%	16	19.9%	0.7%	27	19.9%	0.7%	38	19.9%
	Corporates - Of Which: SME	0.9%	2	44.1%	0.8%	3	37.1%		4	33.8%
	Retail	0.5%	1	62.5%	0.5%	2	55.9%		2	51.2%
	Retail - Secured on real estate property	0.4%	1	63.4%	0.4%	1	56.9%	0.4%	1	52.0%
<u>_</u>	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	0.4%	1	63.4%	0.4%	1	56.9%		1	52.0%
	Retail - Qualifying Revolving	0.7%	0	52.2%	0.7%	0	47.4%		0	45.3%
	Retail - Other Retail	1.6%	0	53.7%	1.5%	0	48.1%		0	45.4%
	Retail - Other Retail - Of Which: SME	1.3%	0	39.7%	1.3%	0	39.7%		0	39.7%
	Retail - Other Retail - Of Which: non-SME	1.7%	0	55.5%	1.6%	0	49.6%	1.6%	0	46.5%
	Equity	0.9%	0	86.0%	0.9%	1	86.0%	0.9%	1	86.0%
	Securitisation									
	Other non-credit obligation assets		0		-	0		-	0	-
	IRB TOTAL	0.2%	60	22.8%	0.2%	101	21.6%	0.2%	139	21.2%
1 Computed as: Stock of provisions for defaulted str	cck / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario				
	31/12/20:	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	
0.0%	0	8.9%	0.0%	0	8.9%	0.0%	0	8.99	
0.0%	8	20.1%	0.0%	14	20.1%	0.0%	19	20.09	
1.2%	73	25.0%	1.3%	138	24.0%	1.1%	191	23.89	
1.2%	22	22.9%	1.3%	42	22.9%	1.1%	59	22.99	
1.7%	3	40.0%	2.3%	5	35.5%	2.5%	8	34.5%	
0.7%	1	57.9%	0.9%	2	53.1%	0.9%	2	50.1%	
0.5%	1	58.5%	0.7%	1	53.7%	0.8%	2	50.69	
-	0	-	-	0	-	-	0	l	
0.5%	1	58.5%	0.7%	1	53.7%	0.8%	2	50.69	
1.3%	0	53.2%	1.4%	0	50.0%	1.3%	0	48.9%	
3.0%	0	53.1%	3.3%	0	49.0%	2.9%	0	47.49	
2.5%	0	45.7%	2.7%	0	45.7%	2.5%	0	45.7%	
3.2%	0	54.3%	3.4%	0	49.6%	3.1%	0	47.89	
1.4%	0	86.0%	1.4%	1	86.0%	1.4%	1	86.09	
	0			0			0		
0.3%	83	24.7%	0.3%	155	23.8%	0.3%	214	23.6%	

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions		rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Corporates	0.6%	3	47.5%	0.6%	6	47.5%	0.7%	9	47.5%
	Corporates - Of Which: Specialised Lending	0.6%	2	47.5%	0.6%	3	47.5%	0.7%	5	47.5%
	Corporates - Of Which: SME	0.6%	0	47.5%	0.6%	0	47.5%	0.7%	0	47.5%
	Retail	0.5%	0	35.2%	0.5%	0	31.6%	0.4%	0	29.9%
	Retail - Secured on real estate property	0.2%	0	12.2%	0.2%	0	12.0%	0.2%	0	11.9%
_	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Peru	Retail - Secured on real estate property - Of Which: non-SME	0.2%	0	12.2%	0.2%	0	12.0%	0.2%	0	11.9%
	Retail - Oualifying Revolving	4.6%	0	61.1%	4.4%	0	61.1%	4.3%	0	61.1%
	Retail - Other Retail	1.9%	0	48.3%	1.9%	0	48.2%	1.8%	0	48.1%
	Retail - Other Retail - Of Which: SMF	2.2%	0	39.5%	2.1%	0	39.5%	2.1%	0	39.5%
	Retail - Other Retail - Of Which: non-SME	1.9%	0	48.5%	1.9%	0	48.4%	1.8%	0	48.4%
	Equity	0.9%		86.0%	0.9%		86.0%	0.9%	0	86.0%
	Securitisation									
	Other non-credit obligation assets		- 0			. 0			0	
	IRB TOTAL	0.5%	3	47.3%	0.5%	6	47.3%	0.5%	9	47.3%
Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	sario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹		
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09		
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.09		
0.8%	4	54.6%	1.1%	9	54.6%	1.2%	14	54.69		
0.8%	2	54.6%	1.1%	5	54.6%	1.2%	8	54.69		
0.8%	0	54.6%	1.1%	0	54.6%	1.2%	0	54.69		
1.0%	0	38.0%	1.0%	0	35.1%	0.8%	0	33.09		
0.3%	0	14.4%	0.4%	0	14.8%	0.4%	0	15.09		
-	0	-	-	0	-	-	0			
0.3%	0	14.4%	0.4%	0	14.8%	0.4%	0	15.09		
9.6%	0	70.3%	9.8%	0	70.3%	8.2%	0	70.39		
4.1%	0	49.1%	4.2%	0	49.5%	3.5%	0	49.89		
4.6%	0	45.4%	4.6%	0	45.4%	3.9%	0	45.49		
4.0%	0	49.2%	4.1%	0	49.7%	3.4%	0	50.09		
1.4%	0	86.0%	1.4%	0	86.0%	1.4%	0	86.09		
-	0			0		-	0			
0.7%	4	54.3%	0.9%	9	54,4%	1.0%	14	54,49		

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	.8
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	8.9%	0.0%	0	8.9%	0.0%	0	8.9%
	Institutions	0.0%	3	20.0%	0.0%	5	20.0%	0.0%	8	20.0%
	Corporates	0.8%	37	21.3%	0.8%	68	20.6%	0.8%	98	20.4%
	Cornorates - Of Which: Specialised Lending	0.8%	8	19.9%	0.8%	16	19.9%	0.8%	23	19.9%
	Corporates - Of Which: SME	0.8%	0	19.9%	0.8%	0	19.9%	0.8%	0	19.9%
	Retail	0.4%	4	59.1%	0.4%	5	51.7%	0.4%	6	46.8%
	Retail - Secured on real estate property	0.3%	4	59.5%	0.3%	5	52.1%	0.4%	5	47.1%
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SMF	0.3%	4	59.5%	0.3%	5	52.1%	0.4%	5	47.1%
	Retail - Oualifving Revolving	0.7%	0	51.4%	0.7%	0	46.6%	0.8%	0	44.6%
	Retail - Other Retail	1.8%	0	40.1%	1.8%	0	38.7%	1.9%	0	38.2%
	Retail - Other Retail - Of Which: SME	1.4%	0	39.7%	1.5%	0	39.7%	1.6%	0	39.7%
	Retail - Other Retail - Of Which: non-SME	1.8%	0	40.1%	1.8%	0	38.5%	2.0%	0	37.9%
	Fauity	0.9%	1	86.0%	0.9%	3	86.0%	0.9%	4	86.0%
	Securitisation									
	Other non-credit obligation assets		0		-	0			0	
	IRB TOTAL	0.3%	46	23.1%	0.2%	81	21.9%	0.2%	116	21.5%
Computed as: Stock of provisions for defaulted stock	/ default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Provisions Default Stock ¹		Stock of Provisions	Coverage Ratio - Default Stock ¹			
0.0% 0.1%	0 5	8.9% 20.0%	0.0%	0 10	8.9% 20.0%	0.0%	0 13	8.9% 20.0%			
1.2% 1.2%	54 12	23.9% 22.9%	1.8% 1.8%	124 29	23.3% 22.9%	1.6% 1.6%	182 43	23.29 22.99			
1.2% 0.7% 0.6%	5	22.9% 50.9% 51.2%	1.8% 0.9% 0.8%	6	22.9% 43.2% 43.2%	1.6% 0.9% 0.9%	7	22.99 39.49 39.19			
0.6%	0	51.2% - 51.2%	0.8%	0	43.2%	0.9%	0	39.19			
2.4%	0	50.2% 43.6%	2.5%	0	48.3% 43.2%	2.0% 4.7%	0	47.89 43.19			
4.8% 6.1%	0	45.7% 43.2%	4.9% 6.2%	0	45.7% 42.7%	3.9% 4.9%	0	45.79 42.69			
1.4%	2	86.0%	1.4%	4	86.0%	1.4%	6	86.0%			
0.4%	0 66	25.0%	0.5%	143	24.0%	0.5%	207	23.8%			



				Baseline Scer	nario			
	31/12/2	016		31/12/201	17		31/12/20:	18
				Stock of		Impairment		Coverage Ratio -
			rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
				0			0	0.0%
		20.0%	0.0%	0	20.0%	0.0%	0	20.0%
1.5	96	31.5%	1.2%	13	30.0%	1.1%	18	29.2%
hich: Specialised Lending	- (-	0	-	-	0	-
hich: SME 1.5	5%	31.0%	1.2%	0	29.7%	1.1%	0	29.0%
2.1	196	27.4%	1.9%	0	26.6%	1.8%	0	26.1%
on real estate property 0.5	96 (7.9%	0.5%	0	7.7%	0.5%	0	7.6%
- Secured on real estate property - Of Which: SME	- (-	0	-	-	0	
	96 (7.9%	0.5%	0	7.7%	0.5%	0	7.6%
	196	59.6%	7.3%	0	57.7%	7.1%	0	56.8%
			4.7%	0		4.5%	ō	52.3%
- Other Retail - Of Which: SMF	1			0	-		0	-
Other Retail - Of Which: non-SMF	196	53.8%	4.7%	0	52.8%	4.5%	ō	52.3%
			0.9%	1			2	86.0%
0		00.070	0.570		00.070	0.5%		
accode	- 1			0			0	
	% 1	33.4%	1.1%	14	32.1%	1.0%	20	31.4%
	(min EUR, %) returnments Obs. Topic Special Profess 1.1 1.1 1.1 1.2 1.2 1.2 1.3 1.3	(min EUR, %) stock of covernments ((min EUR, %) wermments 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0% 0,0	Impairment Control EUR, %) Control E	Impairment Imp	13/11/2016 13/	The contract of the contract	STATE STAT

				Adverse Sce	nario								
	31/12/20	16		31/12/2017 31/12/2018			31/12/2018				31/12/2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions				Coverage Ratio - Default Stock ¹					
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%					
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%					
5.3%	26	57.9%	2.2%	35	50.5%	0.8%	38	45.9%					
-	0	-	-	0	-	-	0	-					
5.3%	0	57.8%	2.2%	0	50.4%	0.8%	0	45.8%					
4.1%	0	37.1%	2.5%	0	33.8%	1.6%	0	31.4%					
1.1%	0	11.4%	0.6%	0	10.3%	0.4%	0	9.6%					
-	0	-	-	0	-	-	0	-					
1.1%	0	11.4%	0.6%	0	10.3%	0.4%	0	9.6%					
16.7%	0	83.6%	9.8%	0	76.2%	6.2%	0	71.2%					
9.4%	0	74.0%	5.9%	0	67.7%	4.1%	0	63.1%					
-	0	-	-	0	-	-	0	-					
9.4%	0	74.0%	5.9%	0	67.7%	4.1%	0	63.1%					
1.4%	1	86.0%	1.4%	2	86.0%	1.4%	3	86.0%					
-	0	-	-	0	-	-	0						
4.4%	27	58.5%	1.9%	37	51.6%	0.8%	42	47.4%					

						Baseline Scer	nario			
			31/12/20	16		31/12/201	17		31/12/201	8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments	0.0%	0	8.9%	0.0%	0	8.9%	0.0%	0	8.9%
	Institutions	0.0%	9	85.3%	0.0%	9	76.5%	0.0%	9	70.5%
	Corporates	0.8%	89	34.2%	0.7%	113	28.7%	0.6%	134	26.6%
	Corporates - Of Which: Specialised Lending	0.6%	32	53.1%	0.5%	34	44.1%	0.5%	36	39.6%
	Corporates - Of Which: SME	-	0	-	-	0		-	0	-
	Retail	0.3%	0	45.0%	0.3%	0	38.3%	0.2%	0	35.2%
	Retail - Secured on real estate property	0.3%	0	44.5%	0.3%	0	37.7%	0.2%	0	34.6%
·	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0		-	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	0.3%	0	44.5%	0.3%	0	37.7%	0.2%	0	34.6%
	Retail - Oualifving Revolving	0.7%	0	60.3%	0.6%	0	54.0%	0.6%	0	50.8%
	Retail - Other Retail	1.7%	0	36.6%	1.6%	0	36.6%	1.5%	0	36.6%
	Retail - Other Retail - Of Which: SME	-	0	-	-	0		-	0	-
	Retail - Other Retail - Of Which: non-SME	1.7%	0	36.6%	1.6%	0	36.6%	1.5%	0	36.6%
	Equity	0.9%	0	86.0%	0.9%	0	86.0%	0.9%	0	86.0%
	Securitisation									
	Other non-credit obligation assets		0			0			0	
	IRB TOTAL	0.5%	98	36.6%	0.4%	123	30.3%	0.4%	144	27.8%
1 Computed as: Stock of provisions for defaulted stock / de	efault stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	sario				
	31/12/20	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	rate Provisions De		
0.0%	0	8.9%	0.0%	0	8.9%	0.0%	0	8.99	
0.1%	9	69.5%	0.0%	10	60.9%	0.0%	10	55.9%	
1.2%	105	33.7%	1.4%	158	28.5%	1.5%	210	26.7%	
1.0%	33	50.3%	1.2%	38	40.0%	1.2%	42	35.5%	
-	0	-	-	0	-	-	0		
0.6%	0	42.5%	0.6%	0	38.4%	0.6%	0	36.59	
0.5%	0	41.8%	0.6%	0	37.6%	0.6%	0	35.8%	
-	0	-	-	0	-	-	0		
0.5%	0	41.8%	0.6%	0	37.6%	0.6%	0	35.8%	
1.4%	0	58.5%	1.4%	0	53.6%	1.3%	0	51.7%	
3.4%	0	42.1%	3.6%	0	42.1%	3.3%	0	42.1%	
-	0	-	-	0	-	-	0		
3.4%	0	42.1%	3.6%	0	42.1%	3.3%	0	42.1%	
1.4%	0	86.0%	1.4%	0	86.0%	1.4%	0	86.0%	
	0			0			0		
0.8%	115	35.5%	0.9%	169	29.5%	1.0%	221	27.4%	

						Baseline Sce	nario			
			31/12/20			31/12/20			31/12/20:	
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central banks and central governments		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Cornorates	0.9%	6	62.9%	0.8%	12	64.9%	0.8%	17	65.9%
	Corporates - Of Which: Specialised Lending	0.9%	1	63.1%	0.8%	2	65.0%	0.8%	4	66.0%
	Corporates - Of Which: SME	0.9%	0	55.8%	0.8%	0	55.9%	0.8%	0	56.0%
	Retail	1.3%	0	25.4%	1.5%	0	25.9%	1.4%	0	25.5%
	Retail - Secured on real estate property	0.5%	0	10.5%	0.6%	0	11.2%	0.6%	0	11.2%
	Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	-
Colombia	Retail - Secured on real estate property - Of Which: non-SME	0.5%	0	10.5%	0.6%	0	11.2%	0.6%	0	11.2%
	Retail - Qualifying Revolving	6.7%	0	59.3%	7.6%	0	61.0%	6.6%	0	61.7%
	Retail - Other Retail	2.8%	0	52.0%	3.2%	0	54.3%	3.6%	0	55,4%
	Retail - Other Retail - Of Which: SME	4.0%	0	43.8%	2.9%	0	44.3%	2.9%	0	44.5%
	Retail - Other Retail - Of Which: non-SME	2.7%	0	53.4%	3.2%	0	55.7%	3.7%	0	56.7%
	Equity	0.9%	0	86.0%	0.9%	1	86.0%	0.9%	1	86.0%
	Securitisation									
	Other non-credit obligation assets	-	0	-	-	0	-	-	0	-
	IRB TOTAL	0.7%	7	62.8%	0.6%	13	64.7%	0.6%	19	65.6%
1 Computed ar- Stock of provisions for defaulted sto	ck / default stock (as defined in paragraphs 60 and 61 of the Methodological note)									

			Adverse Scenario														
	31/12/20	16		31/12/20	17	31/12/2018											
Impairment rate									Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹						
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0% 79.3%									
1.0% 1.0% 1.0%	2	62.9% 63.1% 55.8%	1.8% 1.8% 1.8%	21 4	75.8% 75.9% 56.4%	1.9% 1.9% 1.9%	34 7	79.4% 79.4% 56.9%									
1.6%	0	26.1% 11.4%	2.4% 0.7%	0	29.7% 11.5%	2.2% 0.8%	0	29.9% 11.6%									
0.6%	0	11.4%	0.7%	0	11.5%	0.8%	0	11.6%									
7.5% 3.8% 3.3%	0	59.2% 52.6% 43.8%	13.2% 6.3% 4.1%	0	70.4% 63.7% 46.8%	10.8% 6.5% 4.4%	0	73.1% 66.9% 47.7%									
3.9% 1.4%	0	53.4% 86.0%	6.5%	0	65.2% 86.0%	6.6%	0	68.7% 86.0%									
	0			0			0										
0.8%	8	63.1%	1.5%	22	75.2%	1.6%	36	78.6%									



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	138,686	0	35,174	0	17	0	53.1%
	Regional governments or local authorities	6,814	7	2,996	7	7	8	53.2%
	Public sector entities	2,631	42	1,349	46	15	48	53.2%
	Multilateral Development Banks	38	0	25	0	0	0	0.0%
	International Organisations	9	5	0	5	0	6	52.6%
	Institutions	19,581	23	5,730	24	26	26	53.2%
	Corporates	107,461	1,715		1,847			
	of which: SME	12,187	71	10,331	145		562	
Banco Bilbao Vizcaya	Retail	53,170	1,208		1,301		1,371	
	of which: SME	16,174	403	9,540	427		218	
Argentaria S.A.	Secured by mortgages on immovable property	53,397	1,095		1,183			
	of which: SME	6,394	205		182	0	97	
	Items associated with particularly high risk	161	162	143	162	/	125	
	Covered bonds	839 2,364	0	393 727	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0		U			
	Collective investments undertakings (CIU) Equity	293	6	67	9	1 0	l ′	53.2% 0.0%
	Securitisation	0	U	ı "	U	0	0	0.0%
		24.466	400	40.000	422	0.5	400	50.20/
	Other exposures Standardised Total	34,166 419.610	108 4,371		122 4.706		109 4.960	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted Defaulted Non-defaulted Defaulted			Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	63,211	0	9,652	0	1	0	5.9%
	Regional governments or local authorities	1,561	1	74	4	5	3	70.4%
	Public sector entities	354	41	142	29	4	47	53.7%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	5	0	5	0	6	52.6%
	Institutions	640	13	100	9	2	2	12.8%
	Corporates	6,146	728		737	1,086	894	55.1%
	of which: SME	1,476	41	1,121	53	74	144	77.9%
	Retail	6,218	637	3,859	675	156	371	36.8%
Spain	of which: SME	5,143	159	3,111	182	143	70	30.5%
Spaili	Secured by mortgages on immovable property	5,102	722	2,100	606	43	689	48.8%
	of which: SME	2,138	0	838	0	0	0	0.0%
	Items associated with particularly high risk	157	140	142	61	7	125	47.3%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	174	0	39	0	0	0	0.0%
	Collective investments undertakings (CIU)	52	0	16	0	0	0	75.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	14,057	12	11,452	11	45	32	72.5%
	Standardised Total	97,673	2,298	31,338	2,137	1,349	2,167	48.5%

Standardised Total

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	10,977	0	201	0	3	0	0.0%
	Regional governments or local authorities	4,945	0	2,873	0	1	0	0.0%
	Public sector entities	764	0	42	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,863	0	897	0	1	0	0.0%
	Corporates	36,376	41	34,962	45	12	28	40.5%
	of which: SME	133	2	133	3	0	6	71.3%
	Retail	6,743	102	4,679	133	49	52	33.9%
United States	of which: SME	1,898	102	1,046	102	0	52	33.9%
Officed States	Secured by mortgages on immovable property	15,281	2	5,675	1	4	1	44.3%
	of which: SME	2	0	1	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	1,684	0	344	0	0	0	0.0%
	Collective investments undertakings (CIU)	92	6	18	8	0	6	49.7%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	2,814	2	973	1	1	2	44.3%
	Standardised Total	82,539	153	50,665	188	70	90	36.9%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A.

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	19,862	0	9,063	0	0	0	0.0%
	Regional governments or local authorities	2	0	2	0	0	0	0.0%
	Public sector entities	3	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	3,455	0	1,516	0	0	0	0.0%
	Corporates	33,314	133	32,781	118	492	351	72.6%
	of which: SME	3,920	4	3,727	18		84	95.6%
	Retail	17,531	184	11,503			695	79.1%
Turkey	of which: SME	6,603	140	3,689	140	0	73	34.2%
Turkey	Secured by mortgages on immovable property	8,493	0	3,350	0	0	0	0.0%
	of which: SME	3,484	0	1,579	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	2,733			63		66	
	Standardised Total	85,394	369	59,609	378	630	1,112	75.1%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted Defaulted Non-defaulted Defaulted				Non-defaulted		
	Central governments or central banks	20,958	0	48	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	180	0	35	0	9	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	2,947	0	775		9	0	0.0%
	Corporates	5,437	302			146	340	52.9%
	of which: SME	3,119	22	2,477		71	189	89.7%
	Retail	6,671	90		72	100	105	53.9%
Mexico	of which: SME	106	1	62	1	0	1	42.6%
PICAICO	Secured by mortgages on immovable property	9,049	79	3,245	74	49	11	12.6%
	of which: SME	4	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	839	0	393		0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	288	0	288	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	6,772	0	3,274		0	0	0.0%
	Standardised Total	53,141	471	17,926	429	313	456	49.2%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Non-defaulted Defaulted Non-defaulted Defaulted				Defaulted	Default Stock ¹
	Central governments or central banks	192	0	29	0	2	0	0.0%
	Regional governments or local authorities	19	0	4	0	0	0	0.0%
	Public sector entities	5	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,879	9	85	14	6	0	1.0%
	Corporates	943	9	826		140	12	56.7%
	of which: SME	20	0	20	0	0	0	0.0%
	Retail	63	0	54	0	1	0	25.0%
France	of which: SME	0	0	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	7	0	2	0	0	0	26.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	73	0	15	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	765	0	134		0	0	0.0%
	Standardised Total	3,946	19	1,149	26	149	12	39.6%

¹ Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A.

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted Defaulted Non-defaulted Def				Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	6,808	0	3,162	0	0	0	0.0%
	Regional governments or local authorities	47	0	23	0	0	0	0.0%
	Public sector entities	284	0	145	0	2	0	0.0%
	Multilateral Development Banks	19	0	10	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	534	0	179	0	2	0	0.0%
	Corporates	7,346	86	7,318		95		72.5%
	of which: SME	1,677	-2	1,237	14	50	80	102.0%
	Retail	3,331	62	2,451	69	54	42	40.4%
Peru	of which: SME	1,462	0	1,058	0	41	0	0.0%
i ci u	Secured by mortgages on immovable property	3,839	114	1,589	46	84	11	9.0%
	of which: SME	41	3	9	3	0	5	62.8%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	1	0	1	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	1,221	0	284	0	0	0	0.0%
	Standardised Total	23,430	262	15,161	183	238	279	51.6%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,087	0	660	0	2	0	0.0%
	Corporates	462	16	463	23	2	6	28.3%
	of which: SME	32	0	32	0	0	0	0.0%
	Retail	237	1	199	1	0	0	27.9%
United Kingdom	of which: SME	1	0	1	0	0	0	0.0%
Officed Kingdom	Secured by mortgages on immovable property	115	13	53	14	0	0	2.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	4	0	1	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	1,349		0	0	0	0	0.0%
	Standardised Total	3,257	30	1,375	38	5	7	18.8%

Station (disea Total)

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted Defaulted Non-defaulted Defaulted				Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	774	0	0	0	0	0	0.0%
	Regional governments or local authorities	7	0	1	0	0	0	0.0%
	Public sector entities	87	0	12	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1,225	0	259	0	0	0	0.0%
	Corporates	6,206	34	6,132	48	22	34	49.4%
	of which: SME	961	3	961	7	0	17	84.3%
	Retail	2,567	65	1,925	100	1	39	37.8%
Chile	of which: SME	254	0	190	0	0	0	0.0%
Crinic	Secured by mortgages on immovable property	4,717	118		111	0	21	15.0%
	of which: SME	49	0	19	0	0	0	9.8%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	. 0	0	.0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	197	0	50	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0		0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	619		319				0.00/
	Other exposures		218			- 0	0	0.0%
	Standardised Total	16,399	218	10,555	260	23	94	30.1%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A.

					31/12/2015					
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹		
	Central governments or central banks	7,539	0	28	0	0	0	0.0%		
	Regional governments or local authorities	80	0	16	0	0	0	0.0%		
	Public sector entities	1	0	0	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0.0%		
	Institutions	175	0	65	0	1	0	0.0%		
	Corporates	258	0	257	0	0	0	0.0%		
	of which: SME	75	0	75	0	0	0	0.0%		
	Retail	139	3	104	3	0	5	65.3%		
Italy	of which: SME	0	0	0	0	0	0	0.0%		
Ituly	Secured by mortgages on immovable property	8	0	3	0	0	0	0.0%		
	of which: SME	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%		
	Equity	0	0	0	0	0	0	0.0%		
	Securitisation									
	Other exposures	126	0	4	0	0	0	0.0%		
	Standardised Total	8,326	3	477	3	1	5	65.3%		

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock ¹
	Central governments or central banks	1,922	0	689	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	283	0	282	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	446	0	128	0	0	0	0.0%
	Corporates	3,326	70	3,283	101	32	21	23.4%
	of which: SME	16	0	16	3	0	10	97.2%
	Retail	4,155	32	3,048	46	59	36	53.1%
Colombia	of which: SME	202	0	145	0	1	0	0.0%
Colombia	Secured by mortgages on immovable property	2,735	29	1,033	28	34	64	68.6%
	of which: SME	7	0	1	0	0	0	68.3%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	838	0	209	0	0	0	0.0%
	Standardised Total	13,705	131	8,672	175	125	121	48.1%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			31/12/2016				17	31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
	Central governments or central banks	0.0%	21	9.2%	0.0%	25	8.9%	0.0%	29	8.8%
	Regional governments or local authorities	0.0%	17	49.6%	0.0%	18	47.4%	0.0%	20	45.9%
	Public sector entities	0.0%		52.9%	0.0%	64	52.7%	0.0%	65	52.5%
	Multilateral Development Banks	0.0%		0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	International Organisations	0.1%		52.6%	0.1%	6	52.5%	0.1%	6	52.5%
	Institutions	0.0%		41.6%		79	38.1%	0.0%	84	36.0%
	Corporates	0.4%		51.9%	0.3%	5,079	47.7%	0.3%	5,350	45.0%
	of which: SME	0.4%		75.3%	0.3%	845	68.4%	0.3%	877	63.8%
Banco Bilbao Vizcaya	Retail	3.2%		61.2%	3.0%	5,335	60.8%	2.8%	6,680	60.5%
	of which: SME	0.8%		44.8%	0.7%	762	41.2%	0.6%	860	39.0%
Argentaria S.A.	Secured by mortgages on immovable property	0.4%		42.4%	0.4%	1,972	36.7%	0.4%	2,158	33.2%
rugeritaria en u	of which: SME	0.3%			0.3%	161	28.7%	0.3%	181	27.0%
	Items associated with particularly high risk	2.0%		45.0%		143	45.0%	2.0%	146	45.0%
	Covered bonds	0.0%		-	0.0%	0		0.0%	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%		45.0%	0.0%	1	45.0%	0.0%	1	45.0%
	Collective investments undertakings (CIU)	0.0%	7	53.1%	0.0%	7	53.1%	0.0%	7	53.0%
	Equity		0	-	-	0		-	0	-
	Securitisation									
	Other exposures	0.0%			0.0%	195	48.9%	0.0%	195	48.3%
	Standardised Total	0.6%	10,921	52.6%	0.5%	12,923	50.1%	0.4%	14,740	48.5%

	31/12/20	16		31/12/2017			31/12/2018		
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock ¹	
0.0%	29	9.0%	0.0%	40	8.9%	0.0%	52	8.9	
0.1%	20	46.3%	0.1%	25	43.9%	0.1%	31	42.79	
0.1%	65	52.5%	0.1%	66	52.0%	0.1%	68	51.5	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0	
0.3%	6	52.5%	0.3%	6	52.4%	0.3%	6	52.4	
0.4%	129	39.0%	0.6%	245	37.8%	0.1%	257	37.3	
1.2%	5,635	55.0%	0.7%	6,419	49.6%	0.5%	6,905	47.0	
1.3%	925	75.4%	0.8%	1,019	67.8%	0.6%	1,091	63.5	
4.4%	4,486	64.1%	5.4%	7,149	65.3%	5.4%	9,586	66.2	
1.3%	733	43.1%	1.4%	950	38.6%	1.3%	1,149	38.1	
0.8%	2,008	43.7%	0.7%	2,382	37.8%	0.7%	2,719	33.1	
1.1%	188	33.6%	0.9%	245	29.1%	0.9%	299	28.8	
2.0%	140	45.0%	2.0%	143	45.0%	2.0%	146	45.0	
0.0%	0		0.0%	0	-	0.0%	0		
0.0%	0	45.0%	0.0%	1	45.0%	0.0%	1	45.0	
0.0%	7	53.1%	0.0%	7	53.1%	0.0%	7	53.0	
	0			0			0		
0.0%	195	49.5%	0.0%	195	48.9%	0.0%	195	48.3	
1.0%	12,720	54.7%	1.0%	16,678	52.4%	0.8%	19,972	51.29	

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions		rate	Provisions		rate		Default Stock ¹
	Central governments or central banks	0.0%	4	8.9%	0.0%	7	8.9%	0.0%	9	8.9%
	Regional governments or local authorities	0.1%	9	56.0%	0.1%	10	50.9%	0.1%	12	48.2%
	Public sector entities	0.1%	51	53.6%	0.1%	52	53.5%	0.1%	52	53.4%
	Multilateral Development Banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	International Organisations	0.1%	6	52.6%	0.1%	6	52.6%	0.1%		52.6%
	Institutions	0.0%	8	38.8%	0.0%	8	37.7%	0.0%		36.8%
	Corporates	0.1%	2,154	61.4%	0.1%	2,158	59.3%	0.0%	2,160	58.0%
	of which: SME	0.3%	223	67.8%	0.2%	227	63.3%	0.2%	229	60.8%
	Retail	1.2%	857	58.3%	1.0%	914	56.0%	0.9%	966	54.5%
Spain	of which: SME	1.1%	353	55.8%	0.9%	395	52.0%	0.7%	431	50.0%
Spain	Secured by mortgages on immovable property	0.2%	747	46.6%	0.2%	755	44.9%	0.2%	765	43.8%
	of which: SME	0.3%	6	9.7%	0.2%	11	10.0%	0.3%	17	11.4%
	Items associated with particularly high risk	2.0%	136	47.2%	2.0%	139	47.1%	2.0%	141	47.1%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	45.0%	0.0%	0	45.0%	0.0%		45.0%
	Collective investments undertakings (CIU)	0.0%	0	51.1%	0.0%	0	48.4%	0.0%	0	47.3%
	Equity	-	0		-	0			0	
	Securitisation									
	Other exposures	0.0%	76	70.5%		77	68.7%	0.0%		66.9%
	Standardised Total	0.1%	4,048	54.9%	0.1%	4,125	52.8%	0.1%	4,197	51.5%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	10	8.9%	0.0%	20	8.9%	0.0%	29	8.9%
0.3%	12	47.7%	0.3%	17	44.5%	0.3%	21	43.1%
0.3%	52	53.3%	0.3%	53	53.0%	0.3%	54	52.6%
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.3%	6	52.6%	0.3%	6	52.6%	0.3%	6	52.6%
0.1%	8	38.8%	0.2%	9	35.3%	0.1%	10	34.2%
0.4%	2,176	62.3%	0.2%	2,190	58.5%	0.7%	2,233	55.3%
0.8%	230	69.2%	0.7%	240	61.6%	1.4%	259	55.9%
1.5%	876	59.4%	1.5%	969	57.2%	1.8%	1,075	55.3%
1.4%	367	58.4%	1.4%	439	54.2%	1.8%	524	51.6%
0.8%	775	48.3%	0.6%	804	46.9%	0.9%	850	46.0%
1.1%	23	34.5%	0.7%	38	27.6%	1.4%	67	29.8%
2.0%	136	47.2%	2.0%	139	47.1%	2.0%	141	47.1%
-	0	-	-	0	-	-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
0.0%	0	51.1%	0.0%	0	48.4%	0.0%	0	47.3%
	0		-	0	-	-	0	
0.0%	76	70.5%	0.0%	77	68.7%	0.0%	77	66.99
0.2%	4,128	55.3%	0.2%	4,283	52.4%	0.2%	4,496	50.1%

						Baseline Sce	nario			
			31/12/20:	16		31/12/20:	17		31/12/20:	18
		Impairment	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment	Stock of Provisions	Coverage Ratio -
	Central governments or central banks	rate 0.0%	Provisions	0.0%	rate 0.0%	Provisions	0.0%	rate 0.0%	Provisions	Default Stock ¹ 0.0%
	Regional governments or local authorities	0.0%	1	20.0%	0.0%	1	20.0%	0.0%	1	20.0%
	Public sector entities	0.0%	1	20.0%	0.0%		20.0%	0.0%		20.0%
	Multilateral Development Banks	0.0%	0	20.0%	0.076	0	20.070	0.076	0	20.070
	International Organisations	1	0	-	-	0	-	-		
	International Organisations Institutions	0.1%	0	37.9%	0.4%	- 0	37.9%	0.1%	17	37.9%
	Corporates	0.1%	154	37.9% 35.1%	0.4%	229	37.9%	0.1%	308	37.9% 29.6%
			154	35.1% 65.9%	0.2%	229	31.1% 61.7%	0.2%	308	29.6% 58.2%
	of which: SME	0.3%								
	Retail	1.4%	219	54.7%	1.2%	301	54.9%	1.2%	381	54.8%
United States	of which: SME	0.0%	80	43.5%	0.1%	81	37.8%	0.1%	82	33.5%
	Secured by mortgages on immovable property	0.1%	21	13.8%	0.1%	37	12.7%	0.1%	53	12.4%
	of which: SME	0.0%	0	3.2%	0.1%	0	3.4%	0.1%	0	3.3%
	Items associated with particularly high risk	-	0		-	0		-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	1	45.0%
	Collective investments undertakings (CIU)	0.0%	6	49.7%	0.0%	6	49.7%	0.0%	6	49.7%
	Equity	-	0	-		0		-	0	-
	Securitisation									
	Other exposures	0.0%	3	42.1%	0.0%	3	40.3%	0.0%	3	38.6%
	Standardised Total	0.3%	410	39.3%	0.2%	596	35.6%	0.2%	774	33.9%
Computed as: Stock of provisions for defaulted stock	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	nario			
	31/12/20	16		31/12/2017			31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	3	0.0%	0.0%	3	0.0%	0.0%	3	0.0%
0.0%	1	20.0%	0.0%	1	20.0%	0.0%	2	20.0%
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	0	-	-	0			0	
-	0	-	-	0			0	
1.8%	53	37.9%	3.1%	138	37.9%	0.2%	142	37.9%
0.5%	218	34.4%	0.6%	418	29.4%	0.3%	533	27.4%
0.5%	6	63.5%	0.6%	7	55.0%	0.3%	7	50.8%
1.6%	238	55.8%	1.6%	343	54.6%	1.3%	425	54.0%
0.2%	84	43.7%	0.1%	87	35.5%	0.1%	88	31.3%
0.2%	38	22.9%	0.2%	76	19.2%	0.3%	119	18.1%
0.2%	0	8.1%	0.1%	0	6.2%	0.1%	0	5.7%
-	0	-	-	0			0	-
	0		-	0			0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	1	45.0%
0.0%	6	49.7%	0.0%	6	49.7%	0.0%	6	49.7%
-	0	-	-	0	-	-	0	-
0.0%	3	42.1%	0.0%	3	40.3%	0.0%	3	38.6%
0.4%	561	39.4%	0.5%	989	34.3%	0.3%	1,232	32.1%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment				Coverage Ratio -	Impairment		Coverage Ratio -	
		rate	Provisions			Provisions	Default Stock ¹	rate	Provisions	
	Central governments or central banks	0.0%	0	20.0%	0.0%	1	20.0%	0.0%		20.0%
	Regional governments or local authorities	0.0%	0	20.0%	0.0%	0	20.0%	0.0%		20.0%
	Public sector entities	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%		20.0%
	Corporates	0.2%	909	57.7%		948	51.9%	0.1%		48.5%
	of which: SME	0.2%	92	78.9%	0.1%	97	71.4%	0.1%		66.8%
	Retail	2.6%	1,295	72.5%	2.4%	1,699	69.4%	2.2%		67.4%
Turkey	of which: SME	0.3%	112	35.2%	0.3%	130	31.7%	0.3%	151	29.4%
Turkey	Secured by mortgages on immovable property	0.1%	13	15.2%	0.1%	23	15.5%	0.1%		15.6%
	of which: SME	0.3%	11	19.9%	0.3%	21	19.8%	0.3%	31	19.9%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity		0		-	0			0	
	Securitisation									
	Other exposures	0.0%	87	55.2%	0.0%	87		0.0%		55.0%
	Standardised Total	0.6%	2,304	65.6%	0.5%	2,758	62.0%	0.5%	3,157	59.8%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	20.0%	0.0%	1	20.0%	0.0%	1	20.0%
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	1	20.0%
1.5%	1,333	62.3%	0.6%	1,528	56.2%	0.1%	1,549	54.5%
1.5%	143	74.4%	0.6%	167	66.2%	0.1%	169	64.2%
3.8%	1,495	71.8%	4.7%	2,276	69.9%	4.9%	3,032	71.7%
1.0%	155	30.8%	1.0%	218	26.2%	0.6%	251	25.4%
0.5%	39	20.8%	0.5%	80	17.5%	0.5%	121	12.0%
1.0%	34	22.0%	1.0%	67	20.5%	0.6%	84	20.6%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	87	55.2%	0.0%	87	55.1%	0.0%	87	55.0%
1.4%	2,954	64.9%	1.2%	3,971	60.6%	1.0%	4,791	58.3%

Computed as: Stock of p	provisions for defaulted :	stock / default stock (as o	defined in paragraphs 59 and 61	of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	9	20.0%	0.0%	9	20.0%	0.0%	9	20.0%
	Multilateral Development Banks		0		-	0		-	0	
	International Organisations		0		-	0		-	0	
	Institutions	0.1%	11	20.0%	0.0%	12	20.0%	0.1%	14	20.0%
	Corporates	0.1%	491	50.3%		499	48.7%	0.1%	506	47.2%
	of which: SME	0.1%	263	81.4%		268	76.0%	0.1%	272	71.3%
	Retail	7.7%	772	73.9%	7.4%	1,212	73.0%	7.3%	1,597	72.7%
Mexico	of which: SME	3.7%	5	64.6%		10	68.7%	4.7%	14	68.3%
PIENICO	Secured by mortgages on immovable property	1.2%	231	42.2%		324	39.9%	1.1%	419	38.7%
	of which: SME	3.7%	0	70.9%	4.7%	0	72.3%	4.7%	0	70.6%
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0		0.0%	0		0.0%	0	
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Collective investments undertakings (CIU)		0	-	-	0		-	0	-
	Equity		0			0			0	
	Securitisation									
	Other exposures	0.0%	0	10.0%		0	10.0%	0.0%	0	10.0%
	Standardised Total	1.2%	1,514	58.9%	1.0%	2,056	59.0%	1.0%	2,545	58.6%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	0		-	0	-	-	0	-
0.0%	9	20.0%	0.0%	9	20.0%	0.0%	9	20.0%
	0		-	0	-	-	0	-
	0		-	0	-	-	0	-
0.2%	15	30.0%	0.1%	17	30.0%	0.1%	21	30.0%
0.5%	511	51.3%	0.5%	538	50.6%	0.5%	563	49.9%
0.5%	274	81.1%	0.5%	290	76.1%	0.5%	305	72.1%
9.7%	906	77.2%	12.6%	1,638	76.5%	13.3%	2,279	75.9%
5.5%	7	79.7%	8.0%	15	83.9%	6.9%	21	84.4%
2.3%	329	59.4%	2.1%	507	57.1%	1.6%	642	54.7%
5.5%	0	91.9%	8.0%	0	89.5%	6.9%	1	88.3%
-	0		-	0	-	-	0	-
0.0%	0		0.0%	0	-	0.0%	0	-
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
-	0	-	-	0	-	-	0	-
	0		-	0	-		0	
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
1.7%	1,770	64.8%	1.8%	2,709	66.3%	1.6%	3,514	66.2%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological not	e)
--	----

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment						Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	2	290.0%		2	149.4%		2	102.6%
	Regional governments or local authorities	0.0%	0	40.0%		0	40.0%	0.0%	0	40.0%
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	8	22.2%	0.0%	9	21.8%	0.0%	9	21.6%
	Corporates	0.3%	161	45.2%		163	36.9%	0.2%	165	33.0%
	of which: SME	0.9%	0	22.3%		0	22.1%	0.8%	0	21.9%
	Retail	1.5%	2	44.1%		3	41.2%		3	39.9%
France	of which: SME	1.4%	0	41.1%	1.2%	0	40.6%	1.2%	0	40.3%
1 Tallice	Secured by mortgages on immovable property	0.3%	0	58.3%	0.3%	0	50.4%	0.3%	0	45.1%
	of which: SME		0		-	0		-	0	-
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other exposures	0.0%	0	10.0%	0.0%	0	10.0%		0	10.0%
	Standardised Total	0.1%	174	41.5%	0.1%	178	35.3%	0.1%	181	32.1%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions			rate Provisions	
0.0%	2	55.8%	0.0%	2	32.3%	0.0%	2	24.5%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0	-	-	0			0	
-	0		-	0			0	
0.0%	9	21.8%	0.0%	10	21.5%	0.0%	10	21.3%
0.6%	163	40.4%	0.8%	170	33.6%	0.8%	177	31.5%
1.5%	0	24.7%	1.9%	1	25.1%	1.9%	1	25.5%
2.5%	3	45.6%	3.2%	4	44.5%	3.2%	6	44.6%
2.3%	0	45.4%	2.9%	0	46.2%	2.9%	0	46.9%
0.5%	0	54.5%	0.6%	0	49.1%	0.7%	0	46.1%
-	0	-	-	0	-		0	-
-	0	-	-	0			0	
-	0	-	-	0			0	
-	0		-	0			0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
-	0	-	-	0		-	0	
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
0.2%	178	38.0%	0.2%	187	33.0%	0.2%	196	31.3%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock ¹		Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	0.0%	0	20.0%	0.0%	0	20.0%		0	20.0%
	Public sector entities	0.0%	2	20.0%	0.0%	2	20.0%	0.0%	2	20.0%
	Multilateral Development Banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	2	20.0%	0.0%	3	20.0%	0.0%	3	20.0%
	Corporates	0.6%	365	67.2%	0.6%	406	63.8%	0.5%	446	61.5%
	of which: SME	0.6%	139	90.7%	0.5%	148	83.6%	0.5%	157	78.6%
	Retail	2.6%	197	51.8%	2.5%	275	50.7%	2.4%	346	50.1%
Peru	of which: SME	2.1%	71	40.7%	2.0%	98	40.4%	1.9%	123	40.3%
reiu	Secured by mortgages on immovable property	0.2%	119	18.9%	0.2%	125	17.4%	0.1%	131	16.6%
	of which: SME	2.2%	6	58.5%	1.9%	7	55.8%	1.7%	7	54.0%
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	-	0			0		-	0	
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0		-	0		-	0	-
	Securitisation									
	Other exposures	0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
	Standardised Total	0.6%	686	51.6%	0.5%	811	49.0%	0.5%	927	47.6%

0.6%	686	51.6%	0.5%	811	49.0%	0.5%	927	47.6%	0.8	% 737	
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%	0.0	% 0	
	·		_							1	
	0			١			0				
	0			0		-	0			- 0	
0.0%	0	45.0%	0.0%		45.0%	0.0%	ő	45.0%	0.0		

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	8.9%	0.0%	0	8.9%	0.0%	0	8.9%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	
	Public sector entities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	3	20.0%	0.0%	3	20.0%	0.0%	3	20.0%
	Corporates	0.9%	25	56.6%		29	45.8%	1.0%	34	40.3%
	of which: SME	0.9%	0	22.3%	1.0%	1	22.4%	1.0%	1	22.4%
	Retail	1.6%	5	42.9%	1.7%	9	40.7%	1.7%	13	39.9%
United Kingdom	of which: SME	1.4%	0	41.1%	1.5%	0	41.2%	1.5%	0	41.1%
Officea Kingdoffi	Secured by mortgages on immovable property	0.3%	10	68.0%	0.3%	11	64.3%	0.4%	11	61.0%
	of which: SME	0.5%	0	14.0%	0.5%	0	13.9%	0.5%	0	13.8%
	Items associated with particularly high risk	2.2%	0	45.0%	2.2%	0	45.0%	2.2%	0	45.0%
	Covered bonds	-	0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Equity	-	0	-	-	0		-	0	
	Securitisation									
	Other exposures	0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
	Standardised Total	0.3%	43	56.1%	0.3%	52	47.0%	0.3%	61	42.3%

						Baseline Sce	nario			
			31/12/20	16		31/12/20:			31/12/201	.8
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -
		rate	Provisions	Default Stock ¹		Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
	Central governments or central banks	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Regional governments or local authorities	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Public sector entities	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0		-	0	-
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Corporates	1.5%	146	34.6%	1.2%	216	32.0%	1.1%	279	30.7%
	of which: SME	1.5%	31	47.2%	1.2%	42	40.1%	1.1%	52	36.8%
	Retail	5.3%	197	53.3%	4.8%	309	51.7%	4.7%	406	50.9%
Chile	of which: SME	1.7%	4	17.1%	1.5%	8	16.6%	1.5%	11	16.4%
Cille	Secured by mortgages on immovable property	0.5%	47	10.2%	0.5%	68	9.2%	0.5%	88	8.8%
	of which: SME	1.7%	1	17.7%	1.5%	2	17.0%	1.5%	2	16.6%
	Items associated with particularly high risk		0	-	-	0			0	-
	Covered bonds		0	-	-	0			0	
	Claims on institutions and corporates with a ST credit assessment	0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
	Collective investments undertakings (CIU)		0		-	0			0	-
	Equity		0	-	-	0			0	-
	Securitisation									
	Other exposures	0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
	Standardised Total	1.5%	390	31.0%	1.3%	593	29.3%	1.2%	773	28.5%
ited as: Stock of provisions for defaulted sto	k / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scer	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.09
0.0%	2	20.0%	0.0%	2	20.0%	0.0%	2	20.09
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
-	0		-	0	-	-	0	
0.0%	2	20.0%	0.0%	3	20.0%	0.0%	3	20.09
0.8%	381	68.4%	1.1%	460	66.3%	1.2%	547	65.59
0.8%	143	91.0%	1.1%	160	83.8%	1.2%	180	79.69
3.5%	228	56.6%	4.7%	376	58.3%	5.3%	528	59.89
2.8%	82	46.9%	3.8%	134	48.5%	4.3%	188	49.69
0.3%	124	19.3%	0.3%	136	18.4%	0.4%	150	17.99
3.4%	7	59.5%	3.8%	8	57.9%	4.1%	9	57.09
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.09
-	0		-	0	-	-	0	
-	0			0			0	
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.09
0.8%	737	53.4%	1.0%	978	52.9%	1.1%	1,229	53.1%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹
0.0%	0	8.9%	0.0%	0	8.9%	0.0%	0	8.9%
-	0		-	0			0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0		-	0			0	
-	0		-	0			0	
0.1%	3	20.0%	0.0%	3	20.0%	0.0%	4	20.0%
1.6%	28	52.1%	2.3%	38	43.3%	2.5%	48	40.7%
1.6%	1	27.0%	2.3%	1	28.7%	2.5%	2	30.3%
2.8%	8	48.5%	4.0%	17	50.0%	4.4%	26	52.4%
2.5%	0	49.6%	3.6%	0	52.8%	3.9%	0	55.9%
0.6%	10	60.5%	0.8%	11	55.1%	0.9%	11	50.9%
0.8%	0	14.6%	1.1%	0	14.7%	1.3%	0	14.7%
2.2%	0	45.0%	2.2%	0	45.0%	2.2%	0	45.0%
-	0		-	0			0	-
-	0		-	0			0	-
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.0%
-	0	-	-	0	-		0	-
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
0.5%	48	51.9%	0.6%	69	45.6%	0.6%	89	44.1%

	Adverse Scenario													
	31/12/20	16		31/12/20	17		31/12/20	18						
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio						
rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹	rate	Provisions	Default Stock ¹						
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09						
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.09						
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.09						
-	0	-	-	0		-	0							
-	0	-	-	0		-	0							
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.09						
5.3%	383	57.0%	2.1%	504	50.3%	0.8%	547	46.09						
5.3%	68	62.7%	2.2%	87	54.6%	0.8%	93	49.99						
9.5%	305	68.3%	9.6%	519	63.4%	8.3%	673	58.79						
3.7%	9	26.1%	2.1%	14	23.3%	1.3%	16	21.49						
1.2%	75	12.4%	0.7%	104	11.2%	0.4%	120	10.49						
3.7%	2	26.2%	2.1%	3	23.4%	1.3%	3	21.59						
-	0	-	-	0		-	0							
-	0	-	-	0	-	-	0							
0.0%	0	45.0%	0.0%	0	45.0%	0.0%	0	45.09						
-	0	-	-	0		-	0							
-	0	-	-	0		-	0							
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0						
3.8%	764	43.9%	2,4%	1,127	40.9%	1.5%	1,340	38.39						



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	8.9%	0.0%	1	8.9%	0.0%		8.9%
	Regional governments or local authorities	0.1%	0	40.0%	0.1%	0	40.0%		0	40.0%
	Public sector entities	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	1	20.0%	0.0%	1	20.0%		1	20.0%
	Corporates	0.7%	2	22.5%	0.6%	3	22.2%	0.5%	5	22.0%
	of which: SME	0.7%	1	22.5%	0.6%	1	22.2%	0.5%	1	22.0%
	Retail	1.3%	8	63.3%	1.0%	10	57.6%	0.9%	11	54.2%
Italy	of which: SME	1.1%	0	41.3%	0.9%	0	40.9%	0.8%	0	40.5%
Italy	Secured by mortgages on immovable property	0.3%	0	26.5%	0.3%	0	25.8%	0.2%	0	25.4%
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity		0	-		0	-	-	0	-
	Securitisation									
	Other exposures	0.0%	0	10.0%	0.0%	0	10.0%	0.0%		10.0%
	Standardised Total	0.1%	12	40.8%	0.0%	15	34.1%	0.0%	18	31.0%

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹					
0.0%	1	8.9%	0.0%	2	8.9%	0.0%	4	8.9					
0.3%	0	40.0%	0.3%	1	40.0%	0.3%	1	40.0					
0.3%	0	40.0%	0.3%	0	40.0%	0.3%	0	40.0					
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
0.1%	1	20.0%	0.0%	1	20.0%	0.0%	1	20.0					
1.4%	4	25.8%	1.6%	7	26.4%	1.6%	11	26.5					
1.4%	1	25.8%	1.6%	2	26.4%	1.6%	3	26.5					
2.4%	10	59.9%	2.8%	13	55.3%	2.8%	17	52.9					
2.1%	0	47.4%	2.4%	0	48.6%	2.5%	0	48.7					
0.5%	0	31.1%	0.6%	0	31.5%	0.6%	0	31.5					
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
-	0	-	-	0	-	-	0						
	0			0	-		0						
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0					
0.1%	16	32.8%	0.1%	25	29.0%	0.1%	34	27.5					

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Regional governments or local authorities	-	0	-	-	0	-	-	0	-
	Public sector entities	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0		-	0	-	-	0	-
	Institutions	0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
	Corporates	0.9%	116	61.2%	0.7%	140	62.5%	0.8%	165	63.5%
	of which: SME	0.9%	10	96.5%	0.8%	10	96.0%		10	95.5%
	Retail	3.2%	227	53.7%	3.7%	371	55.8%		514	56.8%
Colombia	of which: SME	4.0%	9	43.8%	2.8%	15	44.3%		19	44.5%
Colonibia	Secured by mortgages on immovable property	0.4%	110	35.4%	0.5%	123	26.7%	0.5%	136	22.5%
	of which: SME	4.0%	1	56.1%	2.9%	1	53.4%	2.9%	1	51.9%
	Items associated with particularly high risk	-	0		-	0	-	-	0	-
	Covered bonds	-	0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0		-	0	-	-	0	-
	Equity	-	0		-	0		-	0	-
	Securitisation									
	Other exposures	0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
	Standardised Total	1.3%	453	49.3%	1.4%	635	47.6%	1.4%	815	46.9%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock ¹
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
-	0	-	-	0			0	-
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	20.0%	0.0%	0	20.0%	0.0%	0	20.0%
1.0%	120	61.3%	1.8%	179	69.2%	1.9%	241	73.3%
1.0%	10	96.4%	1.8%	10	96.0%	1.9%	10	95.7%
4.2%	270	53.8%	7.1%	541	64.4%	6.9%	781	67.7%
3.3%	8	43.8%	4.1%	16	46.8%	4.4%	23	47.7%
0.6%	113	33.5%	0.6%	130	24.9%	0.7%	147	21.3%
3.3%	1	57.3%	4.1%	1	54.9%	4.4%	1	53.6%
-	0	-	-	0			0	
-	0	-	-	0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	10.0%	0.0%	0	10.0%	0.0%	0	10.0%
1.6%	503	48.9%	2.6%	850	53.6%	2.5%	1,168	55.1%



2016 EU-wide Stress Test: Securitisations

		21/12/2015		Baseline Scenario		Adverse Scenario			
	(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018	
Exposure values	STA IRB	3,142 973							
	Total	4,116							
Risk exposure amounts	STA IRB	1,049 345	1,447 227	1,635 248	1,927 265	2,068 246	4,209 692	5,924 906	
	Total	1,395	1,674	1,884	2,192	2,315	4,900	6,830	
Impairments	Total banking book others than assessed at fair value	40	41	25	24	103	39	39	



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Austria	0 6 1 3 2 9 4 25	0 6 1 3 2 6 4	0 5 0 0 0 0	0 0 0 0 0 0	0 1 1 3 2 6 4	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 11 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Belgium	49 157 28 6 2 85 23 349	49 135 16 1 1 57 9 268	0 0 15 0 0 0 0	0 0 0 0 0 0	48 134 0 0 0 37 1 220	0 0 0 0 0 0	1 1 1 1 1 21 8 32	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 11 46 60 141 34 0	0 0 1 2 9 1 0 13	2 11 48 0 188 5 0	0 0 -1 0 -6 0 0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Bulgaria	0 0 0 0 0 10 10	0 0 0 0 0 10 10 20	0 0 0 0 0 10 10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Czech Republic	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	/EREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Finland	0 0 14 0 0 0 0	0 0 14 0 0 0 0	0 0 14 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 11 0 0 0 0 0	0 0 0 0 0 0	0 11 0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [France	86 656 9 71 41 84 15 962	0 481 2 42 11 31 8 575	0 0 0 0 10 0	0 0 0 0 0	0 481 0 40 10 0 0	0 0 0 0 0 0	0 0 2 2 1 21 8 34	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7 3 26 10 10 0 0	0 0 1 0 1 0 0	9 1 5 11 9 110 0 146	0 0 0 0 -4 -26 -31
[0 - 3M [Germany	0 78 132 90 61 162 11 534	0 28 0 23 27 73 0	0 0 0 0 0	0 0 0 0 0	0 28 0 23 27 73 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	43 1 28 69 0 0 0	0 0 0 0 0 0	3 1 28 69 0 119 0	0 0 0 -1 0 -1 -19 -21
[0 - 3M [Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	00000
[0 - 3M [Greece	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0
[0 - 3M [Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 0 0 1 0	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Italy	152 1.070 652 3,914 112 1,304 2,624 9,830	152 995 236 3,814 12 1,090 2,495 8,794	14 21 191 3,758 12 1,045 2,460 7,502	0 0 0 0 0 0	127 966 45 56 0 18 1,212	0 0 0 0 0	10 8 0 0 0 45 17 80	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	22 147 15 27 310 111 8 639	1 2 0 0 5 2 1	425 101 11 45 218 89 4 892	-2 -2 0 0 -20 -2 0 -26
[0 - 3M [Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Lithuania	0 0 0 0 0 10	0 0 0 0 0 10 0	0 0 0 0 0 10 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Luxembourg	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Netherlands	8 5 44 42 19 124 9	8 0 10 0 4 89 2	0 0 10 0 4 38 0	0 0 0 0 0	8 0 0 0 0 5 5 2	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	2 1 0 21 0 0 0	0 0 0 2 0 0	2 1 0 14 0 0 0	0 0 0 0 0
Tot [0-3M[3M-1Y[3M-1Y[17-2Y[27-3Y[3Y-5Y[3Y-5Y[10Y-more]50]4]]]]	Poland	0 0 0 0 8 0 7 7 7	0 0 0 8 0 7 7	0 0 0 8 0 7 7	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Portugal	20 131 72 104 89 232 55 703	20 131 72 104 89 139 53 608	0 0 0 0 1 0 0	0 0 0 0 0 0	19 130 0 0 30 0 1	0 0 0 0 0 0	2 1 72 104 58 139 52 428	186 0 0 0 0 0 0 0	2 0 0 0 0 0 0	0 133 0 0 0 842 0 975	0 -4 0 0 0 -221 0	40 1 0 25 0 0 0	0 0 0 0 0 0 0	50 1 0 25 0 0 0	-1 0 0 0 0 0 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Romania	1 1 1 1 142 153 0 300	1 1 1 1 142 153 0 300	0 0 0 142 152 0 294	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 1 1 1 1 0 6	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovakia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0
「0-3M「 [3M-1Y「 [1Y-2Y「 [2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Tot	Spain	7.529 13,070 6,617 8,953 8,602 17,989 2,798 65,557	7.529 12,957 6,418 8,642 8,263 17,428 2,292 63,529	864 4,803 3,242 4,303 4,424 13,493 899 32,027	0 0 0 0 0	852 3,701 374 0 288 0 176 5,390	0 0 0 0 0 0	5.814 4.454 2.802 4.339 3.552 3.934 1.217 26,111	0 119 113 156 452 366 227 1,433	0 2 8 7 11 64 33 125	76 47 10 0 200 105 0	-13 -6 0 0 -1 -17 0	784 185 3 7 12 7 5 1,003	65 14 0 0 0 0 0 3 82	694 1,625 18 6 1 0 15 2,359	-42 -35 0 0 0 -7 -84
[0 - 3M [Sweden	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0
[0 - 3M [United Kingdom	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 1 23 12 0 0 0	0 0 0 2 0 0	15 1 23 14 0 0	0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[0 - 3M [Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0	0 1 0 0 0 0 0	0 0 0 0 0
[0 - 3M [Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 1 0 0	0 0 0 1 0 0	0 0 0	0 0 0 0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Canada	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	64 0 0 0 0 0 0	64 0 0 0 0 0 0	64 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 9 0 0 0	0 0 9 0 0 0	0 0 9 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 0 0	0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	palance sheet)
		(accounting value gross of provisions) (1)			(accounting value g (1	ross of provisions) .)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	U.S.	932 566 743 913 2,859 4,077 5,721 15,811	909 208 373 439 1,676 3,167 5,720 12,491	270 187 3 5 1,218 521 4,580 6,784	0 0 0 0 0 0	612 0 56 0 163 0 8 839	0 0 0 0 0	27 21 314 433 294 2,646 1,132 4,868	0 0 0 3 20 0 36 59	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3,115 349 735 0 0 0 4,199	1 0 0 0 0 0	3,067 322 735 0 0 0 0	-1 0 0 0 0 0 0
[0 - 3M [[3M - 1 Y [China	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 18 0 18 29 0 0	0 0 8 4 0	0 18 0 8 19 0 45	0 0 0 -4 0 0
[0 - 3M [Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
To - 3M	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 48 52 1 28 0 0	0 1 1 1 1 0 0	0 48 66 0 32 0 0	0 -1 -1 0 -1 0 -2
「0 - 3M 「 [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Tot	Other Central and eastern Europe countries non EEA	215 1,102 256 1,168 2,511 5,715 1,062 12,027	215 1,102 256 1,168 2,507 5.713 1,058 12,019	198 1,092 170 1,032 2,429 5,700 1,058 11,678	0 0 0 0 0 0	11 6 7 20 14 12 0 70	0 0 0 0 0	5 4 80 115 65 1 271	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 0 0 0 0 4 0 0	0 0 0 0 3 0	1 0 0 2 0 3	0 0 0 0 -1 0 0
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 7 0 0	0 0 0 2 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M [Latin America and the Caribbean	954 4,843 3,896 2,652 4,116 10,240 2,747 29,446	870 4,685 3,682 2,616 3,720 9,489 2,437 27,498	11 48 490 1,196 2,718 2,924 154 7,541	0 0 0 0 0 0 0	0 3,946 3,064 1,251 814 915 151 10,141	0 0 0 0 0	859 691 127 168 188 5,650 2.133 9,815	94 220 176 94 21 25 0 630	1 1 0 7 0 0 0 0	16 55 72 92 130 312 61 738	0 -2 -4 -10 -14 -56 -14	19 29 9 0 27 0 0	0 0 0 0 63 0 0	12 2 5 0 67 0 85	0 0 0 0 -56 0 - 57



Banco Bilbao Vizcaya Argentaria S.A.

	(min EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	OVEREIGN EXPOSU	RES (3) (on and off	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value gross of provisions)				Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [Africa	2 1 3 5 3 4 1 19	2 1 3 5 3 4 1 19	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	2 1 3 5 3 4 1	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[0 - 3M [1 1 9 74 39 49 Others 123 55 27 410 Total 136,36		46 39 25 42 21 23 11 206	0 0 1 4 2 5 4 16	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	46 39 23 39 19 18 7	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 3 0 9 0	0 0 0 0 13 0 0	0 3 3 0 4 0 0	0 0 0 0 -7 0 - 7

Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isbania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle East: Verneu. Intelled and Brinds EMI and Sundar Johnson. Serbia. And Turkev.
Middle East: Verneu. Hintel Arab Brinds EMI and Sundar Johnson. Kwant. Jordan Jrao "Iran Dilbouti and Bahrain.
Latin America: Venezuela. Unusur Trinidad and Tobaco. Suriame S. Vincert and the Grenadines St. Lucia St. Kitts and Nevis Peru "Paraouav, Panama. Nicanoua. Mexico. Jamaica. Honduras. Halti, Guyana, Guatemala. Grenada. El Salvador. Ecuador. Dominican Republic. Dominica. Costa Rica. Colombia. Chile "Brazil. Bolivia and Belize.
Affrica. South Africa. Turisia. Morcoc. Event and Moreia.



2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	348,002	348,281	348,491	348,799	350,881	354,189	353,579
Risk exposure amount for securitisations and re-securitisations	1,395	1,674	1,884	2,192	2,315	4,900	6,830
Risk exposure amount other credit risk	346,607	346,607	346,607	346,607	348,566	349,289	346,749
Risk exposure amount for market risk	19,992	20,016	20,016	20,016	23,973	23,990	24,716
Risk exposure amount for operational risk	33,291	34,102	33,876	33,291	35,983	35,210	33,756
Other risk exposure amounts	2,080	2,080	2,080	2,080	2,080	2,080	2,080
Total risk exposure amount	403,365	404,479	404,463	404,186	412,917	415,469	414,132



2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	17,336	17,054	16,613	16,052	16,210	14,676	13,388
Interest income	28,564	28,293	28,951	29,373	30,627	31,883	30,874
(Interest expense)	-11,229	-11,239	-12,338	-13,321	-14,417	-17,207	-17,486
Dividend income	412	412	412	412	351	351	351
Net fee and commission income	5,260	5,260	5,260	5,260	5,260	5,260	5,260
Gains or (-) losses on financial assets and liabilities held for trading, net	164	274	274	274	-1,042	0	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	141				0		
Other operating income not listed above, net	1,462	-826	-878	-927	-780	-847	-889
Total operating income, net	24,774	22,174	21,681	21,071	19,999	19,440	18,111
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-4,542	-6,682	-3,282	-2,950	-10,061	-6,887	-5,887
Other income and expenses not listed above, net	-14,120	-12,142	-11,939	-12,224	-12,364	-10,918	-11,113
Profit or (-) loss before tax from continuing operations	6,113	3,350	6,460	5,897	-2,425	1,635	1,111
(Tax expenses or (-) income related to profit or loss from continuing operations)	-1,434	-786	-1,892	-1,769	728	-490	-312
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	4,679	2,564	4,567	4,128	-1,698	1,144	799
Attributable to owners of the parent	3,497	1,916	3,413	3,085	-1,269	855	597
Amount of dividends paid	1,144	671	1,195	1,080	0	0	0
Attributable to owners of the parent net of estimated dividends	2,353	1,246	2,219	2,005	-1,269	855	597

⁽¹⁾ Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

⁽²⁾ Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €-64mln; 2017 Baseline €357mln; 2018 Baseline €257mln; 2016 Adverse €-67mln; 2017 Adverse €352mln; 2018 Adverse €253mln



2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	60,200	61,494	63,825	65,279	54,218	52,805	50,969
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	48,554	48,648	49,040	48,631	41,371	38,020	34,321
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,377	26,377	26,377	26,377	26,377	26,377	26,377
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	22,478	23,724	25,943	27,948	21,210	22,065	22,662
	A.1.3	Accumulated other comprehensive income	-1,904	-1,904	-1,904	-1,904	-9,164	-9,345	-9,164
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	1,636	1,636	1,636	1,636	-2,416	-2,416	-2,416
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	-322	-322	-322	-322	-3,742	-3,742	-3,742
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	5,835	6,443	6,443	6,443	6,443	6,443	6,443
	A.1.7	Adjustments to CET1 due to prudential filters	-331	-331	-331	-331	-136	-136	-136
	A.1.8	(-) Intangible assets (including Goodwill)	-9,752	-9,752	-9,752	-9,752	-9,752	-9,752	-9,752
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-949	-163	0	0	-1,677	-1,186	-874
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-31	-31	-31	-31	-143	-292	-311
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-549	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-89	-119	-119	-119	-119	-119	-119
	A.1.14.1	Of which: from securitisation positions (-)	-89	-119	-119	-119	-119	-119	-119
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	-278	0	0	0	-1,790	-1,610	-1,421
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	7,747	4,404	2,415	0	10,122	5,576	617
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-) Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	1,308	748	652	0	748	652	0
	A.1.21.3)	-982	-655	-327	0	966	483	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	193	129	64	0	1,497	748	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	7,227	4,181	2,025	0	6,911	3,692	617
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	874	131	0	0	1,341	830	524
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	109		3,546	5,730	278	3,546	
	A.2 A.2.1	Additional Tier 1 Capital instruments Additional Tier 1 Capital instruments	5,101	1,614 5,101	5,101	5,101	1,614 5,101	5,101	5,730 5,101
	A.2.2	(-) Excess deduction from T2 items over T2 capital	3,101	3,101	3,101	3,101	0,202	0,101	3,101
	A.2.3	Other Additional Tier 1 Capital components and deductions	549	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-5,651	-3,487	-1,555	629	-3,487	-1,555	629
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,554	50,262	52,586	54,360	42,985	41,565	40,050
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,646	11,233	11,239	10,919	11,233	11,239	10,919
	A.4.1	Tier 2 Capital instruments	7,623	7,523	7,423	7,323	7,523	7,423	7,323
	A.4.2	Other Tier 2 Capital components and deductions	3,496	3,496	3,496	3,496	3,496	3,496	3,496
	A.4.3	Tier 2 transitional adjustments	528	214	320	100	214	320	100
TOTAL PROPERTY.	В	TOTAL RISK EXPOSURE AMOUNT	403,365	404,479	404,463	404,186	412,917	415,469	414,132
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	695	0	0	0	2,920	2,726	2,521
	C.1	Common Equity Tier 1 Capital ratio	12.04%	12.03%	12.12%	12.03%	10.02%	9.15%	8.29%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	12.04%	12.43%	13.00%	13.45%	10.41%	10.00%	9.67%
- manuficinal period	C.3	Total Capital ratio	14.92%	15.20%	15.78%	16.15%	13.13%	12.71%	12.31%
	D.1	Common Equity Tier 1 Capital ratio (1)	10.27%	10.94%	11.53%	12.03%	7.62%	7.86%	8.19%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	11.54%	12.20%	12.79%	13.29%	8.87%	9.10%	9.43%
	D.3	Total Capital ratio (3)	14.30%	14.92%	15.49%	15.97%	11.55%	11.74%	12.06%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	4439	4439	4439	4439	4439	4439	4439
	F	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					0	0	0
	F.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	765,724	765,724	765,724	765,724	765,724	765,724	765,724
	G.2	Total leverage ratio exposures (fully loaded)	765,650	765,650	765,650	765,650	765,650	765,650	765,650
	G.3	Leverage ratio (transitional)	6.34%	6.56%	6.87%	7.10%	5.61%	5.43%	5.23%
	G.4	Leverage ratio (fully loaded)	6.07%	6.44%	6.76%	7.02%	4.75%	4.90%	5.07%
(1) Fully loaded CET1 capital rational	io estimation: [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)]/[B-B.1]							



2016 EU-wide Stress Test

Information on performing and non-performing exposures¹

				31/12/	2015		
		Gross carrying an	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	99,166	0	81	81	102	35	0
Central banks	2,306	0	0	0	0	0	0
General governments	69,306	0	0	0	16	0	0
Credit institutions	4,806	0	22	22	13	20	0
Other financial corporations	13,716	0	59	59	4	16	0
Non-financial corporations	9,031	0	0	0	69	0	0
Loans and advances(including at amortised cost and fair value)	480,487	1,219	25,359	22,457	5,864	12,827	9,739
Central banks	17,830	0	0	0	0	0	0
General governments	38,611	279	194	191	30	37	87
Credit institutions	28,701	0	26	26	34	17	0
Other financial corporations	14,956	1	67	53	117	38	22
Non-financial corporations	186,296	200	16,255	14,510	2,897	9,220	5,342
Households	194,093	739	8,817	7,678	2,786	3,515	4,288
DEBT INSTRUMENTS other than HFT	579,653	1,219	25,441	22,538	5,966	12,862	9,739
OFF-BALANCE SHEET EXPOSURES	184,951		1,110	360	332	372	88

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



2016 EU-wide Stress Test

Information on forborne exposures¹ Banco Bilbao Vizcaya Argentaria S.A.

			31/12/2015		
	Gross carrying an with forbearance	nount of exposures measures	Accumulated impairr changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	34,092	16,079	7,993	7,132	18,669
Central banks	0	0	0	0	0
General governments	827	18	9	6	784
Credit institutions	0	0	0	0	0
Other financial corporations	62	13	8	2	28
Non-financial corporations	19,281	10,797	6,104	5,533	8,497
Households	13,923	5,252	1,871	1,591	9,360
DEBT INSTRUMENTS other than HFT	34,092	16,079	7,993	7,132	18,669
Loan commitments given					

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