

1. CAPITAL

Capital position CRD3 rules	31/12/2012		30/06/2013		References to COREP reporting
	Million EUR	% RWA	Million EUR	% RWA	
A) Common equity before deductions (Original own funds <u>without hybrid instruments and government support measures other than ordinary shares</u>) (+)	33,319		35,817		COREP CA 1.1 without Hybrid instruments and government support measures other than ordinary shares
Of which: adjustment to valuation differences in other AFS assets ⁽¹⁾ (-/+)	126		143		Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	-2,636		-2,727		COREP CA 1.3.T1* (negative amount)
Of which: IRB provision shortfall and IRB equity expected loss amounts (before tax) (-)	-14		-27		As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	30,683	9.3%	33,090	10.0%	
Of which: ordinary shares subscribed by government	0		0		Paid up ordinary shares subscribed by government
D) CoCos issued before 30 June 2012 according to EBA Common Term Sheet (+)	1,238		0		EBA/REC/2011/1
E) Other Existing government support measures (+)	0		0		
F) Core Tier 1 including other instruments eligible and existing government support measures (C+D+E)	31,921	9.7%	33,090	10.0%	
G) Hybrid instruments not subscribed by government	1,836		2,965		Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
H) Tier 1 Capital (F+G)	33,757	10.2%	36,055	10.9%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
I) RWA	329,416		331,500		
CRR / CRDIV memo items					
Common Equity instruments under A) not eligible as CET1 (under CRR)	0		0		Articles 26(1) point (c) and 26(2) of CRR
Adjustments to Minority Interests	643		779		Article 84 of CRR
DTAs that rely on future profitability (net of associated DTL)	2,698		2,633		Articles 36(1) point (c) and 38 of CRR [new COREP CA4 lines {1.2 + 1.3 - 2.2.1 - 2.2.2}]
Holdings of CET1 capital instruments of financial sector entities: reciprocal cross holdings, non significant and significant investments	7,413		8,337		Articles 36(1) point (g), (h) and (i), 43, 44 and 45 of CRR
RWA for Credit Value Adjustment Risk (CVA)	10,397		4,820		Articles 381 to 386 of CRR

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

Explanatory footnotes

Dates inconsistency checked. Figures are OK.

All counterparty countries	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	2,362	20	107,183	76	-	-	191	20	17,225	88	-	-	1	-	-	29
Institutions		-	-	75,087	100	17,417	88	-	-	14,146	95	5,569	107	-	-	6	-	-	33
Corporates		-	-	97,439	8,576	69,876	5,847	-	-	57,995	6,193	67,104	6,160	-	-	4,291	-	-	2,550
Corporates - Of Which: Specialised Lending		-	-	11,877	684	-	-	-	-	10,357	-	-	-	-	-	112	-	-	-
Corporates - Of Which: SME		-	-	12,968	4,919	6,783	1,329	-	-	14,415	3,988	6,783	1,329	-	-	2,794	-	-	990
Retail		-	-	83,791	2,862	91,519	2,037	-	-	23,538	2,212	51,027	2,430	-	-	869	-	-	583
Retail - Secured on real estate property	62.1%	-	-	68,429	2,201	51,174	1,502	-	-	12,965	1,909	20,782	1,907	-	-	351	-	-	285
Retail - Secured on real estate property - Of Which: SME	67.0%	-	-	1,140	139	5,836	95	-	-	476	123	3,098	123	-	-	23	-	-	18
Retail - Secured on real estate property - Of Which: non-SME	62.0%	-	-	67,289	2,062	45,338	1,408	-	-	12,489	1,786	17,684	1,784	-	-	328	-	-	266
Retail - Qualifying Revolving		-	-	9,208	219	5,754	150	-	-	7,338	139	4,511	138	-	-	179	-	-	99
Retail - Other Retail		-	-	6,154	442	34,590	385	-	-	3,236	164	25,734	385	-	-	339	-	-	199
Retail - Other Retail - Of Which: SME		-	-	-	-	12,883	109	-	-	-	-	9,631	109	-	-	48	-	-	48
Retail - Other Retail - Of Which: non-SME		-	-	6,154	442	21,707	276	-	-	3,236	164	16,103	276	-	-	339	-	-	151
Equity		5,744	-	489	-	-	-	8,416	-	1,519	-	-	-	-	-	-	-	-	-
Securitisation		-	-	2,724	-	6,553	-	-	-	1,527	-	2,982	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	27,502	-	-	-	-	-	12,985	-	-	-	-	-	-	-
TOTAL		5,744	0	261,891	11,559	320,050	8,048	8,416	0	98,916	8,519	156,891	8,784	-	0	2,674	5,167	3,689	3,195
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	84	-	-	-	-	-	1,050	-	-	-	-	-	-	-

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Central banks and central governments		-	-	1,280	20	55,926	63	-	-	48	20	2,617	75	-	-	-	-	-	19
Institutions		-	-	71,544	100	3,813	84	-	-	13,119	95	786	99	-	-	1	-	-	25
Corporates		-	-	71,657	8,179	9,935	3,781	-	-	46,523	6,063	9,840	4,320	-	-	4,094	-	-	1,269
Corporates - Of Which: Specialised Lending		-	-	6,391	429	-	-	-	-	5,510	-	-	-	-	-	-	-	-	-
Corporates - Of Which: SME		-	-	12,868	4,919	1,838	900	-	-	14,365	3,988	1,838	900	-	-	2,786	-	-	509
Retail		-	-	76,049	2,672	25,850	1,315	-	-	16,382	2,085	13,775	1,694	-	-	712	-	-	259
Retail - Secured on real estate property	62.1%	-	-	68,429	2,201	16,288	970	-	-	12,965	1,909	6,618	1,348	-	-	351	-	-	104
Retail - Secured on real estate property - Of Which: SME	67.0%	-	-	1,140	139	2,441	61	-	-	476	123	1,219	87	-	-	23	-	-	7
Retail - Secured on real estate property - Of Which: non-SME	62.0%	-	-	67,289	2,062	13,848	909	-	-	12,489	1,786	5,399	1,261	-	-	328	-	-	97
Retail - Qualifying Revolving		-	-	1,466	29	535	97	-	-	182	11	408	98	-	-	23	-	-	53
Retail - Other Retail		-	-	6,154	442	9,027	248	-	-	3,236	164	6,749	248	-	-	339	-	-	102
Retail - Other Retail - Of Which: SME		-	-	-	-	2,634	53	-	-	-	-	1,791	53	-	-	-	-	-	27
Retail - Other Retail - Of Which: non-SME		-	-	6,154	442	6,393	196	-	-	3,236	164	4,958	196	-	-	339	-	-	75
Equity		4,094	-	489	-	-	-	6,407	-	1,519	-	-	-	-	-	-	-	-	-
Securitisation		-	-	2,724	-	1,361	-	-	-	1,527	-	1,655	-	-	-	-	-	-	-
Other non-credit obligation assets		-	-	-	-	12,122	-	-	-	-	-	7,621	-	-	-	-	-	-	-
TOTAL		4,094	0	223,743	10,971	109,006	5,244	6,407	0	79,119	8,263	36,294	6,189	-	0	2,235	4,808	1,237	1,572
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **							
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Mexico	Central banks and central governments	-	-	-	-	19,095	8	-	-	-	-	1,081	8	-	-	-	-	-	-	5	
	Institutions	-	-	-	-	2,731	4	-	-	-	-	1,056	4	-	-	-	-	-	-	2	
	Corporates	-	-	-	-	10,954	586	-	-	-	-	9,417	629	-	-	-	-	-	-	372	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	682	73	-	-	-	-	682	73	-	-	-	-	-	-	119	
	Retail	-	-	7,742	191	15,251	204	-	-	7,156	127	7,904	247	-	-	-	-	157	-	124	
	Retail - Secured on real estate property	0.0%	-	-	-	-	9,292	150	-	-	-	-	3,460	194	-	-	-	-	-	-	88
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	806	9	-	-	-	-	457	12	-	-	-	-	-	-	6
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	8,486	141	-	-	-	-	3,003	181	-	-	-	-	-	-	83
	Retail - Qualifying Revolving	-	-	7,742	191	853	15	-	-	7,156	127	664	14	-	-	-	-	157	-	10	
	Retail - Other Retail	-	-	-	-	5,106	39	-	-	-	-	3,779	39	-	-	-	-	-	-	25	
	Retail - Other Retail - Of Which: SME	-	-	-	-	1,904	21	-	-	-	-	1,406	21	-	-	-	-	-	-	14	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	3,202	17	-	-	-	-	2,374	17	-	-	-	-	-	-	11	
	Equity	-	1,342	-	-	-	-	-	1,364	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	83	-	-	-	-	-	74	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	4,714	-	-	-	-	-	1,978	-	-	-	-	-	-	-	-	
TOTAL		1,342	0	7,742	191	52,829	801	1,364	0	7,156	127	21,510	888	-	0	439	157	591	503		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
U.S.	Central banks and central governments	-	-	-	-	7,531	5	-	-	-	-	665	4	-	-	-	-	-	-	1	
	Institutions	-	-	606	-	1,824	-	-	-	144	-	290	-	-	-	-	0	-	-	-	
	Corporates	-	-	5,415	189	22,708	430	-	-	2,580	-	21,366	380	-	-	-	71	-	-	141	
	Corporates - Of Which: Specialised Lending	-	-	908	189	-	-	-	-	1,103	-	-	-	-	-	-	62	-	-	-	
	Corporates - Of Which: SME	-	-	5	-	-	-	-	-	1	-	-	-	-	-	-	0	-	-	-	
	Retail	-	-	-	-	14,004	150	-	-	-	-	6,380	154	-	-	-	-	-	-	29	
	Retail - Secured on real estate property	0.0%	-	-	-	-	10,859	110	-	-	-	-	4,032	117	-	-	-	-	-	-	12
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	7	-	-	-	-	-	8	-	-	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	10,859	103	-	-	-	-	4,032	110	-	-	-	-	-	-	11
	Retail - Qualifying Revolving	-	-	-	-	533	11	-	-	-	-	533	9	-	-	-	-	-	-	6	
	Retail - Other Retail	-	-	-	-	2,613	28	-	-	-	-	1,815	28	-	-	-	-	-	-	11	
	Retail - Other Retail - Of Which: SME	-	-	-	-	982	-	-	-	-	-	686	-	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1,631	28	-	-	-	-	1,129	28	-	-	-	-	-	-	11	
	Equity	-	10	-	-	-	-	-	29	-	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	5,109	-	-	-	-	-	1,253	-	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	2,346	-	-	-	-	-	973	-	-	-	-	-	-	-	-	
TOTAL		10	0	6,021	189	53,522	585	29	0	2,724	0	30,927	538	-	0	-	72	569	171		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	84	-	-	-	-	-	1,050	-	-	-	-	-	-	-		

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		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Venezuela	Central banks and central governments	-	-	-	-	8,975	-	-	-	-	-	-	8,906	-	-	-	-	-	-
	Institutions	-	-	-	-	380	-	-	-	-	-	-	53	-	-	-	-	-	-
	Corporates	-	-	-	-	3,822	121	-	-	-	-	-	3,770	115	-	-	-	-	144
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	5,991	42	-	-	-	-	-	4,199	46	-	-	-	-	29
	Retail - Secured on real estate property	0.0%	-	-	-	1,189	31	-	-	-	-	-	601	35	-	-	-	-	12
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	520	2	-	-	-	-	-	277	2	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	669	29	-	-	-	-	-	324	33	-	-	-	-	11
	Retail - Qualifying Revolving	-	-	-	-	1,459	3	-	-	-	-	-	1,098	3	-	-	-	-	6
	Retail - Other Retail	-	-	-	-	3,342	8	-	-	-	-	-	2,501	8	-	-	-	-	12
	Retail - Other Retail - Of Which: SME	-	-	-	-	167	0	-	-	-	-	-	125	0	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	3,176	8	-	-	-	-	-	2,376	8	-	-	-	-	12
	Equity	-	46	-	-	-	-	-	87	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	880	-	-	-	-	-	-	466	-	-	-	-	-	-
TOTAL		46	0	0	0	20,047	164	87	0	0	0	17,395	161	-	0	-	0	190	174
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Turkey	Central banks and central governments	-	-	-	-	5,926	-	-	-	-	-	-	1,020	-	-	-	-	-	-
	Institutions	-	-	-	-	1,908	-	-	-	-	-	-	412	-	-	-	-	-	-
	Corporates	-	-	-	-	6,108	63	-	-	-	-	-	6,104	68	-	-	-	-	200
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	634	-	-	-	-	-	-	634	-	-	-	-	-	-
	Retail	-	-	-	-	4,825	22	-	-	-	-	-	3,189	27	-	-	-	-	43
	Retail - Secured on real estate property	0.0%	-	-	-	1,227	16	-	-	-	-	-	491	21	-	-	-	-	21
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	408	1	-	-	-	-	-	204	1	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	819	15	-	-	-	-	-	287	20	-	-	-	-	19
	Retail - Qualifying Revolving	-	-	-	-	1,319	2	-	-	-	-	-	1,034	2	-	-	-	-	7
	Retail - Other Retail	-	-	-	-	2,279	4	-	-	-	-	-	1,664	4	-	-	-	-	15
	Retail - Other Retail - Of Which: SME	-	-	-	-	670	-	-	-	-	-	-	490	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1,609	4	-	-	-	-	-	1,174	4	-	-	-	-	15
	Equity	-	57	-	-	-	-	-	110	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1,145	-	-	-	-	-	-	215	-	-	-	-	-	-
TOTAL		57	0	0	0	19,912	86	110	0	0	0	10,941	95	-	0	-	0	102	242
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Peru	Central banks and central governments	-	-	-	-	4,010	-	-	-	-	-	-	853	-	-	-	-	-	-
	Institutions	-	-	-	-	615	-	-	-	-	-	-	256	-	-	-	-	-	-
	Corporates	-	-	-	-	4,594	66	-	-	-	-	-	4,592	66	-	-	-	-	137
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	2,081	22	-	-	-	-	-	2,087	22	-	-	-	-	62
	Retail	-	-	-	-	5,832	23	-	-	-	-	-	3,563	27	-	-	-	-	38
	Retail - Secured on real estate property	0.0%	-	-	-	2,514	17	-	-	-	-	-	1,083	17	-	-	-	-	23
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	597	1	-	-	-	-	-	319	1	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	1,917	16	-	-	-	-	-	764	16	-	-	-	-	22
	Retail - Qualifying Revolving	-	-	-	-	503	2	-	-	-	-	-	380	2	-	-	-	-	5
	Retail - Other Retail	-	-	-	-	2,816	4	-	-	-	-	-	2,101	8	-	-	-	-	10
	Retail - Other Retail - Of Which: SME	-	-	-	-	1,809	3	-	-	-	-	-	1,350	5	-	-	-	-	6
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1,007	2	-	-	-	-	-	751	3	-	-	-	-	4
	Equity	-	20	-	-	-	-	-	51	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1,036	-	-	-	-	-	-	229	-	-	-	-	-	-
	TOTAL		20	0	0	0	16,087	89	51	0	0	0	9,493	93	-	0	-	0	267
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Chile	Central banks and central governments	-	-	-	-	520	-	-	-	-	-	-	33	-	-	-	-	-	-
	Institutions	-	-	-	-	2,543	-	-	-	-	-	-	976	-	-	-	-	-	-
	Corporates	-	-	-	-	4,975	107	-	-	-	-	-	5,022	79	-	-	-	-	87
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	930	20	-	-	-	-	-	939	20	-	-	-	-	31
	Retail	-	-	-	-	6,459	37	-	-	-	-	-	3,603	36	-	-	-	-	20
	Retail - Secured on real estate property	0.0%	-	-	-	4,032	27	-	-	-	-	-	1,786	27	-	-	-	-	10
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	738	2	-	-	-	-	-	452	2	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	3,294	26	-	-	-	-	-	1,335	26	-	-	-	-	10
	Retail - Qualifying Revolving	-	-	-	-	231	3	-	-	-	-	-	173	2	-	-	-	-	3
	Retail - Other Retail	-	-	-	-	2,196	7	-	-	-	-	-	1,644	7	-	-	-	-	7
	Retail - Other Retail - Of Which: SME	-	-	-	-	209	1	-	-	-	-	-	156	1	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1,988	6	-	-	-	-	-	1,488	6	-	-	-	-	7
	Equity	-	96	-	-	-	-	-	182	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	449	-	-	-	-	-	-	346	-	-	-	-	-	-
	TOTAL		96	0	0	0	14,945	144	182	0	0	0	9,981	115	-	0	-	0	116
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 31/12/2012)	Exposure values (as of 31/12/2012) **						RWA (as of 31/12/2012) **						Value adjustments and provisions (as of 31/12/2012) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

All counterparty countries	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Central banks and central governments		-	-	2,660	18	100,457	79	-	-	122	17	16,596	92	-	-	-	1	-	31		
Institutions		-	-	81,257	186	15,734	99	-	-	12,680	164	4,736	112	-	-	-	21	-	40		
Corporates		-	-	88,215	9,908	68,138	6,774	-	-	57,170	7,049	64,318	6,969	-	-	-	4,680	-	3,304		
Corporates - Of Which: Specialised Lending		-	-	13,878	743	-	-	-	-	13,221	-	-	-	-	-	-	152	-	-		
Corporates - Of Which: SME		-	-	11,755	5,568	7,124	1,314	-	-	12,826	4,348	7,124	1,314	-	-	-	3,575	-	1,108		
Retail		-	-	86,272	2,972	90,749	2,364	-	-	23,342	2,326	49,298	2,764	-	-	-	901	-	925		
Retail - Secured on real estate property	62.4%	-	-	71,783	2,359	51,197	1,744	-	-	12,399	2,051	19,831	2,161	-	-	-	419	-	575		
Retail - Secured on real estate property - Of Which: SME	68.9%	-	-	1,150	136	5,984	110	-	-	478	125	3,096	139	-	-	-	25	-	37		
Retail - Secured on real estate property - Of Which: non-SME	62.3%	-	-	70,633	2,222	45,213	1,634	-	-	11,921	1,926	16,735	2,022	-	-	-	394	-	538		
Retail - Qualifying Revolving		-	-	8,808	186	5,648	174	-	-	8,025	127	4,444	157	-	-	-	148	-	110		
Retail - Other Retail		-	-	5,681	428	33,904	446	-	-	2,918	148	25,023	446	-	-	-	333	-	240		
Retail - Other Retail - Of Which: SME		-	-	-	-	12,627	118	-	-	-	-	9,370	118	-	-	-	-	-	63		
Retail - Other Retail - Of Which: non-SME		-	-	5,681	428	21,277	328	-	-	2,918	148	15,653	328	-	-	-	333	-	178		
Equity		5,818	-	580	-	-	-	8,666	-	1,790	-	-	-	-	-	-	-	-	-		
Securitisation		-	-	1,002	-	5,699	-	-	-	1,100	-	2,120	-	-	-	-	-	-	-		
Other non-credit obligation assets		-	-	-	-	25,077	-	-	-	-	-	19,895	-	-	-	-	-	-	-		
TOTAL		5,818	0	259,986	13,084	305,854	9,316	8,666	0	96,204	9,557	156,963	9,938	-	0	2,514	5,602	2,692	4,301		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	75	-	-	-	-	-	939	-	-	-	-	-	-	-		

Notes and definitions
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **								RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
Central banks and central governments		-	-	1,396	18	50,402	71	-	-	32	17	2,925	80	-	-	-	1	-	27		
Institutions		-	-	78,061	178	3,497	99	-	-	11,753	164	657	110	-	-	-	9	-	37		
Corporates		-	-	65,330	9,322	6,586	4,684	-	-	46,049	6,903	6,526	5,071	-	-	-	4,486	-	1,834		
Corporates - Of Which: Specialised Lending		-	-	8,652	306	-	-	-	-	8,511	-	-	-	-	-	-	60	-	-		
Corporates - Of Which: SME		-	-	11,425	5,565	2,239	1,122	-	-	12,746	4,345	2,239	1,122	-	-	-	3,573	-	539		
Retail		-	-	78,905	2,815	23,532	1,630	-	-	15,531	2,210	11,705	2,010	-	-	-	775	-	549		
Retail - Secured on real estate property	62.4%	-	-	71,783	2,359	15,710	1,202	-	-	12,399	2,051	6,035	1,587	-	-	-	419	-	363		
Retail - Secured on real estate property - Of Which: SME	68.9%	-	-	1,150	136	2,667	76	-	-	478	125	1,344	102	-	-	-	25	-	23		
Retail - Secured on real estate property - Of Which: non-SME	62.3%	-	-	70,633	2,222	13,043	1,126	-	-	11,921	1,926	4,691	1,485	-	-	-	394	-	340		
Retail - Qualifying Revolving		-	-	1,442	28	529	120	-	-	215	11	398	115	-	-	-	22	-	57		
Retail - Other Retail		-	-	5,681	428	7,294	308	-	-	2,918	148	5,273	308	-	-	-	333	-	130		
Retail - Other Retail - Of Which: SME		-	-	-	-	2,216	45	-	-	-	-	1,554	45	-	-	-	-	-	25		
Retail - Other Retail - Of Which: non-SME		-	-	5,681	428	5,077	262	-	-	2,918	148	3,718	262	-	-	-	333	-	104		
Equity		4,479	-	580	-	-	-	6,904	-	1,790	-	-	-	-	-	-	-	-	-		
Securitisation		-	-	1,002	-	262	-	-	-	1,100	-	797	-	-	-	-	-	-	-		
Other non-credit obligation assets		-	-	-	-	10,484	-	-	-	-	-	14,422	-	-	-	-	-	-	-		
TOTAL		4,479	0	225,273	12,333	94,764	6,484	6,904	0	76,255	9,295	37,032	7,272	-	0	2,019	5,270	463	2,447		
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		

Notes and definitions
1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Mexico	Central banks and central governments	-	-	-	-	21,005	0	-	-	-	-	1,230	0	-	-	-	-	-	0	
	Institutions	-	-	-	-	2,602	0	-	-	-	-	718	0	-	-	-	-	-	0	
	Corporates	-	-	-	-	11,693	623	-	-	-	-	9,603	698	-	-	-	-	-	481	
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Corporates - Of Which: SME	-	-	-	-	729	75	-	-	-	-	729	75	-	-	-	-	-	152	
	Retail	-	-	7,366	158	15,847	217	-	-	7,811	116	8,282	272	-	-	-	-	126	157	
	Retail - Secured on real estate property	0.0%	-	-	-	-	9,570	160	-	-	-	-	3,602	215	-	-	-	-	-	111
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	875	10	-	-	-	-	497	14	-	-	-	-	-	7
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	8,695	150	-	-	-	-	3,105	201	-	-	-	-	-	104
	Retail - Qualifying Revolving	-	-	7,366	158	900	16	-	-	7,811	116	707	16	-	-	-	-	126	13	
	Retail - Other Retail	-	-	-	-	5,377	41	-	-	-	-	3,973	41	-	-	-	-	-	33	
	Retail - Other Retail - Of Which: SME	-	-	-	-	2,005	22	-	-	-	-	1,478	22	-	-	-	-	-	17	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	3,372	19	-	-	-	-	2,495	19	-	-	-	-	-	15	
	Equity	-	1,069	-	-	-	-	-	1,208	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	79	-	-	-	-	-	70	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	4,784	-	-	-	-	-	2,285	-	-	-	-	-	-	-	
TOTAL		1,069	0	7,366	158	56,010	839	1,208	0	7,811	116	22,188	970	-	0	495	126	502	639	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **						
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
U.S.	Central banks and central governments	-	-	461	-	6,657	4	-	-	1	-	963	4	-	-	0	-	-	1	
	Institutions	-	-	588	-	1,704	-	-	-	106	-	261	-	-	-	0	-	-	-	
	Corporates	-	-	4,087	364	24,421	372	-	-	2,054	-	22,878	327	-	-	14	-	-	130	
	Corporates - Of Which: Specialised Lending	-	-	410	364	-	-	-	-	77	-	-	-	-	-	9	-	-	-	
	Corporates - Of Which: SME	-	-	326	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	
	Retail	-	-	-	-	14,807	129	-	-	-	-	6,961	133	-	-	-	-	-	26	
	Retail - Secured on real estate property	0.0%	-	-	-	-	11,155	95	-	-	-	-	4,232	101	-	-	-	-	-	11
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	6	-	-	-	-	-	6	-	-	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	11,155	89	-	-	-	-	4,232	94	-	-	-	-	-	10
	Retail - Qualifying Revolving	-	-	-	-	553	10	-	-	-	-	553	7	-	-	-	-	-	5	
	Retail - Other Retail	-	-	-	-	3,099	24	-	-	-	-	2,176	24	-	-	-	-	-	10	
	Retail - Other Retail - Of Which: SME	-	-	-	-	1,164	-	-	-	-	-	821	-	-	-	-	-	-	-	
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1,935	24	-	-	-	-	1,355	24	-	-	-	-	-	10	
	Equity	-	10	-	-	-	-	-	28	-	-	-	-	-	-	-	-	-	-	
	Securitisation	-	-	-	-	5,358	-	-	-	-	-	1,252	-	-	-	-	-	-	-	
	Other non-credit obligation assets	-	-	-	-	2,300	-	-	-	-	-	960	-	-	-	-	-	-	-	
TOTAL		10	0	5,136	364	55,247	506	28	0	2,160	0	33,275	463	-	0	-	15	520	157	
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	75	-	-	-	-	-	939	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Venezuela	Central banks and central governments	-	-	-	-	7,698	-	-	-	-	-	-	7,635	-	-	-	-	-	-
	Institutions	-	-	-	-	445	-	-	-	-	-	-	134	-	-	-	-	-	-
	Corporates	-	-	-	-	2,712	99	-	-	-	-	-	2,634	94	-	-	-	-	105
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	5,051	35	-	-	-	-	-	3,564	38	-	-	-	-	21
	Retail - Secured on real estate property	0.0%	-	-	-	860	25	-	-	-	-	-	423	29	-	-	-	-	9
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	405	2	-	-	-	-	-	215	2	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	456	24	-	-	-	-	-	209	27	-	-	-	-	8
	Retail - Qualifying Revolving	-	-	-	-	1,223	3	-	-	-	-	-	921	2	-	-	-	-	4
	Retail - Other Retail	-	-	-	-	2,968	7	-	-	-	-	-	2,220	7	-	-	-	-	8
	Retail - Other Retail - Of Which: SME	-	-	-	-	148	0	-	-	-	-	-	111	0	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2,820	6	-	-	-	-	-	2,109	6	-	-	-	-	8
	Equity	-	49	-	-	-	-	-	93	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	791	-	-	-	-	-	-	384	-	-	-	-	-	-
	TOTAL		49	0	0	0	16,696	134	93	0	0	0	14,350	131	-	0	-	0	150
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Turkey	Central banks and central governments	-	-	-	-	5,353	-	-	-	-	-	-	847	-	-	-	-	-	-
	Institutions	-	-	-	-	1,000	-	-	-	-	-	-	226	-	-	-	-	-	-
	Corporates	-	-	-	-	6,521	79	-	-	-	-	-	6,517	83	-	-	-	-	200
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	677	-	-	-	-	-	-	677	-	-	-	-	-	-
	Retail	-	-	-	-	5,359	27	-	-	-	-	-	3,494	33	-	-	-	-	43
	Retail - Secured on real estate property	0.0%	-	-	-	1,545	20	-	-	-	-	-	635	25	-	-	-	-	22
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	627	1	-	-	-	-	-	313	2	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	919	19	-	-	-	-	-	322	24	-	-	-	-	20
	Retail - Qualifying Revolving	-	-	-	-	1,365	2	-	-	-	-	-	1,068	2	-	-	-	-	7
	Retail - Other Retail	-	-	-	-	2,448	5	-	-	-	-	-	1,790	5	-	-	-	-	15
	Retail - Other Retail - Of Which: SME	-	-	-	-	720	-	-	-	-	-	-	527	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	1,728	5	-	-	-	-	-	1,263	5	-	-	-	-	15
	Equity	-	61	-	-	-	-	-	120	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	1,199	-	-	-	-	-	-	217	-	-	-	-	-	-
	TOTAL		61	0	0	0	19,432	106	120	0	0	0	11,300	115	-	0	-	0	124
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

2. CREDIT RISK
as of 30 June 2013

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Peru	Central banks and central governments	-	-	-	-	3,632	-	-	-	-	-	-	689	-	-	-	-	-	-
	Institutions	-	-	-	-	600	-	-	-	-	-	-	296	-	-	-	-	-	-
	Corporates	-	-	-	-	4,621	83	-	-	-	-	-	4,603	83	-	-	-	-	146
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	2,094	28	-	-	-	-	-	2,093	28	-	-	-	-	65
	Retail	-	-	-	-	5,977	29	-	-	-	-	-	3,585	33	-	-	-	-	39
	Retail - Secured on real estate property	0.0%	-	-	-	2,719	21	-	-	-	-	-	1,149	21	-	-	-	-	23
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	567	1	-	-	-	-	-	303	1	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	2,152	20	-	-	-	-	-	846	20	-	-	-	-	22
	Retail - Qualifying Revolving	-	-	-	-	487	2	-	-	-	-	-	369	2	-	-	-	-	5
	Retail - Other Retail	-	-	-	-	2,771	5	-	-	-	-	-	2,067	9	-	-	-	-	11
	Retail - Other Retail - Of Which: SME	-	-	-	-	1,780	4	-	-	-	-	-	1,328	4	-	-	-	-	7
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	990	2	-	-	-	-	-	739	2	-	-	-	-	4
	Equity	-	20	-	-	-	-	-	51	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	947	-	-	-	-	-	-	245	-	-	-	-	-	-
TOTAL		20	0	0	0	15,778	112	51	0	0	0	9,417	115	-	0	-	0	265	185
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

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** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
Chile	Central banks and central governments	-	-	-	-	415	-	-	-	-	-	-	30	-	-	-	-	-	-
	Institutions	-	-	-	-	2,206	-	-	-	-	-	-	764	-	-	-	-	-	-
	Corporates	-	-	-	-	4,583	110	-	-	-	-	-	4,383	99	-	-	-	-	91
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	856	20	-	-	-	-	-	856	20	-	-	-	-	33
	Retail	-	-	-	-	6,884	38	-	-	-	-	-	3,859	40	-	-	-	-	21
	Retail - Secured on real estate property	0.0%	-	-	-	3,891	28	-	-	-	-	-	1,616	31	-	-	-	-	11
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	681	2	-	-	-	-	-	417	2	-	-	-	-	1
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	3,210	26	-	-	-	-	-	1,199	29	-	-	-	-	10
	Retail - Qualifying Revolving	-	-	-	-	234	3	-	-	-	-	-	176	2	-	-	-	-	4
	Retail - Other Retail	-	-	-	-	2,759	7	-	-	-	-	-	2,067	7	-	-	-	-	7
	Retail - Other Retail - Of Which: SME	-	-	-	-	262	1	-	-	-	-	-	196	1	-	-	-	-	0
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	2,497	7	-	-	-	-	-	1,871	7	-	-	-	-	7
	Equity	-	67	-	-	-	-	-	128	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	332	-	-	-	-	-	-	249	-	-	-	-	-	-
TOTAL		67	0	0	0	14,419	148	128	0	0	0	9,284	139	-	0	-	0	109	113
Securitisation and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation and re-securitisations positions deducted from capital *	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions

1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure

* Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA

** As explained in the Guidelines

Counterparty Country ⁽¹⁾	LTV % ** (as of 30/06/2013)	Exposure values (as of 30/06/2013) **						RWA (as of 30/06/2013) **						Value adjustments and provisions (as of 30/06/2013) **					
		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA		F-IRB		A-IRB		STA	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted
#N/A	Central banks and central governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporates - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Secured on real estate property - Of Which: non-SME	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Qualifying Revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Retail - Other Retail - Of Which: non-SME	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		0	0	0	0	0	0	0	0	0	0	0	0	0	-	0	-	0
Securitisations and re-securitisations positions deducted from capital *		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Notes and definitions
 1) Breakdown by country of counterparty according to the minimum of: i) 90% of total EAD ii) top 10 countries in terms of exposure
 * Refers to the part of Securitization exposure that is deducted from capital and is not included in RWA
 ** As explained in the Guidelines

Explanatory footnotes

3. SECURITISATION SUMMARY

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)

	Exposure Value as of 31/12/2012	Exposure Value as of 30/06/2013
Banking Book	9,361	6,776
Trading Book (excl. correlation trading)	148	79
Correlation Trading Portfolio	330	212
Total	9,839	7,068

Explanatory footnotes

4. MARKET RISK

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)

	31/12/2012		30/06/2013	
	TOTAL RISK EXPOSURE AMOUNT		TOTAL RISK EXPOSURE AMOUNT	
	SA	IM	SA	IM
Traded Debt Instruments	1,641	8,656	2,459	9,598
TDI - General risk	443	0	1,584	0
TDI - Specific risk	1,198	0	875	0
Equities	290	0	364	0
Equities - General risk	195	0	189	0
Equities - Specific risk	95	0	176	0
Foreign exchange risk	6,986	0	7,448	0
Commodities risk	0	0	0	0

Explanatory footnotes

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		3	0	3	0	0	3	0	0
[2Y - 3Y]		2	0	2	0	0	2	0	0
[3Y - 5Y]		3	0	3	0	0	3	0	0
[5Y - 10Y]		8	0	6	4	0	2	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		16	0	14	4	0	10	0	0
[0 - 3M]	Belgium	63	0	63	0	0	63	0	0
[3M - 1Y]		218	0	208	8	0	200	0	0
[1Y - 2Y]		0	0	-97	0	0	-97	0	0
[2Y - 3Y]		66	0	39	17	0	22	0	0
[3Y - 5Y]		31	0	-4	19	0	-23	0	0
[5Y - 10Y]		46	0	-48	2	0	-50	0	-0
[10Y - more]		78	78	63	0	0	-15	0	0
Total		502	78	224	46	0	100	0	-0
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	16	0	16	16	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		8	0	8	8	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		24	0	24	24	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		1	0	1	0	0	1	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCA YA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	185	0	120	0	0	120	0	0
[3M - 1Y]		844	0	770	0	0	770	0	0
[1Y - 2Y]		46	0	-109	0	0	-127	0	0
[2Y - 3Y]		329	0	156	0	0	156	0	0
[3Y - 5Y]		31	0	7	0	0	-4	0	0
[5Y - 10Y]		249	0	201	0	0	-24	0	0
[10Y - more]		15	0	-24	0	0	-24	0	0
Total		1,699	0	1,121	0	0	867	0	0
[0 - 3M]	Germany	93	0	59	0	0	59	0	0
[3M - 1Y]		491	0	486	0	0	486	-0	0
[1Y - 2Y]		191	0	88	0	0	88	0	0
[2Y - 3Y]		17	0	-89	0	0	-89	-0	0
[3Y - 5Y]		117	0	-73	0	0	-73	0	0
[5Y - 10Y]		294	0	-22	0	0	-22	0	0
[10Y - more]		88	0	26	0	0	26	-0	0
Total		1,291	0	475	0	0	475	0	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		27	0	27	27	0	0	0	0
[5Y - 10Y]		39	0	39	39	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		66	0	66	66	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss banking book (FVO))	of which: Financial assets held for trading ⁽²⁾		
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Italy	135	4	106	0	0	99	0	0
[3M - 1Y]		104	3	59	0	0	53	0	0
[1Y - 2Y]		40	0	-38	0	0	-44	0	0
[2Y - 3Y]		1,913	4	1,851	17	0	-30	0	0
[3Y - 5Y]		57	9	-143	11	0	-184	0	0
[5Y - 10Y]		800	70	664	47	0	-8	0	0
[10Y - more]		917	7	753	736	0	10	0	0
Total		3,966	97	3,252	811	0	-104	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching ⁽¹⁾)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	13	0	13	0	1	0	0	
[3M - 1Y]		62	0	62	0	62	0	0	
[1Y - 2Y]		12	0	12	0	0	0	0	
[2Y - 3Y]		1	0	1	0	1	0	0	
[3Y - 5Y]		0	0	-11	0	-11	0	0	
[5Y - 10Y]		90	0	84	0	84	0	0	
[10Y - more]		31	0	1	0	1	0	0	
Total		209	0	162	0	138	0	0	
[0 - 3M]	Malta	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	158	0	138	0	0	138	0	0
[3M - 1Y]		218	0	213	4	0	209	0	0
[1Y - 2Y]		36	0	-32	0	0	-32	0	0
[2Y - 3Y]		7	0	-44	0	0	-44	0	0
[3Y - 5Y]		31	0	31	0	0	31	0	0
[5Y - 10Y]		14	0	-17	0	0	-17	0	0
[10Y - more]		1	0	-14	0	0	-14	0	0
Total		465	0	275	4	0	271	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		95	0	95	95	0	0	0	0
[5Y - 10Y]		111	0	111	111	0	0	0	0
[10Y - more]		6	0	6	6	0	0	0	0
Total		212	0	212	212	0	0	0	0
[0 - 3M]	Portugal	23	0	23	0	0	8	0	0
[3M - 1Y]		388	359	388	18	0	11	0	0
[1Y - 2Y]		24	0	24	0	0	24	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		5	0	-1	0	0	-1	0	0
[10Y - more]		3	0	3	0	0	3	0	0
Total		443	359	437	18	0	45	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		85	0	85	85	0	0	0	0
[10Y - more]		4	0	4	4	0	0	0	0
Total		89	0	89	89	0	0	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	7,702	6,251	7,702	2	0	1,448	-0	0
[3M - 1Y]		6,642	4,017	6,509	1,944	0	548	0	0
[1Y - 2Y]		3,698	188	3,685	3,086	0	400	-0	0
[2Y - 3Y]		4,894	9	4,631	4,413	0	162	-0	0
[3Y - 5Y]		11,190	4,212	11,177	4,803	0	981	-0	0
[5Y - 10Y]		14,371	6,910	14,127	4,800	0	496	-0	0
[10Y - more]		9,314	5,037	9,061	703	0	14	-0	-0
Total		57,811	26,624	56,892	19,751	0	4,049	-0	-0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS			Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
			of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Sweden	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		4	0	4	4	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		14	0	14	14	0	0	0	
Total		18	0	18	18	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching ⁽¹⁾)						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾	of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss banking book (FVO))	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	
[3M - 1Y]		39	0	39	39	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	-0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		39	0	39	39	0	0	-0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	U.S.	568	10	568	142	0	416	0	
[3M - 1Y]		1,333	1,219	1,333	114	0	0	0	
[1Y - 2Y]		33	12	33	21	0	0	0	
[2Y - 3Y]		71	7	69	58	0	1	0	
[3Y - 5Y]		426	349	422	43	0	0	-0	
[5Y - 10Y]		469	169	469	91	0	24	-0	
[10Y - more]		730	205	729	331	0	7	0	
Total		3,630	1,969	3,623	800	0	-0	0	
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾						Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
			of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss banking book (FVO))	of which: Financial assets held for trading ⁽²⁾			
[0 - 3M]	Other advanced economies non EEA	3	0	3	3	0	0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		5	0	5	5	0	0	0	0
[0 - 3M]	Other Central and Eastern Europe countries non EEA	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	101	0	101	100	0	1	0	0
[3M - 1Y]		1,627	4	1,627	1,613	0	11	0	0
[1Y - 2Y]		783	0	783	780	0	3	0	0
[2Y - 3Y]		247	13	247	234	0	0	0	0
[3Y - 5Y]		454	7	454	446	0	2	0	0
[5Y - 10Y]		674	103	674	570	0	1	0	0
[10Y - more]		2	0	2	1	0	0	0	0
Total		3,888	126	3,888	3,744	0	18	0	0
[0 - 3M]	Latin America and the Caribbean	764	202	741	160	0	331	-1	0
[3M - 1Y]		1,536	384	1,266	756	0	79	-1	0
[1Y - 2Y]		4,914	513	4,799	1,624	0	2,615	-0	0
[2Y - 3Y]		4,090	90	3,994	2,009	0	1,732	-0	0
[3Y - 5Y]		6,620	368	6,619	2,035	0	4,168	-0	-0
[5Y - 10Y]		6,310	1,570	5,522	1,429	0	1,669	0	0
[10Y - more]		3,987	2,478	3,413	175	0	126	0	0
Total		28,220	5,605	26,356	8,187	0	10,721	-2	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 31 December 2012

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Others	15	2	15	0	0	1	0	0
[3M - 1Y]		79	17	79	0	0	62	0	0
[1Y - 2Y]		39	20	39	0	0	7	0	0
[2Y - 3Y]		23	22	23	0	0	1	0	0
[3Y - 5Y]		59	56	59	3	0	0	0	0
[5Y - 10Y]		150	59	143	0	0	84	0	0
[10Y - more]		43	8	36	0	0	24	0	0
Total	407	184	393	3	0	178	0	0	
TOTAL EEA 30	66,794	27,158	63,244	21,025	0	5,852	0	0	

Notes and definitions

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

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

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

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Austria	0	0	0	0	0	0	0	0
[3M - 1Y]		2	0	2	0	0	2	0	0
[1Y - 2Y]		1	0	1	0	0	1	0	0
[2Y - 3Y]		2	0	2	0	0	2	0	0
[3Y - 5Y]		51	0	44	4	0	39	0	0
[5Y - 10Y]		9	0	0	0	0	0	0	0
[10Y - more]		89	0	83	0	0	83	0	0
Total	153	0	132	4	0	127	0	0	
[0 - 3M]	Belgium	56	0	56	2	0	54	0	0
[3M - 1Y]		691	0	636	0	0	636	0	0
[1Y - 2Y]		34	0	27	23	0	4	0	0
[2Y - 3Y]		52	0	19	0	0	19	0	0
[3Y - 5Y]		47	0	15	15	0	0	0	0
[5Y - 10Y]		16	0	0	0	0	0	0	0
[10Y - more]		55	34	39	0	0	5	0	0
Total	951	34	792	39	0	718	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		8	0	8	8	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		8	0	8	8	0	0	0	0
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Finland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		1	0	1	0	0	1	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	France	181	0	181	0	0	181	0	0
[3M - 1Y]		637	0	595	0	0	595	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		303	0	181	0	0	181	0	0
[3Y - 5Y]		32	0	0	0	0	0	0	0
[5Y - 10Y]		254	0	144	0	0	144	0	0
[10Y - more]		24	0	0	0	0	0	0	0
Total		1,432	0	1,100	0	0	1,100	0	0
[0 - 3M]	Germany	47	0	28	0	0	28	0	0
[3M - 1Y]		203	0	76	0	0	76	0	0
[1Y - 2Y]		313	0	41	0	0	41	0	0
[2Y - 3Y]		195	0	156	0	0	156	0	0
[3Y - 5Y]		272	0	217	0	0	217	0	0
[5Y - 10Y]		350	0	0	0	0	0	0	0
[10Y - more]		65	0	37	0	0	37	0	0
Total		1,445	0	554	0	0	554	0	0
[0 - 3M]	Greece	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		20	0	20	20	0	0	0	0
[3Y - 5Y]		6	0	6	6	0	0	0	0
[5Y - 10Y]		38	0	38	38	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		63	0	63	63	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Italy	155	0	155	0	0	151	0	0
[3M - 1Y]		378	6	308	0	0	302	0	0
[1Y - 2Y]		1,546	15	1,523	19	0	0	0	0
[2Y - 3Y]		567	4	436	49	0	0	0	0
[3Y - 5Y]		876	0	740	719	0	0	0	0
[5Y - 10Y]		847	70	652	27	0	0	0	0
[10Y - more]		840	7	750	743	0	0	0	0
Total		5,208	102	4,564	1,557	0	453	0	0
[0 - 3M]	Latvia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Malta	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Netherlands	47	0	47	4	0	43	0	0
[3M - 1Y]		70	0	27	0	0	27	0	0
[1Y - 2Y]		29	0	29	0	0	29	0	0
[2Y - 3Y]		66	0	66	0	0	66	0	0
[3Y - 5Y]		85	0	0	0	0	0	0	0
[5Y - 10Y]		53	0	0	0	0	0	0	0
[10Y - more]		11	0	2	0	0	2	0	0
Total		361	0	171	4	0	167	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Poland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		15	0	15	15	0	0	0	0
[2Y - 3Y]		81	0	81	81	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		104	0	104	104	0	0	0	0
[10Y - more]		6	0	6	6	0	0	0	0
Total		206	0	206	206	0	0	0	0
[0 - 3M]	Portugal	70	66	70	0	0	4	0	0
[3M - 1Y]		61	3	61	0	0	57	0	0
[1Y - 2Y]		24	13	19	0	0	6	0	0
[2Y - 3Y]		3	0	3	0	0	3	0	0
[3Y - 5Y]		14	11	14	0	0	3	0	0
[5Y - 10Y]		187	169	187	18	0	0	0	0
[10Y - more]		71	64	71	0	0	7	0	0
Total		430	327	425	18	0	80	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Romania	0	0	0	0	0	0	0	0
[3M - 1Y]		1	0	1	1	0	0	0	0
[1Y - 2Y]		7	0	7	1	0	6	0	0
[2Y - 3Y]		16	0	16	0	0	16	0	0
[3Y - 5Y]		19	0	19	18	0	1	0	0
[5Y - 10Y]		14	0	14	14	0	0	0	0
[10Y - more]		3	0	3	3	0	0	0	0
Total		59	0	59	36	0	23	0	0
[0 - 3M]	Slovakia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Slovenia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Spain	9,604	9,135	9,592	39	9	408	0	0
[3M - 1Y]		5,710	2,747	5,685	1,023	26	1,889	0	0
[1Y - 2Y]		6,754	679	6,298	5,546	15	0	0	0
[2Y - 3Y]		4,316	883	4,263	2,024	7	344	0	0
[3Y - 5Y]		11,916	3,505	11,746	6,910	0	693	0	0
[5Y - 10Y]		12,446	4,678	12,262	3,866	0	1,036	0	0
[10Y - more]		9,047	4,450	8,728	945	0	44	0	0
Total		59,793	26,077	58,574	20,353	57	4,415	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Sweden	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		4	0	4	4	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		13	0	13	13	0	0	0	0
Total		17	0	17	17	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0
[3M - 1Y]		39	0	39	39	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		39	0	39	39	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	568	28	568	128	0	413	0	0
[3M - 1Y]		1,507	1,481	1,507	26	0	0	0	0
[1Y - 2Y]		123	6	123	117	0	0	0	0
[2Y - 3Y]		101	47	101	35	0	0	0	0
[3Y - 5Y]		628	543	624	32	0	0	0	0
[5Y - 10Y]		499	181	499	116	0	36	0	0
[10Y - more]		943	279	937	436	0	7	0	0
Total		4,371	2,565	4,361	890	0	456	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾						DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾					Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	
		of which: loans and advances	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss banking book (FVO))	of which: Financial assets held for trading ⁽²⁾				
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	
[3M - 1Y]		27	0	27	3	0	24	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		27	0	27	3	0	24	0	
[0 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	
[0 - 3M]	Middle East	518	0	518	517	0	1	0	
[3M - 1Y]		807	11	807	791	0	5	0	
[1Y - 2Y]		681	34	681	643	0	3	0	
[2Y - 3Y]		84	9	84	74	0	1	0	
[3Y - 5Y]		567	3	567	561	0	3	0	
[5Y - 10Y]		824	60	824	762	0	2	0	
[10Y - more]		18	2	18	15	0	1	0	
Total		3,498	119	3,498	3,364	0	15	0	
[0 - 3M]	Latin America and the Caribbean	776	442	740	68	0	230	0	
[3M - 1Y]		3,084	707	2,954	990	0	1,257	0	
[1Y - 2Y]		3,607	277	3,441	2,167	0	511	0	
[2Y - 3Y]		3,938	313	3,784	1,049	0	2,422	0	
[3Y - 5Y]		4,763	130	4,570	2,820	0	1,620	0	
[5Y - 10Y]		6,981	2,013	6,180	2,029	0	1,438	0	
[10Y - more]		4,953	3,176	3,792	212	0	405	0	
Total		28,103	7,059	25,462	9,334	0	7,884	0	

5. EXPOSURES TO SOVEREIGNS (central, regional and local governments)

as of 30 June 2013

ES060
BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)									
Residual Maturity ↓	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) ⁽¹⁾		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) ⁽¹⁾				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES ⁽¹⁾	INDIRECT SOVEREIGN EXPOSURES ⁽³⁾ (on and off balance sheet)
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book (FVO)	of which: Financial assets held for trading ⁽²⁾	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
[0 - 3M]	Africa	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0
[0 - 3M]	Others	3	3	3	0	0	0	0	0
[3M - 1Y]		49	36	49	0	0	1	0	0
[1Y - 2Y]		26	19	25	0	0	6	0	0
[2Y - 3Y]		38	26	38	0	0	12	0	0
[3Y - 5Y]		45	39	42	3	0	0	0	0
[5Y - 10Y]		59	44	52	3	0	5	0	0
[10Y - more]		12	8	9	1	0	0	0	0
Total		232	175	218	6	0	25	0	0
TOTAL EEA 30		70,110	26,540	66,649	22,290	57	7,638	0	0

Notes and definitions

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

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

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

Explanatory footnotes

Dates inconsistency checked. Figures are OK. Mainly due to variations in fair value and new buys or sales

6. RWA

ES060

BANCO BILBAO VIZCAYA ARGENTARIA S.A. (BBVA)

(in million Euro)

	31/12/2012	30/06/2013
RWA for credit risk	281,421	281,195
RWA Securitisation and re-securitisations	4,508	3,220
RWA Other credit risk	276,913	277,975
RWA for market risk	17,574	19,870
RWA for operational risk	30,057	30,057
RWA Transitional floors	0	0
RWA Other	364	379
Total RWA ⁽¹⁾	329,416	331,500

Explanatory footnotes