

## <u>A LA COMISIÓN NACIONAL DEL</u> <u>MERCADO DE VALORES</u>

**Banco Bilbao Vizcaya Argentaria, S.A.** ("BBVA"), de conformidad con lo establecido en la legislación del Mercado de Valores, comunica la siguiente:

## INFORMACIÓN RELEVANTE

BBVA ha sido sujeto al ejercicio de *stress test* 2018 europeo realizado por la Autoridad Bancaria Europea (ABE), en cooperación con el Banco Central Europeo (BCE) y la Junta Europea de Riesgo Sistémico (JERS).

El stress test 2018 no establece un umbral de aprobado/suspenso, en su lugar está diseñado para ser utilizado como pieza de información clave para el proceso de revisión y evaluación supervisora en 2018 (SREP). Los resultados permiten a las autoridades supervisoras evaluar la capacidad de BBVA para alcanzar niveles mínimos de capital y requerimientos de recursos propios adicionales bajo un escenario de crisis económica y en base a supuestos metodológicos comunes.

El escenario de estrés adverso fue establecido por el BCE/JERS y cubre un horizonte temporal de 3 años (2018-2020). No es una previsión de los beneficios de BBVA. El stress test fue llevado a cabo aplicando el supuesto de balance estático (diciembre 2017), es decir, no tiene en cuenta estrategias de negocio futuras ni acciones de gestión. Por lo tanto, no tiene en cuenta la venta de BBVA Chile que se cerró el 6 de Julio de 2018.

Los resultados de BBVA se resumen a continuación:

- El ratio inicial a 31 de diciembre de 2017 ha sido restateado para incluir el impacto de primera implantación por IFRS9. Así, el ratio inicial CET1 restateado fully loaded de BBVA es de 10,73%, tras incluir el impacto negativo de 31 puntos básicos por IFRS9.
- En el escenario adverso, el ratio CET1 fully loaded de BBVA a 31 de diciembre de 2020 desciende 1,93 puntos porcentuales hasta el 8,80%. En este escenario adverso, BBVA genera un resultado positivo acumulado en los 3 años de aproximadamente 344 millones de euros.

• En el escenario base, el ratio CET1 fully loaded de BBVA aumenta 1,99 puntos porcentuales hasta el 12,72% a 31 de diciembre de 2020.

Para más información, consultar el sitio web de EBA (www.eba.europa.eu)

Madrid, 2 de noviembre de 2018

Nota

La información de los ejercicios de stress test se proporciona en las tablas adjuntas de transparencia en base al formato común establecido por EBA.



## 2018 EU-wide Stress Test

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



#### 2018 EU-wide Stress Test: Summary

Banco Bilbao Vizcaya Argentaria S.A.

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	17,258		17,193	17,048	16,910	16,360	15,589	14,890
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	907		458	458	458	-542	343	343
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,658		-5,262	-2,892	-2,940	-10,886	-5,083	-4,798
Profit or (-) loss for the year	4,712		4,137	5,500	5,367	-2,766	1,773	1,337
Coverage ratio: non-performing exposure (%)	44.27%	46.85%	50.94%	48.58%	47.21%	54.65%	51.98%	51.08%
Common Equity Tier 1 capital	42,341	42,054	43,610	45,970	48,175	33,629	35,764	36,749
Total Risk exposure amount (all transitional adjustments included)	362,875	362,857	368,183	369,582	370,524	379,821	392,051	397,286
Common Equity Tier 1 ratio, %	11.67%	11.59%	11.84%	12.44%	13.00%	8.85%	9.12%	9.25%
Fully loaded Common Equity Tier 1 ratio, %	11.04%	10.73%	11.45%	12.09%	12.72%	8.44%	8.58%	8.80%
Tier 1 capital	46,980	46,693	49,865	52,225	54,430	39,884	42,019	43,004
Total leverage ratio exposures	709,480	709,480	709,480	709,480	709,480	709,480	709,480	709,480
Leverage ratio, %	6.62%	6.58%	7.03%	7.36%	7.67%	5.62%	5.92%	6.06%
Fully loaded leverage ratio, %	6.53%	6.36%	6.83%	7.18%	7.53%	5.38%	5.59%	5.78%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) <sup>1</sup>			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0	0	0	0	0	0

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



Banco Bilbao Vizcaya Argentaria S.A.

								Restated						
								31/12/2017	,					
			Exposure	values			Risk expo	sure amounts						
		A-IR	8	F-IF	IB	A-1	IRB	F-IRB		Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	Central banks and central governments	8,110	21	0	0	1.172	0	0	0	6,956	21	2	0	0.6%
	Institutions	75,226	88	0	0	5,905	26	0	0	12,472		113	15	17.0%
	Corporates	88,626	5,587	8,806	305	47,148	1.418	8,077	0	94,118		3,918	3,230	55.3%
	Corporates - Of Which: Specialised Lending	0	0	8,806	305	0	0	8.077	0	7,625		141	97	35.5%
	Corporates - Of Which: SME	12,345	3,306	0	0	9,109	947	0	0	12,196		2,048	1,749	53.2%
	Retail	96,192	5,384	0	0	18,609	1,053	0	0	96,184	5,383	2,448	1,441	26.8%
	Retail - Secured on real estate property	75,598	4,474	0	0	7,319	949	0	0	75,598	4,474	1,369	888	19.8%
Banco Bilbao Vizcaya Argentaria	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	30.0%
	Retail - Secured on real estate property - Of Which: non-SME	75,598	4,474	0	0	7,319	949	0	0	75,598	4,474	1,369	888	19.8%
S.A.	Retail - Qualifying Revolving	8,986	168	0	0	6,756	9	0	0	8,986			145	86.6%
	Retail - Other Retail	11,608	742	0	0	4,534	95	0	0	11,599		515	408	
	Retail - Other Retail - Of Which: SME	3,105	359	0	0	1,542	70	0	0	3,097		223	169	47.2%
	Retail - Other Retail - Of Which: non-SME	8,503	383	0	0	2,992	25	0	0	8,503	383	291	238	62.3%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	268,154	11,079	8,806	305	72,834	2,497	8,077	0	209,730	11,335	6,481	4,686	41.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						l l
		A-IR		F-	RB	A-IR	ιB	F-IR		Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	763	0	0	0	90	0	0	0	318		1	0	0.0%
	Institutions	24,367	80	0	0	3,285	25	0	0	4,773		45	10	12.3%
	Corporates	42,962	5,286	3,460	80	24,230	1,341	3,342	0	45,151	5,343	3,528	3,054	57.2%
	Corporates - Of Which: Specialised Lending	0	0	3,460	80	0	0	3,342	0	3,003	72	36	18	25.3%
	Corporates - Of Which: SME	11,369	3,300	0	0	8,461	946	0	0	11,222		2,041		53.2%
	Retail	89,525	5,222	0	0	11,938	1,016	0	0	89,517	5,221	1,892		
	Retail - Secured on real estate property	74,992	4,450	0	0	7,192	918	0	0	74,992	4,450	1,354	877	19.7%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	30.0%
Spain	Retail - Secured on real estate property - Of Which: non-SME	74,991	4,450	0	0	7,192	918	0	0	74,991	4,450	1,354	877	19.7%
	Retail - Qualifying Revolving	2,953	31	0	0	218	3	0	0	2,953	31	24	20	63.8%
	Retail - Other Retail	11,580	741	0	0	4,528	95	0	0	11,572	740	514	407	55.0%
	Retail - Other Retail - Of Which: SME	3,096	359	0	0	1,540	70	0	0	3,088	359	223	169	47.2%
	Retail - Other Retail - Of Which: non-SME	8,484	382	0	0	2,988	25	0	0	8,484	382	291	238	62.3%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	157,617	10,588	3,460	80	39,543	2,382	3,342	0	139.758	10.644	5,466	4,367	41.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	17					
			Exposure	e values			Risk expo	osure amounts						
		A-II	хв	F-	IRB	A	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(mln EUR, %)					27								
	Central banks and central governments	4,318	0	0	(	21	(	0 0	0	4,318		0	0 0	
	Institutions	2,283	0	0	(	361	(	0 0	0	677		1	0	1
	Corporates	6,297	57	295	7	2,403	8	285	0	6,400		33	9	9 14.6%
	Corporates - Of Which: Specialised Lending	0	0	295	7	0	(	285	0	273	5	5	5 2	2 50.4%
	Corporates - Of Which: SME	4	0	0	(	) 4	(	0 0	0	4	0	C	0 0	J -
	Retail	36	1	0	(	6	1	. 0	0	36	1	0	) (	0 51.7%
	Retail - Secured on real estate property	34	1	0	0	5	1	0	0	34	1	C	0 0	0 51.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0 0	0	0	0	0	0	C	0 0	) -
United States	Retail - Secured on real estate property - Of Which: non-SME	34	1	0	0	5	1	0	0	34	1	C	0 0	0 51.9%
	Retail - Qualifying Revolving	1	0	0	0	0 0	0	0 0	0	1	0	0	0 0	0 41.4%
	Retail - Other Retail	1	0	0	0	0 0	0	0 0	0	1	0	C	0 0	J -
	Retail - Other Retail - Of Which: SME	0	0	0	(	0 0	(	0	0	0	0	C	0 0	J -
	Retail - Other Retail - Of Which: non-SME	1	0	0	(	0 0	(	0	0	1	0	C	0 0	J -
	Equity									0	0	C	0	) -
	Securitisation													
	Other non-credit obligation assets									0	0	C	0 0	- C
	IRB TOTAL	12,935	58	295	7	2,797	9	285	0	11,432	63	34	9	15.1%



Banco Bilbao Vizcaya Argentaria S.A.

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-IF		F-	IRB	A-I	RB	F-IF		Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	160	0	0	0	3	0	0	0	160	0	1	0 (	1-
	Institutions	13	0	0	0	8	0	0	0	13	0	1	0 (	1-
	Corporates	100	0	230	0	50	0	199		321			1 (	1-
		0	0	230	0	0	0	199	0	227	0		1 (	1-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0	0	0	4	0	0	0	3	0		0 (	J -
		1	0	0	0	0	0	0	0	1	0	1	0 (	J -
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	1	0 0	J -
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	-	0 0	) -
Turkey	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0		0 (	) -
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0 (	) -
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	-	0 0	) -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	-	0 0	) -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	-	0 0	) -
	Retail - Other Retail - Of Which: non-SME Equity									0	0	-	0 0	) -
	Securitisation													
	Other non-credit obligation assets									0	0		0 0	J -
	IRB TOTAL	274	0	230	0	61	0	199	0	495	0	1	1 0	- I

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/201	7					
			Exposure	values			Risk expo	sure amounts						
		A-IR	в	F-I	RB	A-I	RB	F-IRE		Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	439	0	0	0	48	0	0	0	439		0	0	-
	Institutions	267	0	0	0	80	0	0	0	267		0	0	-
	Corporates	16,311	125	1	0	10,457	54	1	0	16,310	125	153	59	47.1%
	Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	1	0	0	0	0	0	-
	Corporates - Of Which: SME	799	0	0	0	461	0	0	0	799		5	0	-
	Retail	6,026	137	0	0	6,539	6	0	0	6,026	137	541	125	91.8%
	Retail - Secured on real estate property	13	0	0	0	2	0	0	0	13	0	1	0	-
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Mexico	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	2	0	0	0	13	0	1	0	-
	Retail - Qualifying Revolving	6,012	137	0	0	6,536	6	0	0	6,012	137	540	125	91.8%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	23,043	262	1	0	17,123	60	1	0	23,042	262	695	184	70.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					(
			Exposur	e values			Risk expo	sure amounts						
		A-IF	8	F-	IRB	A-1	RB	F-IR	B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	exposures	exposures <sup>1</sup>
	(min EUR, %)													1
	Central banks and central governments	0	0	0	(	0 0	0	0	C	0	0	0	0 0	1-
	Institutions	19,837		0	(	310		0	C	519		36	5 0	j -
	Corporates	3,152	19	1,047		1,422	2	779		3,921		17	7 10	54.4%
	Corporates - Of Which: Specialised Lending	0	0	1,047	(	0 0	0	779	0	856		5	5 C	1-
	Corporates - Of Which: SME	55	2	0	(	68	0	0	C	53	2	0	0 0	0.0%
	Retail	36	1	0	(	) 9	2	0	C	36	1	1	1	1 59.4%
	Retail - Secured on real estate property	32	1	0	(	8	2	0	C	32	1	1	1 1	1 59.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0 0	0	0	C	0	0	0	0 0	/-
France	Retail - Secured on real estate property - Of Which: non-SME	32	1	0	(	8	2	0	0	32	1	1	1 1	1 59.5%
	Retail - Qualifying Revolving	2	0	0	(	0 0	0	0	0	2	0	0	) (	59.3%
	Retail - Other Retail	3	0	0	(	1	0	0	0	3	0	0	) (	58.8%
	Retail - Other Retail - Of Which: SME	1	0	0	(	0 0	0	0	0	1	0	0	) (	1-
	Retail - Other Retail - Of Which: non-SME	2	0	0	(	1	0	0	C	2	0	0	0 0	58.8%
	Equity									0	0	0	0 0	( -
	Securitisation													1
	Other non-credit obligation assets									0	0	0	0 0	1-
	IRB TOTAL	23,025	20	1,047		1,741	5	779	0	4,477	20	53	11	54.8%



Banco Bilbao Vizcaya Argentaria S.A.

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-1	RB	F-	IRB	A-I	RB	F-IR		Performing	Non performing	Stock of		Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	242				29	0	0	0	24	2 0			
	Institutions	242		0		29	0	0	0	24	2 U			-
	Corporates	197	41	185		0 75	6	376	0	36	4 41		2 1	2.1%
	Corporates - Of Which: Specialised Lending	(	) (	185		0 0	0	376	0	16			1 0	-
	Corporates - Of Which: SME		4	0		0 2	1	0	0		1 4		1 1	17.8%
	Retail		5 0	0 0		0 1	0	0	0		5 0		0 0	71.0%
	Retail - Secured on real estate property	4	i (	0 0		0 1	0	0	0		4 0		0 0	-
	Retail - Secured on real estate property - Of Which: SME	(	) (	0 0		0 0	0	0	0		0 0		0 0	-
Peru	Retail - Secured on real estate property - Of Which: non-SME	4	4 (	0 0		0 1	0	0	0		4 0		0 0	-
	Retail - Qualifying Revolving	(	) (	0 0		0 0	0	0	0		0 0		0 0	-
	Retail - Other Retail	(	0 (	0 0		0 0	0	0	0		0 0		0 0	71.0%
	Retail - Other Retail - Of Which: SME	(	0 0	0 0		0 0	0	0	0		0 0		0 0	-
	Retail - Other Retail - Of Which: non-SME	(	) (	0 0		0 0	0	0	0		0 0		0 0	71.0%
	Equity										0 0		0 0	-
	Securitisation													
	Other non-credit obligation assets			105							0 0		0	- 2.1%
	IRB TOTAL	450	41	185		106	6	376	0	61	6 41	-	2 1	2.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-:	IRB	A-	IRB	F-IR	В	Performing	Non performing	Stock of	Of which: from	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	1	0	0	(	0 0	0	0	C	1	. 0	0	0	
	Institutions	316	0	0	(	2	0	0	C	1	. 0	0	0	-
	Corporates	340	0	0	(	118	0	0	C	340	0	1	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	(	0 0	0	0	C	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	(	1	0	0	C	1	. 0	0	0	-
	Retail	3	0	0	(	1	0	0	C	3	0	0	0	10.4%
	Retail - Secured on real estate property	1	0	0	(	0 0	0	0	C	1	. 0	0	0	10.4%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	(	0 0	0	0	C	0	0	0	0	-
Chile	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	(	0 0	0	0	C	1	. 0	0	0	10.4%
	Retail - Qualifying Revolving	0	0	0	(	0 0	0	0	C	0	0	0	0	-
	Retail - Other Retail	2	0	0	(	0 0	0	0	C	2	. 0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	(	0 0	0	0	C	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	0	(	0 0	0	0	0	1	. 0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	660	0	0	0	121	0	0	0	345	0	1	0	10.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-IR	В	F-	IRB	A-1	RB	F-IF	RB	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	Central banks and central governments	25	0	0		) 1	0	0	0	25	0	C C	0	-
	Institutions	11,496	0	0		) 444	0	0 0	C	988	0	21	1 0	-
	Corporates	2,429	46	802		1,091	6	599	C	2,884	46	19	9 18	38.5%
	Corporates - Of Which: Specialised Lending	0	0	802		0 0	0	599	C	607	0	C	0 0	-
	Corporates - Of Which: SME	10	0	0		) 6	0	0 0	C	10	0	C	0 0	0.6%
	Retail	176	8	0		34	11	. 0	C	176		5	5 4	48.0%
	Retail - Secured on real estate property	172	8	0		34	11	. 0	C	172	8		5 4	47.89
Lington of 17 in a dama	Retail - Secured on real estate property - Of Which: SME	0	0	0		0 0	0	0 0	C	0	0	C	0 0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	172	8	0		34	11	0	C	172	8	5	5 4	47.89
	Retail - Qualifying Revolving	2	0	0		0 0	0	0 0	C	2	0	0	0 0	74.29
	Retail - Other Retail	2	0	0	-	1	0	0 0	C	2	0	0	0 0	3.99
	Retail - Other Retail - Of Which: SME	1	0	0		0 0	0	0 0	C	1	. 0	0	0 0	-
	Retail - Other Retail - Of Which: non-SME	2	U	0		0	U	0 0	L C	2	0			3.99
	Equity Securitisation										0	L C	1 0	-
	Securitisation Other non-credit obligation assets													
	IRB TOTAL	14.126	54	802		1.571	17	599		4.073	54	45	5 21	39.9%
		14,128	34	802		1,3/1	1/	399		4,073	34	43	21	39.97



Banco Bilbao Vizcaya Argentaria S.A.

								Restated					
								31/12/2017					
			Exposur	e values			Risk expo	osure amounts					
		A-I	RB	F	IRB	A-I	RB	F-IRB	Performing	Non performing	Stock of	Of which: from	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulte	exposure <sup>1</sup>	exposure <sup>1</sup>	provisions	non performing exposures	exposures <sup>1</sup>
	Central banks and central governments	43		0	(	0	a	0	0 4	3 0	c	0	) -
	Institutions	147		0	0	65	0	0	0 14	7 0	1	. 0	) -
	Corporates	180	) (	0	(	62	0	0	0 17	9 0	C	0	) -
	Corporates - Of Which: Specialised Lending	C	) (	0	(	0	0	0	0	0 0	C	0	) -
	Corporates - Of Which: SME	1	. (	0	(	1	0	0	0	1 0	0	0	) -
	Retail	4	i (	0	0	3	۵	0	0	4 0	0	0	69.
	Retail - Secured on real estate property	4	(	0	0	3	0	0	0	4 0	0	0	) -
	Retail - Secured on real estate property - Of Which: SME	0	) (	0	0	0	0	0	0	0 0	0	0	) -
Colombia	Retail - Secured on real estate property - Of Which: non-SME	4	(	0	(	3	0	0	0	4 0	0	0	) -
	Retail - Qualifying Revolving	C	) (	0	(	0	0	0	0	0 0	0	0	65
	Retail - Other Retail	0		0	0	0	0	0	0	0 0	0	0	72
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0	0	0	0 0	0	0	) -
	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0	0	0	0 0	0	0	72.
	Equity									0 0	0	0	) -
	Securitisation												
	Other non-credit obligation assets									0 0	C	0	-
	IRB TOTAL	374	0	0	0	130	0	0	0 37	3 0	1	. 0	69.3

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	a values			Risk expo	sure amounts						
		A-IR		F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure1	exposure1	provisions	non performing exposures	Non performing exposures <sup>1</sup>
	(min EUR, %)													
	Central banks and central governments	27	0	0	0	0	0	0	0	27		0	0	-
	Institutions	1,512	8	0	0	135	1	0	0	517		6	5	63.6%
	Corporates	3,576	0	253	11	1,549	0	217		3,506		18	8	70.9%
	Corporates - Of Which: Specialised Lending	0	0	253	11	0	0	217	0	239	11	8	8	70.9%
	Corporates - Of Which: SME	7	0	0	0	7	0	0	0	7	0	0	0	-
	Retail	14	0	0	0	3	0	0	0	14	0	0	0	3.3%
	Retail - Secured on real estate property	13	0	0	0	2	0	0	0	13	0	0	0	0.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	2	0	0	0	13	0	0	0	0.0%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	54.6%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	5,128	8	253	11	1,687	2	217	0	4,064	20	24	13	67.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)



Banco Bilbao Vizcaya Argentaria S.A.

									Baseline Scena	irio						
				31/12/2018					31/12/201	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	6.955	22	0	0	40.0%	6,954	32	10	0	40.0%	6,954	33	10		40.0%
	Institutions	12,422	120	9	3	40.0%	12,365		100	9	40.0%	12.301	20	10	70	30.2%
	Corporates	93,007	6.953	4.423	3,761	54.1%	91,861			4.113	50.8%	90,665	9,295	5.141	4,467	49.10
	Corporates - Of Which: Specialised Lending	7,531	367	7,425	138	37.7%	7,431			1,113	34.7%	7,326		282	195	
	Corporates - Of Which: SME	11,975	3.512	2,161	1.953	55.6%	11,750			2.025	54.2%	11.515		2,304	2,095	52.8%
	Retail	94,911	6,656	3,224	2,258	33.9%	93,718			2,737	34.9%	92,606		3,988	3,182	35.5%
	Retail - Secured on real estate property	74,946	5,127	1,730	1,236	24.1%	74,337			1,343		73,773	6,299	1.848	1,443	
Banco Bilbao Vizcaya Argentaria		, 1,510	0	1,750	1,230	33.5%	0	0,155	1,705	1,5 15	31.8%	,5,,75	0,255	1,010	2,112	30.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,945	5,127	1.730	1,236	24.1%	74,337	5,735	1,789	1,343	23.4%	73,773	6,299	1.848	1.443	30.8% 22.9% 78.2%
S.A.	Retail - Qualifying Revolving	8,546	608	865	493	81.1%	8,140			802	79.1%	7,765	1.388	1.398	1.085	78.2%
	Retail - Other Retail	11,419	922	629	530	57.5%	11,241			592	53.9%	11,068	1,273	742	654	51.4%
	Retail - Other Retail - Of Which: SME	3,036	419	287	250	59.5%	2,975			272	56.6%	2,915	541	328	293	54.2%
	Retail - Other Retail - Of Which: non-SME	8,383	502	342	280	55.7%	8,266	619	379	321	51.8%	8,153	732	415	360	49.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	207,295	13,770	7,739	6,076	44.1%	204,899	16,166	8,515	6,920	42.8%	202,526	18,539	9,256	7,736	41.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								B	aseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	317	1	1	0	40.0%	316	1	1	1	40.0%	316	2	1	. 1	40.0
	Institutions	4,754	99	50	34	34.0%	4,734	119	55	39	32.7%	4,714		59	44	31.6
	Corporates	44,619	5,875	3,798	3,368	57.3%	44,071	6,423	3,985	3,541	55.1%	43,500	6,994	4,160	3,716	53.19
	Corporates - Of Which: Specialised Lending	2,949		96	45	35.6%	2,896	179	111	61	34.1%	2,843		126		33.1
	Corporates - Of Which: SME	11,014		2,146	1,946		10,801	3,706	2,218			10,579		2,283		52.9
	Retail	88,679	6,059	2,368	1,775	29.3%	87,887	6,851	2,487	1,948	28.4%	87,144	7,594	2,604	2,111	27.8
	Retail - Secured on real estate property	74,344	5,098	1,715	1,224		73,740	5,701	1,774	1,331		73,181	6,261	1,831	1,430	22.8
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	33.5%	0	0	0	0	31.8%	0	0	C	0	30.8
Spain	Retail - Secured on real estate property - Of Which: non-SME	74,344	5,098	1,715	1,224	24.0%	73,740	5,701	1,774	1,331	23.3%	73,181		1,831	1,430	22.8
	Retail - Qualifying Revolving	2,942	42	26	23	55.0%	2,931	53	29	26	49.3%	2,920	64	33	29	45.7
	Retail - Other Retail	11,392	920	627	529	57.4%	11,215	1,097	684	591	53.9%	11,043	1,270	740	652	51.3
	Retail - Other Retail - Of Which: SME	3,027	419	287	250	59.5%	2,966	480	307	272	56.6%	2,906	540	328	293	54.29
	Retail - Other Retail - Of Which: non-SME	8,365	501	340	279	55.7%	8,249	617	377	319	51.7%	8,136	729	413	359	49.29
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	C	0	
	Securitisation						-		-							
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	C	0	-
	IRB TOTAL	138,368	12,034	6,217	5,177	43.0%	137,009	13,394	6,528	5,528	41.3%	135,674	14,728	6,824	5,872	39.9

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	4,318	0	C	0	40.0%	4,318		0	0	40.0%	4,318	0	0	(	40.0%
	Institutions	676	1	1	0	26.2%	673	-	3	1	24.6%	667	10	4	1	24.1%
	Corporates	6,232	230	102	53	23.0%	6,040	422	149	95	22.6%	5,824	638	197	144	22.6%
	Corporates - Of Which: Specialised Lending	264	14	7	4	31.2%	255	23	9	6	27.6%	245	33	11	9	26.1%
	Corporates - Of Which: SME	4	0	C	0	23.1%	4	0	0	0	22.6%	4	0	0	(	22.6%
	Retail	36	1	1	1	47.2%	36	1	1	1	42.3%	35	2	1		38.3%
	Retail - Secured on real estate property	34	1	1	0	45.7%	33	1	1	1	40.0%	33	2	1		35.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	C	0	-	0	0	0	0	-	0	0	0	(	-
United States	Retail - Secured on real estate property - Of Which: non-SME	34	1	1	0	45.7%	33	1	1	1	40.0%	33	2	1		35.5%
	Retail - Qualifying Revolving	1	0	C	0	79.5%	1	0	0	0	79.4%	1	0	0	(	79.4%
	Retail - Other Retail	1	0	C	0	64.7%	1	0	0	0	65.1%	1	0	0	(	65.4%
	Retail - Other Retail - Of Which: SME	0	0	C	0	60.1%	0	0	0	0	62.0%	0	0	0	(	63.2%
	Retail - Other Retail - Of Which: non-SME	1	0	C	0	64.8%	1	0	0	0	65.2%	1	0	0	(	65.4%
	Equity	0	0	C	0	-	0	0	0	0	-	0	0	0	(	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	(	0.0%
	IRB TOTAL	11,263	232	104	54	23.1%	11,066	428	153	97	22.7%	10,844	650	202	147	22.6%



Banco Bilbao Vizcaya Argentaria S.A.

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments	160	(	(	0 0	40.0%	160	0	0	0	40.0%	160	0	0	(	40.
	Institutions	13	(		0 0	40.3%	13	0	0	0	40.3%	13	0	0	(	40.
	Corporates	319	1		2 1	39.4%	317	4	2	2	38.7%	315	6	3	2	38.3
	Corporates - Of Which: Specialised Lending	225	1		1 1	39.4%	224	3	2	1	38.7%	223	4	2	2	2 38.3
	Corporates - Of Which: SME	3	(		0 0	39.4%	3	0	0	0	38.7%	3	0	0	(	38.3
	Retail	1	(		0 0	17.1%	1	0	0	0	16.9%	1	0	0	(	17.1
	Retail - Secured on real estate property	1	(		0 0	5.7%	1	0	0	0	5.7%	1	0	0	(	5.7
	Retail - Secured on real estate property - Of Which: SME	(	(	) (	0 0	-	0	0	0	0	-	0	0	0	(	) -
Turkey	Retail - Secured on real estate property - Of Which: non-SME	1	(	) (	0 0	5.7%	1	0	0	0	5.7%	1	0	0	(	5.3
, and y	Retail - Qualifying Revolving	(	(	) (	0 0	41.7%	0	0	0	0	41.3%	0	0	0	(	41.2
	Retail - Other Retail	(	(	) (	0 0	33.7%	0	0	0	0	33.0%	0	0	0	(	32.8
	Retail - Other Retail - Of Which: SME	(	(		D 0	-	0	0	0	0	-	0	0	0	(	) -
	Retail - Other Retail - Of Which: non-SME	(	(		0 0	33.7%	0	0	0	0	33.0%	0	0	0	(	32.8
	Equity	(	(		0 0	-	0	0	0	0	-	0	0	0	(	) -
	Securitisation															
	Other non-credit obligation assets	(	(		0 0	-	0	0	0	0	-	0	0	0	(	) -
	IRB TOTAL	493	2		2 1	39.4%	491	4	2	2	38.7%	489	6	3	2	38.2

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/202	0	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments	439		C	(	40.0%	439		0	0	40.0%	439	0	0	0	40.0%
	Institutions	267		0	(	34.1%	267		0	0	39.5%	266	1	1	0	38.6%
	Corporates	16,132	303	212	113	37.4%	15,969	466	267	209	44.8%	15,812	623	315	258	41.5%
	Corporates - Of Which: Specialised Lending	0	0	C	0	-	0	0	0	0		0	0	0	0	-
	Corporates - Of Which: SME	789		7	2	19.8%	781	18	10	7	37.4%	772	27	12	9	35.3%
	Retail	5,597	566	838	465	83.0%	5,202	960	1,111	775	80.7%	4,839	1,323	1,364	1,055	79.7%
	Retail - Secured on real estate property	13	0	C	0	12.8%	12	1	0	0	12.3%	12	1	0	0	12.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	C	(	-	0	0	0	0	-	0	0	0	0	-
Mexico	Retail - Secured on real estate property - Of Which: non-SME	13	0	C	0	12.8%	12	1	0	0	12.3%	12	1	0	0	12.0%
	Retail - Qualifying Revolving	5,583	565	838	469	83.0%	5,189	959	1,110	775	80.8%	4,826	1,322	1,363	1,054	
	Retail - Other Retail	1	0	C	0	84.5%	1	0	0	0	83.6%	1	0	0	0	83.4%
	Retail - Other Retail - Of Which: SME	0	0	C	0	55.7%	0	0	0	0	56.3%	0	0	0	0	56.5% 85.5%
	Retail - Other Retail - Of Which: non-SME	1	0	C	0	87.8%	1	0	0	0	86.2%	1	0	0	0	85.5%
	Equity	0	0	C	0	) -	0	0	0	0		0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	0	0	C	0 0	) -	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	22,435	869	1,051	583	67.1%	21,876	1,427	1,378	985	69.0%	21,356	1,948	1,680	1,314	67.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	0	C	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	514	5	4	1	26.8%	509		5	3	26.8%	503		6	4	26.8%
	Corporates	3,896	44	28	19	43.9%	3,869		37	28	39.6%	3,842		45	37	37.4%
	Corporates - Of Which: Specialised Lending	856	C	0	0	40.0%	855		0	0	40.0%	855	1	0	0	40.0%
	Corporates - Of Which: SME	52	3	1	1	30.7%	50	4	1	1	24.9%	49	6	2	1	21.8%
	Retail	36	2	1	1	51.2%	35	2	1	1	46.5%	35	3	1	1	43.4%
	Retail - Secured on real estate property	31	2	1	1	51.3%	31	2	1	1	46.3%	31	2	1	1	42.9%
	Retail - Secured on real estate property - Of Which: SME	0	C	0	0	-	0	0	0	0	-	0	0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	31	2	1	1	51.3%	31	2	1	1	46.3%	31	2	1	1	42.9%
	Retail - Qualifying Revolving	2	C	0	0	57.9%	2	0	0	0	53.6%	2	0	0	0	50.5%
	Retail - Other Retail	2	C	0	0	49.1%	2	0	0	0	46.6%	2	0	0	0	45.4%
	Retail - Other Retail - Of Which: SME	1	C	0	0	39.4%	1	0	0	0	39.4%	1	0	0	0	39.4%
	Retail - Other Retail - Of Which: non-SME	2	C	0	0	49.6%	2	0	0	0	47.1%	2	0	0	0	45.9%
	Equity	0	C	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,445	52	34	22	42.4%	4,413	83	44	32	38.1%	4,381	116	53	42	36.1%



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									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performin exposures <sup>1</sup>
	Central banks and central governments	242		0	C	40.0%	242	0	0	0	40.0%	242	0	0	(	40.
	Institutions	e	C	0	0	51.9%	6	0	0	0	51.2%	6	0	0	(	) 49.
	Corporates	355	50	58	47	94.1%	346	59	64	54	91.3%	337	68	70	60	88.3
	Corporates - Of Which: Specialised Lending	162	. 4	9	4	83.0%	157	9	12	7	79.5%	153	14	15	10	75.4
	Corporates - Of Which: SME	1	4	4	4	96.3%	1	4	4	4	96.2%	1	4	4	4	96.0
	Retail	4	C	0	0	46.4%	4	0	0	0	42.0%	4	0	0	(	39.6
	Retail - Secured on real estate property	4	C	0	0	22.9%	4	0	0	0	21.8%	4	0	0	(	20.8
	Retail - Secured on real estate property - Of Which: SME	0	C	0	0	-	0	0	0	0		0	0	0	(	-
Peru	Retail - Secured on real estate property - Of Which: non-SME	4	C	0	0	22.9%	4	0	0	0	21.8%	4	0	0	(	20.8
	Retail - Qualifying Revolving	(	C	0	0	72.2%	0	0	0	0	72.2%	0	0	0	0	72.2
	Retail - Other Retail	(	C	0	0	70.4%	0	0	0	0	69.4%	0	0	0	0	68.9
	Retail - Other Retail - Of Which: SME	(	C	0	0	86.3%	0	0	0	0	76.9%	0	0	0	0	74.6
	Retail - Other Retail - Of Which: non-SME	(	C	0	0	70.1%	0	0	0	0	69.2%	0	0	0	0	68.7
	Equity	(	C	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	C	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	608	50	58	47	94.0%	598	59	65	54	91.2%	589	68	70	60	88.19

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments		L C	(	0 0	40.0%	1	0	0	0	40.0%	1	0	0	(	40.0%
	Institutions				) (	20.0%	1	0	C	0	19.6%	1	0	0	(	19.7%
	Corporates	338	3 2	1	1	30.4%	335	5	2	1	30.5%	333	7	3	2	30.5%
	Corporates - Of Which: Specialised Lending	(	) ()		) (	-	0	0	C	0	-	0	0	0	(	-
	Corporates - Of Which: SME		L C		0 0	30.8%	1	0	C	0	30.9%	1	0	0	(	30.9%
	Retail		3 0		) (	81.5%	3	0	C	0	84.1%	3	0	1	(	84.4%
	Retail - Secured on real estate property				) (	13.4%	1	0	C	0	12.3%	1	0	0	(	11.7%
	Retail - Secured on real estate property - Of Which: SME	(	) ()		) (	-	0	0	C	0	-	0	0	0	(	-
Chile	Retail - Secured on real estate property - Of Which: non-SME				) (	13.4%	1	0	C	0	12.3%	1	0	0	(	11.7%
	Retail - Qualifying Revolving	(	0 0	0	) (	41.8%	a	0	C	0	38.1%	0	0	0	0	36.1%
	Retail - Other Retail		L C	(	) (	98.5%	1	0	C	0	94.7%	1	0	1	(	92.9%
	Retail - Other Retail - Of Which: SME	(	0 0	(	) (	34.5%	0	0	0	0	33.7%	0	0	0	(	33.5%
	Retail - Other Retail - Of Which: non-SME		ι ο	(	) (	100.0%	1	0	0	0	96.0%	1	0	1	(	94.2%
	Equity	(	0 0	(	) (	-	0	0	0	0	-	0	0	0	(	) -
	Securitisation															
	Other non-credit obligation assets	(	0 0	(	) (	-	0	0	0	0	-	0	0	0	(	) -
	IRB TOTAL	343	3 2	2	2 1	34.1%	340	5	3	2	34.0%	337	8	4	3	33.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	0	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	25	0			40.0%	25	0	0	0	40.0%	25	0	0	0	40.0%
	Institutions	979	9	10		27.6%	966	22	13	6	27.3%	952	36	16	10	27.1%
	Corporates	2,859	71	35	26	37.3%	2,834	95	43	35	36.4%	2,810	120	51	43	35.9%
	Corporates - Of Which: Specialised Lending	607	0	(		40.0%	607	0	0	0	40.0%	607	1	0	0	40.0%
	Corporates - Of Which: SME	ç	0	(		32.5%	9	1	0	0	31.6%	9	1	0	0	31.3%
	Retail	175	9	5	4	44.1%	173	11	5	4	41.3%	172	12	6	5	39.3%
	Retail - Secured on real estate property	170	9	5	4	44.0%	169	11	5	4	41.2%	168	12	5	5	39.2%
	Retail - Secured on real estate property - Of Which: SME	(	0	(	0 0	-	0	0	0	0	-	0	0	0	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	170	9	5	4	44.0%	169	11	5	4	41.2%	168	12	5	5	39.2%
	Retail - Qualifying Revolving	2	0	(	0 0	65.8%	2	0	0	0	60.0%	2	0	0	0	55.9% 40.9%
	Retail - Other Retail	2	0	(	0 0	40.3%	2	0	0	0	40.7%	2	0	0	0	
	Retail - Other Retail - Of Which: SME	1	0	(	0 0	42.2%	1	0	0	0	42.2%	1	0	0	0	42.2%
	Retail - Other Retail - Of Which: non-SME	2	0	(		39.3%	2	0	0	0	40.0%	2	0	0	0	40.3%
	Equity	(	0	(	0 0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(	0	(	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,038	89	50	33	37.0%	3,999	128	62	45	35.3%	3,958	168	73	58	34.2%



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								1	Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	4.		0	0 0	40.0%	43	0	0	0	40.0%	43	0	0	(	40
	Institutions	14	i 1	1	5 1	48.8%	144	3	5	2	48.6%	142	5	6	1	48
	Corporates	17	1	1	1 (	43.4%	177	2	1	1	43.3%	176	3	2	1	43.
	Corporates - Of Which: Specialised Lending		) (	0	0 0	-	0	0	0	0	-	0	0	0	(	) -
	Corporates - Of Which: SME		. (	0	0 0	45.1%	1	0	0	0	44.8%	1	0	0	(	44.0
	Retail		+ (	0	D (	41.9%	4	0	0	0	36.5%	4	0	0	(	34.0
	Retail - Secured on real estate property		ł (	)	0 0	14.4%	4	0	0	0	14.7%	4	0	0	(	14.9
	Retail - Secured on real estate property - Of Which: SME		) (	0	0 0	-	0	0	0	0	-	0	0	0	(	) -
Colombia	Retail - Secured on real estate property - Of Which: non-SME		+ (	)	0 0	14.4%	4	0	0	0	14.7%	4	0	0	(	14.
	Retail - Qualifying Revolving		) ()	)	0 0	63.9%	0	0	0	0	62.0%	0	0	0	(	61.
	Retail - Other Retail		) ()	)	0 0	68.1%	0	0	0	0	66.7%	0	0	0	(	66.1
	Retail - Other Retail - Of Which: SME		) ()	)	0 0	-	0	0	0	0	-	0	0	0	(	) -
	Retail - Other Retail - Of Which: non-SME		) ()	)	0 0	68.1%	0	0	0	0	66.7%	0	0	0	(	66.1
	Equity		) ()	)	0 0	-	0	0	0	0	-	0	0	0	(	) -
	Securitisation															
	Other non-credit obligation assets		) (	0	0 0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	371	. 2	2	5 1	46.7%	368	5	7	2	46.4%	365	8	8	4	46.2

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/202	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	27	0	C	) (	40.0%	27	0	C	0	40.0%	27	0	0	(	40.0%
	Institutions	515	11	7	, 6	54.9%	512	14	8	7	49.6%	509	17	9	8	46.0%
	Corporates	3,482	35	23	3 16	46.9%	3,463	55	30	23	42.7%	3,445	73	36	30	40.9%
	Corporates - Of Which: Specialised Lending	239	11	8	8 8	70.7%	239	12	8	8	70.5%	239	12	8	8	70.3%
	Corporates - Of Which: SME	7	C	C	0 0	36.1%	7	0	C	0	36.1%	7	0	0	(	36.1%
	Retail	14	C	C	0 0	35.5%	14	0	C	0	34.3%	14	0	0	(	33.5%
	Retail - Secured on real estate property	13	0	C	) (	33.8%	13	0	C	0	32.5%	13	0	0	(	31.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	C	) (	-	0	0	C	0	-	0	0	0	(	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	13	0	C	) (	33.8%	13	0	C	0	32.5%	13	0	0	(	31.5%
· · · · · ·	Retail - Qualifying Revolving	1	C	C	) (	59.6%	1	0	C	0	56.0%	1	0	0	0	53.1%
	Retail - Other Retail	1	C	C	) (	39.2%	1	0	C	0	39.4%	1	0	0	(	39.5%
	Retail - Other Retail - Of Which: SME	1	C	C	) (	39.4%	1	0	0	0	39.4%	1	0	0	(	39.4%
	Retail - Other Retail - Of Which: non-SME		C	C	) (	36.1%	0	0	0	0	39.3%	0	0	0	(	40.0%
	Equity	0	0	C	) (	-	0	0	C	0	-	0	0	0	(	-
	Securitisation															-
	Other non-credit obligation assets	0	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	(	0.0%
	IRB TOTAL	4,038	46	30	22	48.7%	4,015	69	38	30	44.1%	3,994	90	45	38	41.8%



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								Ac	dverse Scenari	0						
				31/12/201	.8				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	6,955	22	9	9	40.0%	6,954		10	9	40.0%	6,953			10	40.0%
	Institutions	12,310	250	181	90	35.9%	12,084			143		11,946			188	30.6%
	Corporates	92,134	7,826	5,634	4,284	54.7%	89,663			5,235		87,754			6,005	49.2%
	Corporates - Of Which: Specialised Lending	7,450	448	290	174		7,254			225		7,133			269	35.2%
	Corporates - Of Which: SME	11,727	3,760	2,645	2,177		11,143			2,468		10,752				56.7%
	Retail	94,273	7,294	5,468	3,434		92,448			4,481		90,695		7,180		
	Retail - Secured on real estate property	74,838	5,235	3,254	2,045	39.1%	74,162	5,910	3,406	2,346		73,563	6,509	3,539	2,595	
Banco Bilbao Vizcaya Argentaria	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	35.7%	0	0	0	0	37.2%	0	0	0	(	36.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,837	5,235	3,254	2,045		74,162			2,346		73,563		3,539	2,595	
S.A.	Retail - Qualifying Revolving	8,344	810	1,224	669		7,709			1,153		7,011			1,691	78.9%
	Retail - Other Retail	11,092	1,249	990	720		10,577			981		10,121			1,204	54.3%
	Retail - Other Retail - Of Which: SME	2,986	469	361	291		2,878			342		2,803				57.9%
	Retail - Other Retail - Of Which: non-SME	8,105	780	629	429	55.1%	7,700	1,186	823	640	53.9%	7,318	1,567	984	827	52.7%
	Equity	C	0	0	0	-	0	0	0	0	-	0	0	0	(	) -
	Securitisation		-													
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	205,673	15,392	11,292	7,817	50.8%	201,150	19,915	12,959	9,868	49.6%	197,348	23,717	14,495	11,693	49.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	lverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non norforming	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	317	1	1	0	40.0%	316	2	1	1	40.0%	315		1	1	. 40.0%
	Institutions	4,718		88	47	35.0%	4,640	212	102	71	33.3%	4,595				33.1%
	Corporates	44,009	6,485	4,729		58.1%	42,615		5,144	1, 102	55.9%	41,718				
	Corporates - Of Which: Specialised Lending	2,892	183	148		38.5%	2,781		157	109	37.1%	2,727		169		37.1%
	Corporates - Of Which: SME	10,773	3,734	2,621			10,214	4,293	2,807	2,447	57.0%	9,841	4,667			
	Retail	88,242	6,495	4,251		42.7%	87,046	7,692	4,636		43.4%					43.6%
	Retail - Secured on real estate property	74,238	5,204	3,233	2,032	39.0%	73,569	5,873	3,384	2,331	39.7%	72,976	6,465	3,515	2,578	39.9%
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0	35.7%	0	0	0	0	37.2%	0	0	0	0	36.8%
Spain	Retail - Secured on real estate property - Of Which: non-SME	74,237	5,204	3,233	2,032	39.0%	73,568	5,873	3,384	2,331	39.7%	72,976	6,465	3,515	2,578	39.9%
	Retail - Qualifying Revolving	2,940	44	30	25	56.1%	2,926	58	35	30	51.2%	2,912	72	40	35	48.6%
	Retail - Other Retail	11,065	1,247	988	719	57.7%	10,552	1,760	1,218	980	55.6%	10,097	2,216	1,410	1,202	54.3%
	Retail - Other Retail - Of Which: SME	2,978	469	360	291	62.0%	2,869	577	397	342	59.2%	2,795	651	429	377	57.9%
	Retail - Other Retail - Of Which: non-SME	8,087	778	627	428	55.0%	7,682	1,183	821	638	53.9%	7,301	1,564	981	825	52.7%
	Equity	C	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Securitisation															
	Other non-credit obligation assets	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	137.287	13,115	9,069	6,593	50.3%	134,617	15,785	9,883	7.814	49.5%	132.613	17,789	10,602	8.751	49.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	)20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	4.318			0	40.0%	4,318	0		0	40.0%	4.318				40.0%
	Institutions	4,318	1		0	29.0%	4,318			2	40.0%	4,310		0		35.2%
	Corporates	6,227	235	139	62	26.2%	5,964		236	135	27.2%	5,570		333	237	26.5%
	Corporates - Of Which: Specialised Lending	263	15	13	5	33.1%	251		17	8	30.6%	234		17		28.6%
	Corporates - Of Which: SME	4	0		0	26.6%	4	0	(	0 0	27.7%	4	0	0	0	26.5%
	Retail	36	1		1	41.6%	35	2	1	1	36.4%	34	3	1	1	35.0%
	Retail - Secured on real estate property	33	1	1	1	40.0%	33	2	1	. 1	34.3%	32	3	1	1	. 32.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	) (	0	-	0	0		0 0		0	0	0	0	
United States	Retail - Secured on real estate property - Of Which: non-SME	33	1		1	40.0%	33	2	1	1	34.3%	32	3	1	1	32.8%
	Retail - Qualifying Revolving	1	C		0	82.3%	1	0	(	0 0	82.2%	1	0	0	0	81.4%
	Retail - Other Retail	1	C		0	67.1%	1	0	(	0 0	67.5%	1	0	0	0	66.8%
	Retail - Other Retail - Of Which: SME	0	C		0	63.7%	0	0	0	0 0	69.8%	C	0	0	0	71.7%
	Retail - Other Retail - Of Which: non-SME	1	C	0 0	0	67.2%	1	0	0	0 0	67.4%	1	0	0	0	66.7%
	Equity	0	C	0 0	0	-	0	0	0	0 0	-	C	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	C	0 (	0	0.0%	0	0	0	0 0	0.0%	C	0	0	0	0.0%
	IRB TOTAL	11,256	238	142	63	26.3%	10,989	506	242	138	27.3%	10,585	909	344	243	26.7%



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								Ac	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	020	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non nonforming	Coverage Ratio Non performin exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	160	0 0	) (	0	40.0%	16	0	0	0 0	40.0%	16	50 0	) (	) (	40.0
	Institutions	13	8 C	) (	0	40.3%	1	0	0	0 0	40.3%		13 (	) (	) (	40.3
	Corporates	318		3 3	1	40.7%	314		4	3	39.9%	31		) 5	4	4 39.8
	Corporates - Of Which: Specialised Lending	224	2	2 2	1	40.7%	22	5	3	2	39.9%	22	20 6	5 3	3	39.8
	Corporates - Of Which: SME	3	8 C	) (	0	40.7%		0	0	0 0	39.9%		3 (	) (	) (	39.8
	Retail	1	0	) (	0	16.0%		. 0	0	0 0	16.1%		1 (	) (	) (	16.8
	Retail - Secured on real estate property	1	L C	) (	0	5.7%		. 0	0	0 0	5.7%		1 (	) (	0 0	5.7
	Retail - Secured on real estate property - Of Which: SME	(	0 0	) (	0	-	(	0 0	(	0 0	-		0 (	) (	) (	) -
Turkey	Retail - Secured on real estate property - Of Which: non-SME	1	0	) (	0	5.7%		. 0	(	0 0	5.7%		1 (	) (	) (	5.7
	Retail - Qualifying Revolving	(	0 0	) (	0	43.3%	(	0	(	0 0	42.5%		0 (	) (	) (	42.4
	Retail - Other Retail	(	0 0	) (	0	34.3%	(	0	(	0 0	32.7%		0 (	) (	) (	32.7
	Retail - Other Retail - Of Which: SME	(	0 0	) (	0	-	(	0	(	0 0	-		0 (	) (	) (	) -
	Retail - Other Retail - Of Which: non-SME	(	0 0	) (	0	34.3%	(	0	(	0 0	32.7%		0 (	) (	) (	32.7
	Equity	(	0 0	) (	0	-	(	0	(	0 0	-		0 (	) (	) (	) -
	Securitisation															
	Other non-credit obligation assets	(	) (	) (	0	-		0	(	0 0	-		0 0	) (	) (	) -
	IRB TOTAL	492	3	3	1	40.7%	488	7	4	3	39,9%	48	6 9	5	4	39.89

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	o						
				31/12/20	)18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	439	0	(	0 0	40.0%	439	0	0	0	40.0%	439		0	0	40.0%
	Institutions	266	1	1	0	39.0%	265	3	2	1	41.1%	264		2	1	40.6%
	Corporates	16,044	391	305	147	37.5%	15,739	696	384	302	43.4%	15,519	916	452	372	40.7%
	Corporates - Of Which: Specialised Lending	C	0	0	0 0	-	0	0	0	0	-	0	0 0	0	0	-
	Corporates - Of Which: SME	785	14	11	4	25.3%	770	29	16	11	38.5%	758		19	15	36.4%
	Retail	5,397	765	1,193	643	84.0%	4,777	1,386	1,710	1,123	81.0%	4,093	2,070	2,186	1,655	79.9%
	Retail - Secured on real estate property	13	0	(	0	14.1%	12	1	0	0	15.0%	12	2 1	0	0	15.8%
	Retail - Secured on real estate property - Of Which: SME	C	0	(	0	-	0	0	0	0	-	0	0 0	0	0	-
Mexico	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	14.1%	12	1	0	0	15.0%	12	2 1	0	0	15.8%
	Retail - Qualifying Revolving	5,383	765	1,193	643	84.1%	4,763	1,385	1,710	1,122	81.1%	4,080	2,068	2,185	1,654	80.0%
	Retail - Other Retail	1	0	0	0 0	86.0%	1	0	0	0	84.4%	1	L 0	0	0	83.7%
	Retail - Other Retail - Of Which: SME	C	0	0	0	57.7%	0	0	0	0	58.1%	C	0 0	0	0	57.7%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	89.3%	1	0	0	0	86.8%	1	L 0	0	0	85.8%
	Equity	C	0	(	0 0	-	0	0	0	0	-	C	0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0 0	-	0	0	0	0	-	C	0 0	0	0	-
	IRB TOTAL	22,146	1,158	1,499	790	68.3%	21,219	2,085	2,096	1,426	68.4%	20,314	2,989	2,640	2,029	67.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ad	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/202	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments		0 0	) a	(	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	50	4 15	11	5	31.4%	493	26	13	8	31.3%	483	36	15	11	31.3%
	Corporates	3,88		47	27	47.0%	3,840		63	45	44.8%	3,802		77	61	44.0%
	Corporates - Of Which: Specialised Lending	85	6 C	0	(	60.0%	855	1	0	0	60.0%	855	1	1	0	60.0%
	Corporates - Of Which: SME	5	1 4	4	2	42.8%	47	7	5	3	43.4%	45	10	6	4	43.6%
	Retail	3	6 2	2	1	51.2%	35	3	2	1	46.8%	34	3	2	2	44.4%
	Retail - Secured on real estate property	3	1 2	1	1	51.1%	31	2	1	1	46.2%	30	3	1	1	43.3%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	(	-	0	0	0	0	-	0	0	0	0	-
France	Retail - Secured on real estate property - Of Which: non-SME	3	1 2	1	1	51.1%	31	2	1	1	46.2%	30	3	1	1	43.3%
	Retail - Qualifying Revolving		2 0	0	(	54.9%	2	0	0	0	48.8%	2	0	0	0	45.8%
	Retail - Other Retail		2 0	0	(	50.8%	2	0	0	0	49.1%	2	1	0	0	48.5%
	Retail - Other Retail - Of Which: SME		1 0	0	(	45.3%	1	0	0	0	45.3%	1	0	0	0	45.3%
	Retail - Other Retail - Of Which: non-SME		2 0	0	(	51.3%	1	0	0	0	49.6%	1	1	0	0	48.9%
	Equity		0 0	0	(	-	0	0	0	0	-	0	0	0	0	-
	Securitisation									-						
	Other non-credit obligation assets		0 0	d	(	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,423	3 74	60	33	44.0%	4,368	129	78	54	42.1%	4,319	178	94	74	41.4%



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								A	lverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	24	2 0	0 0	0	40.0%	242	0	0	C	40.0%	242	0	0	0	40.04
	Institutions		6 C	0 0	0	44.7%	6	0	0	0	43.8%	6	0	0	0	44.04
	Corporates	35	2 53	60	49	91.1%	339	67	68	57	86.4%	328	77	74	65	83.49
	Corporates - Of Which: Specialised Lending	16	0 6	5 10	4	72.9%	154	13	14	g	69.8%	148	18	17	12	68.25
	Corporates - Of Which: SME		1 4	4 4	4	96.2%	1	4	4	4	95.9%	1	4	4	4	95.7
	Retail		4 0	0 0	0	47.9%	4	0	0	C	43.5%	4	0	0	0	40.9
	Retail - Secured on real estate property		4 0	0 0	0	24.0%	4	0	0	0	23.3%	4	0	0	0	22.04
	Retail - Secured on real estate property - Of Which: SME		0 0	0 0	0	-	0	0	0	0	-	0	0	0	0	-
Peru	Retail - Secured on real estate property - Of Which: non-SME		4 C	0 0	0	24.0%	4	0	0	C	23.3%	4	0	0	0	22.0
	Retail - Qualifying Revolving		0 0	0 0	0	72.2%	0	0	0	0	72.2%	0	0	0	0	72.2
	Retail - Other Retail		0 0	0 0	0	74.3%	0	0	0	0	73.7%	0	0	0	0	72.4
	Retail - Other Retail - Of Which: SME		0 0	0 0	0	89.8%	0	0	0	C	80.4%	0	0	0	0	77.4
	Retail - Other Retail - Of Which: non-SME		0 0	0 0	0	74.0%	0	0	0	C	73.5%	0	0	0	0	72.2
	Equity		0 0	0 0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0 0	0	-	0	0	0	C		0	0	0	0	-
	IRB TOTAL	60	4 53	60	49	91.1%	591	67	68	58	86.3%	580	78	74	65	83.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	non nonforming	Coverage Ratio - Non performing exposures <sup>1</sup>
	(mln EUR, %)															
	Central banks and central governments		1 0	0	0	40.0%	1	0	0	0	40.0%	1	. 0	0	0	40.0%
	Institutions		1 0	0	0	40.0%	1	0	0	0	40.0%	1	. 0	0	0	40.0%
	Corporates	33	6 4	3	1	30.4%	331	9	3	3	30.5%	329	11	4	3	30.5%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Corporates - Of Which: SME		1 0	0	0	30.8%	1	0	0	0	30.8%	1	0	0	0	30.9%
	Retail		3 0	0	0	80.9%	3	0	0	0	82.8%		8 1	1	0	82.7%
	Retail - Secured on real estate property		1 0	0	0	13.5%	1	0	0	0	12.2%	1	0	0	0	11.5%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0	-	(	0 0	0	0	-
Chile	Retail - Secured on real estate property - Of Which: non-SME		1 0	0	0	13.5%	1	0	0	0	12.2%	1	0	0	0	11.5%
	Retail - Qualifying Revolving		0 0	0	0	50.2%	0	0	0	0	45.5%	(	0 0	0	0	43.2%
	Retail - Other Retail		1 0	0	0	98.4%	1	0	0	0	94.8%	1	1 0	1	0	93.1%
	Retail - Other Retail - Of Which: SME		0 0	0	0	41.5%	0	0	0	0	40.6%	(	0 0	0	0	40.4%
	Retail - Other Retail - Of Which: non-SME		1 0	0	0	100.0%	1	0	0	0	96.2%	1	. 0	1	0	94.4%
	Equity		0 0	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	(	0 0	0	0	-
	IRB TOTAL	34	0 5	3	1	32.4%	336	9	4	3	32.4%	333	12	5	4	32.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20	18				31/12/2019	)				31/12/20	20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	Central banks and central governments	2	5 0	0	0	40.0%	25	0	0	0	40.0%	25	0	0	C	40.0%
	Institutions	96	28	28	9	32.3%	927	61	37	19	31.9%	892	96	45	30	31.6%
	Corporates	2,85	L 79	48	32	40.9%	2,812	118	63	48	40.3%	2,773	156	77	63	40.0%
	Corporates - Of Which: Specialised Lending	60	7 0	0	0	60.0%	607	0	0	0	60.0%	607	1	0	(	60.0%
	Corporates - Of Which: SME		9 0	1	0	36.5%	9	1	1	0	35.9%	8	1	1	C	35.6%
	Retail	17-	4 10	8	5	50.9%	171	13	8	6	48.2%	169	16	9	7	46.3%
	Retail - Secured on real estate property	17	10	7	5	51.0%	168	12	8	6	48.3%	165	15	8	7	46.3%
	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	-	0	0	0	0	-	0	0	0	C	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	17	10	7	5	51.0%	168	12	8	6	48.3%	165	15	8	7	46.3%
	Retail - Qualifying Revolving		2 0	0	0	56.1%	2	0	0	0	48.1%	2	0	0	(	45.8%
	Retail - Other Retail		2 0	0	0	46.2%	2	0	0	0	46.6%	2	1	0	(	46.8%
	Retail - Other Retail - Of Which: SME		L 0	0	0	48.3%	1	0	0	0	48.3%	0	0	0	C	48.4%
	Retail - Other Retail - Of Which: non-SME		2 0	0	0	44.9%	1	0	0	0	45.8%	1	0	0	C	46.2%
	Equity		0 0	0	0	-	0	0	0	0	-	0	0	0	C	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	0	0	0	(	-
	IRB TOTAL	4,010	117	83	47	39.7%	3,935	191	108	73	38.2%	3,859	268	131	100	37.4%



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								A	dverse Scena	rio						
				31/12/20	18				31/12/201	9				31/12/20	)20	
	(min EUR, %)	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	
	Central banks and central governments	43	8 (	0 0	a	40.0%	43	3 0		0 0	40.0%	43		) (	) (	40
	Institutions	132	14	4 20	7	45.3%	109	38	2	1 17	45.1%	107	40	21	. 18	45.
	Corporates	170	) 9	9 10	4	39.7%	153	3 26	11	1 10	39.5%	152	27	11	. 11	. 39.
	Corporates - Of Which: Specialised Lending	(	) (	0 0	0	-	C	0 0	) (	0 0	-	C	) (	) (	) (	-
	Corporates - Of Which: SME	1		0 0	0	40.2%	1	1 0		0 0	40.0%	1		) (	) (	40.1
	Retail	4	i (	0 0	0	41.5%	4	4 0		0 0	36.2%	4	i (	) (	) (	33.9
	Retail - Secured on real estate property	4	I (	0 0	0	14.4%	4	4 0	) (	0 0	14.7%	4	i (	) (	) (	14.9
	Retail - Secured on real estate property - Of Which: SME	(	) (	0 0	0	-	C	0 0		0 0	-	C	) (	) (	) (	) -
Colombia	Retail - Secured on real estate property - Of Which: non-SME	4	i (	0 0	0	14.4%	4	4 0		0 0	14.7%	4	i (	) (	) (	14.
	Retail - Qualifying Revolving	(	) (	0 0	0	63.7%	C	0 0	) (	0 0	61.9%	0	) (	) (	) (	61.
	Retail - Other Retail	(	) (	0 0	0	68.1%	C	0 0		0 0	66.7%	0		) (	) (	66.
	Retail - Other Retail - Of Which: SME	(	) (	0 0	0	-	C	0 0		0 0	-	C		) (	) (	-
	Retail - Other Retail - Of Which: non-SME	(	) (	0 0	0	68.1%	C	0 0		0 0	66.7%	0		) (	) (	66.1
	Equity	(	) (	0 0	0	-	C	0 0		0 0	-	C	0 0	) (	) (	-
	Securitisation															
	Other non-credit obligation assets	(	0 0	0 0	0	-	C	0 0		0 0	-	C	0 0	) (	) (	-
	IRB TOTAL	349	24	1 30	10	43.1%	309	64	31	27	42.8%	306	67	33	29	42.9

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures		Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions		Coverage Ratio - Non performing exposures <sup>1</sup>	Performing exposure <sup>1</sup>	Non performing exposure <sup>1</sup>	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures <sup>1</sup>
	(min EUR, %)															
	Central banks and central governments	27	0	0	0	40.0%	27	0	0	0	40.0%	27	· 0	0	0	40.0%
	Institutions	511	15	10	7	50.3%	503	22	12	10	45.0%	497	29	15	12	42.7%
	Corporates	3,458	60	56	28	46.5%	3,390	128	80	56	43.5%	3,329	189	105	80	42.6%
	Corporates - Of Which: Specialised Lending	239	11	8	8	70.8%	239	12	8	8	70.8%	239	12	8	8	70.7%
	Corporates - Of Which: SME	7	0	0	0	41.5%	7	0	0	0	41.5%	6	. 0	0	0	41.5%
	Retail	14	0	0	0	50.5%	14	0	0	0	46.2%	14	1	0	0	43.1%
	Retail - Secured on real estate property	13	0	0	0	50.2%	13	0	0	0	45.7%	12	0	0	0	42.2%
	Retail - Secured on real estate property - Of Which: SME	C	0	0	0	-	0	0	0	0	-	0	0 0	0	0	-
Italy	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	50.2%	13	0	0	0	45.7%	12	0	0	0	42.2%
	Retail - Qualifying Revolving	1	0	0	0	60.3%	1	0	0	0	55.2%	1	. 0	0	0	51.4%
	Retail - Other Retail	1	0	0	0	45.1%	1	0	0	0	45.3%	1	. 0	0	0	45.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	45.3%	1	0	0	0	45.3%	1	. 0	0	0	45.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	41.5%	0	0	0	0	45.2%	0	0	0	0	46.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0	0.0%	0	0	0	0	0.0%	C	0 0	0	0	0.0%
	IRB TOTAL	4,009	75	66	35	47.3%	3,933	151	93	66	43.7%	3,866	218	120	93	42.6%



Banco Bilbao Vizcaya Argentaria S.A.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	Central governments or central banks	135,962	149	29,749	64		149		96	64.2%
	Regional governments or local authorities	6,524	10	1,250	7	6,494 1,706	10	19	4	39.7%
	Public sector entities	1,706	0	655 14	0	1,706	0	1	0	51.7%
	Multilateral Development Banks	192	0	14	0	192	0	0	0	70.4%
	International Organisations Institutions	16,305	76	5,788	51	12.223	76	68	31	41.5%
	Corporates	94,933	3,854	91.874	2.161		3,854	3,242	1.967	41.3%
	of which: SME	94,933	1,534	15,720	2,101		1,534	3,242	1,987	52.5%
	Retail	56,891	2,790	39,122	1,141		2,790		1,749	62.7%
Banco Bilbao Vizcaya	of which: SME	19.635	920	9,364	384		920	884	588	63.9%
Argentaria S.A.	Secured by mortgages on immovable property	49,079	1.991	19,593	1.160		1,991	1.328	957	48.1%
Argentaria S.A.	of which: SME	8,988	7	3,576	6	8,988	7	75	2	30.9%
	Items associated with particularly high risk	2,531	36	3,754	40	2,531	36	32	3	8.7%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	5	0	25	0	0	0	0.0%
	Collective investments undertakings (CIU)	24	0	24	0	24	0	0	0	0.0%
	Equity			0	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			11,392	273		423	797	187	44.3%
	Standardised Total	393,480	9,329	203,221	4,897	376,528	9,329	8,517	4,995	53.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated 21.11/2017										
						31/12/2017					
		Exposure	values	Risk exposu	re amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	71,240	1	13,001	0	70,960	1	25	0	51.9%	
	Regional governments or local authorities	582	7	4	3	557	7	5	4	51.9%	
	Public sector entities	5	0	0	0	5	0	0	0	51.9%	
	Multilateral Development Banks	119	0	0	0	119	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	848	0	414	0	517	0	2	0	51.9%	
	Corporates	7,609	1,060	7,423			1,060	541	480	45.3%	
	of which: SME	1,170	586	885	369		586	275	265		
	Retail	7,181	353	4,778			353	323	250		
Spain	of which: SME	6,274	353	3,621	154		353	314	250	70.7%	
Spain	Secured by mortgages on immovable property	4,920	1,318	1,839	779		1,318	655	623		
	of which: SME	328	0	90		328	0	2	0	0.0%	
	Items associated with particularly high risk	153	2	229	3	153	2	1	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					6,284	308	414	117	38.0%	
	Standardised Total	98,942	3,049	32,990	1,835	98,255	3,049	1,967	1,474	48.3%	

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	8,727	33	465	38	8.726	33	21	4	13.7%
	Regional governments or local authorities	5,571	3	1.111	4	5,570	3	13	0	13.7%
	Public sector entities	886	0	171	0	886	0	0	0	0.0%
	Multilateral Development Banks	3	0	0	0	3	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,569	22	342	22	1,002	22	14	6	25.5%
	Corporates	34,999	654	34,435	679	34,883	654	546	150	22.9%
	of which: SME	3,472	131	3,111	136	3,460	131	69	30	22.9%
	Retail	8,152	124	5,729	110		124	181	42	34.0%
United States	of which: SME	1,512	0	867	0	1,512	0	26	0	34.0%
United States	Secured by mortgages on immovable property	9,449	137	3,504	143	9,449	137	88	31	22.7%
	of which: SME	2	5	1	6	2	5	1	1	22.7%
	Items associated with particularly high risk	1,083	16	1,615	21	1,083	16	6	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	8	0	8	0	8	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation			-						
	Other exposures					1,772	3	28	1	23.6%
	Standardised Total	72,313	991	48,790	1,020	71,532	991	897	234	23.6%



Banco Bilbao Vizcaya Argentaria S.A.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	19,020	0	7,841	0	19,016		5	0	0.0%
	Regional governments or local authorities	45	0	10	0	45		0	0	0.0%
	Public sector entities	103	0	56	0	103	0	0	0	0.0%
	Multilateral Development Banks	6	0	0	0	6	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	2,496	0	1,167	0	2,450		1	0	0.0%
	Corporates	25,068	943		352			1,012	590	
	of which: SME	7,970	563		211			486	352	
	Retail	15,587	878		362		878	734	516	
Turkey	of which: SME	7,537	507		209			403	298	
тиксу	Secured by mortgages on immovable property	8,319	0	3,764	0	8,319		54	0	0.0%
	of which: SME	5,762	0	2,167	0	5,762		38	0	0.0%
	Items associated with particularly high risk	151	2	226	2	151	2	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					2,591	58	110	32	54.8%
	Standardised Total	73,385	1,880	48,648	743	72,668	1,880	1,916	1,137	60.5%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	ire amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage R Non perfor exposure		
	Central governments or central banks	17,314	Ū	1,676	Ū	13,755	0	28	0			
	Regional governments or local authorities	95	0	9	0	92	0	0	0			
	Public sector entities	81	0	16	0	81	0	0	0			
	Multilateral Development Banks	0	0	0	0	0	0	0	0			
	International Organisations	0	0	0	0	0	0	0	0			
	Institutions	3,412	0	993	0	2,301	0	3	0			
	Corporates	1,603	87	1,231	32	1,603	87	65	57			
	of which: SME	191	0	149	0	191	0	1	0			
	Retail	9,098	666	6,509	232	9,094	666	698	449			
Mexico	of which: SME	271	0	110	0	270	0	7	0			
MEXICO	Secured by mortgages on immovable property	10,183	8	4,301	5	10,183	8	142	3			
	of which: SME	2,287	0	1,130	0	2,287	0	31	0			
	Items associated with particularly high risk	429	6	630	3	429	6	12	3			
	Covered bonds	0	0	0	0	0	0	0	0			
	Claims on institutions and corporates with a ST credit assessment	8	0	2	0	8	0	0	0			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0			
	Equity					0	0	0	0			
	Securitisation											
	Other exposures					5,634	0	96	0			
	Standardised Total	54,372	768	17,457	272	43,181	768	1,044	512			

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	359	0	18	0	164	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	7	0	0	0	7	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	989	0	245		780	0	4	0	0.0%
	Corporates	456	0	427	0	428	0	3	0	0.0%
	of which: SME	9	0	9	0	8	0	0	0	0.0%
	Retail	17	0	13	0	17	0	0	0	0.0%
France	of which: SME	0	0	0	0	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	12	0	5	0	12	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					121	0	3	0	0.0%
	Standardised Total	2,112	0	783	0	1,529	0	11	0	0.0%



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		Restated										
						31/12/2017						
		Exposure	values	Risk exposu	re amounts				Of which:			
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1		
	Central governments or central banks	2,692	0	1,268	0	2,689	0	10	0	0.0%		
	Regional governments or local authorities	66	0	33	0	66	0	0	0	0.0%		
	Public sector entities	225	0	118	0	225	0	0	0	0.0%		
	Multilateral Development Banks	28	0	14	0	28	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	985	33	358	12		33	22	21	63.7%		
	Corporates	6,445	417	6,123	208		417	384	211	50.7%		
	of which: SME	1,704	137	1,484	68		137	115	69			
	Retail	3,104	191	2,068	85		191	167	107	56.0%		
Peru	of which: SME	1,495	0	855	0	1,490	0	29	0	0.0%		
reiu	Secured by mortgages on immovable property	4,114	29	1,667	17	4,114	29	64	13	42.9%		
	of which: SME	0	0	0	0	0	0	0	0	0.0%		
	Items associated with particularly high risk	86	1	129	1	86	1	0	0	0.0%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity					0	0	0	0	0.0%		
	Securitisation											
	Other exposures					990	0	40	0	0.0%		
	Standardised Total	18,736	672	12,022	323	18,437	672	687	352	52.4%		

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	1,496	0	396	0	1,478	0	0	0	0.0%
	Regional governments or local authorities	5	0	1	0	5	0	0	0	0.0%
	Public sector entities	84	0	17	0	84	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,301	14		11			9	3	22.4%
	Corporates	5,516	198		88		198	142	113	57.3%
	of which: SME	2,124	9	1,917	4	2,030	9	17	5	57.3%
	Retail	3,532	178	2,474	95		178	212	87	49.1%
Chile	of which: SME	579	0	264	0	577	0	20	0	0.0%
Chile	Secured by mortgages on immovable property	5,769	108	2,150	76	5,769	108	48	36	33.1%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	298	4	445	4	298	4	1	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					516	0	1	0	32.2%
	Standardised Total	18,518	503	11,264	274	17,538	503	414	240	47.7%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								exposures	
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	3	0	0	0	0.0%
	Multilateral Development Banks	4	0	0	0	4	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,912	3	718	1	1,416	3	6	2	51.9%
	Corporates	461	20	457	8	458	20	16	12	62.8%
	of which: SME	79	0	71	0	78	0	1	0	0.0%
	Retail	134	1	100	0	134	1	1	1	70.7%
United Kingdom	of which: SME	1	0	1	0	1	0	0	0	70.7%
	Secured by mortgages on immovable property	128	5	56	4	128	5	2	1	26.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					884	0	9	0	0.0%
	Standardised Total	3,686	29	1,331	13	3,028	29	34	16	55.6%



Banco Bilbao Vizcaya Argentaria S.A.

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	1,774	91	861	19	1,541	91	78	73	80.3
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.04
	Public sector entities	245	0	201	0	245	0	1	0	0.04
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.04
	International Organisations	0	0	0	0	0	0	0	0	0.04
	Institutions	389	4	175	4	176	4	0	0	0.04
	Corporates	3,805	125	3,514	17		125	163	108	86.5
	of which: SME	40	47	36	6	39	47	41	40	86.5
	Retail	4,444	275	3,140	61		275	312	215	78.19
Colombia	of which: SME	309	0	176	0	309	0	7	0	0.04
COlOTTDIa	Secured by mortgages on immovable property	2,928	180	1,037	74	2,928	180	119	106	58.99
	of which: SME	0	0	0	0	0	0	0	0	0.04
	Items associated with particularly high risk	330	5	479	5	330	5	11	0	0.04
	Covered bonds	0	0	0	0	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.04
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.04
	Equity					0	0	0	0	0.04
	Securitisation									
	Other exposures					819	0	35	0	0.04
	Standardised Total	14,735	680	9,499	181	14,266	680	720	502	73.9%

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	6,660	0	16	C	6,660	0	3	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	1	0	0	0	1	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	101	0	49	0	101	0	0	0	0.0%
	Corporates	110	0	109	0	110	0	1	0	0.0%
	of which: SME	86	0	77	0	86	0	1	0	0.0%
	Retail	1	0	1	0	1	0	0	0	0.0%
Italy	of which: SME	0	0	0	0	0	0	0	0	0.0%
Italy	Secured by mortgages on immovable property	9	0	4	0	9	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					68	0	2	0	0.0%
	Standardised Total	6,949	0	244	0	6,949	0	7	0	0.0%



Banco Bilbao Vizcaya Argentaria S.A.

								B	aseline Scenario	1						
				31/12/2018	:				31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	131,431	320	313	173	53.9%	131,281	470	344	233	49.5%	131,134	617	374	292	47.2%
	Regional governments or local authorities	6,490	14	8	6	46.2%	6,487	17	9	7	45.1%	6,484	20	10	9	44.3% 27.7%
	Public sector entities	1,705	1	12	0	32.9%	1,705	1	13	0	29.3%	1,704	2	13	1	27.7%
	Multilateral Development Banks	191	0	0	0	20.0%	191	0	0	0	20.0%	191	0	0	0	20.0%
	International Organisations	1	0	0	0	70.4%	1	0	0	0	70.3%	1	0	0	0	70.2%
	Institutions	12,180	119			44.0%	12,135	164	84		39.1%	12,086	213			36.7%
	Corporates	91,665	5611	3,791			89,754	7522	4,432		47.6%	87,636	9640			43.7%
	of which: SME	17,148	1781	1,119		55.7%	16,890	2039	1,213		53.0%	16,615	2314	1,303	1,173	50.7%
Dense Dilkes Vizerus	Retail	54,455	5176				52,262	7369	6,749		69.2%	50,232	9399		6,460	68.7%
Banco Bilbao Vizcaya	of which: SME	18,963	1571	1,352			18,368	2166	1,615		58.4%	17,813	2721	1,866	1,537	56.5%
Argentaria S.A.	Secured by mortgages on immovable property	48,124	2946	1,559	1,205	40.9%	47,261	3809	1,743		36.6%	46,461	4609	1,925	1,567	34.0%
Aigentana 5.A.	of which: SME	8,567	428	304	173	40.5%	8,269	726	395	287	39.5%	8,038	957	485	381	39.8%
	Items associated with particularly high risk	2,401	166	135	71	42.4%	2,341	226	134	95	42.0%	2,305	262	139	111	42.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	0	0	23.8%	25	0	0	0	23.8%	25	0	0	0	23.8%
	Collective investments undertakings (CIU)	24	0	0	0	26.2%	24	0	0	0	26.2%	24	0	0	0	26.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	22,380	432	633	188	43.5%	22,371	441	634	189	42.8%	22,361	451	635	190	42.2%
	Standardised Total	371,073	14785	11,950	8,470	57.3%	365,838	20020	14,142	10,659	53.2%	360,645	25213	16,247	12,917	51.2%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/2018					31/12/2019					31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	70,80	156	194	62	40.1%	70,671		220	116	40.0%	70,540	421	244	168	
	Regional governments or local authorities	556	5 8	5	4	50.1%	555	9	5	5	48.9%	554	10	5	5	48.0%
	Public sector entities		5 O	0	0	51.7%	5	0	0	0	51.5%		C	0	0	51.4%
	Multilateral Development Banks	11	0 0	0	0	20.0%	119	0	0	0	20.0%		0	0	0	20.0%
	International Organisations		0 0	0	0	21.9%	0	0	0	0	21.9%		0	0	0	21.9%
	Institutions	51		2	1	29.8%	513		2	1	28.5%			3	2	27.9%
	Corporates	7,47					7,377		803	745	59.6%				771	
	of which: SME	1,15		277			1,137		281	273	44.6%				277	
	Retail	7,06		346			6,948			331	57.3%				370	
Spain	of which: SME	6,16		334			6,068		369	322	58.4%				357	
Spain	Secured by mortgages on immovable property	4,88	1353	656	629	46.5%	4,849		663	636	45.8%			670	643	
	of which: SME	32	1 7	6	2	29.5%	314		8	4	29.7%			10	6	29.4%
	Items associated with particularly high risk	153	3 3	2	1	49.4%	152	3	2	2	49.3%	152	4	2	2	49.2%
	Covered bonds		) 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Collective investments undertakings (CIU)		0 0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Equity		0 0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	6,28		208		37.8%	6,279		208	118		6,276		209	118	
	Standardised Total	97,853	3453	2,191	1,824	52.8%	97,469	3836	2,288	1,953	50.9%	97,088	4216	2,382	2,080	49.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ba	seline Scenario	)						
				31/12/2018					31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	8,726		13	13	40.0%	8,725	33	14	13	40.0%	8,725	34	14	13	40.09
	Regional governments or local authorities	5,568	5	3	2	40.0%	5,566	7	4	3	40.0%	5,564	9	4	3	40.0%
	Public sector entities	886	(	10	0	24.7%	885	1	11	0	24.7%	885	1	11	0	24.6%
	Multilateral Development Banks	3	(	0	0	20.0%	3	0	0	0	20.0%	3	0	0	0	20.0%
	International Organisations	0	(	0	0	26.6%	0	0	0	0	26.6%	0	0	0	0	26.6%
	Institutions	994	29	10		24.6%	986	38	12	9	24.3%	976	48		11	24.1%
	Corporates	33,761	1776			22.7%	32,505	3032	1,102	713	23.5%	31,062	4476	1,455		
	of which: SME	3,349				22.070	3,224	367	124		23.4%	3,081	510			
	Retail	7,946					7,741	534	525		60.0%	7,540	735			
United States	of which: SME	1,440		110		61.0%	1,363	149	157		61.7%	1,287	225			
United States	Secured by mortgages on immovable property	9,377	209	114	44	21.0%	9,283	303	153	61	20.2%	9,165	420	193	83	19.8%
	of which: SME	2	9	1	1	22.7%	2	6	1	1	22.7%	2	6	1	1	22.7%
	Items associated with particularly high risk	1,029	70	46	29	41.1%	1,008	91	44	37	40.5%	998	100	45	41	40.8%
	Covered bonds	0	(	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	8		0	0	26.6%	8	0	0	0	26.6%	8	0	0	0	26.5%
	Equity	0		0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	1,771	4	92	1	19.5%	1,769	6	92	1	17.2%	1,768	7	92	1	15.7%
	Standardised Total	70,068	2455	1,435	689	28.1%	68,480	4044	1,957	1,157	28.6%	66,694	5829	2,475	1.684	28.9%



# 2018 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria S.A.

								B	aseline Scenarie	)						
				31/12/2018					31/12/2019					31/12/2020	נ	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposuresi	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	19,015	1	1	0	40.0%	19,014	2	2	. 1	40.0%	19,012		2	1	40.0%
	Regional governments or local authorities	45	0	0	0	40.0%	45	0		0	40.0%	45		0	C	0 40.0% 0 24.3%
	Public sector entities	103	0	0	0	24.3%	103	0	0	0	24.3%	103	0	0	C	24.3%
	Multilateral Development Banks	6	0	0	0	20.0%	6	0	(	0	20.0%	6	0	0	C	20.0%
	International Organisations	0	0	0	0	0.0%	0	0	(	0	0.0%	0	0	0	C	0.0%
	Institutions	2,448		2	1	40.3%	2,445		4	2	40.3%	2,442		5	4	40.3%
	Corporates	24,239	1110	808			24,094	1255					1391	909		58.7%
	of which: SME	7,707		437			7,660				64.1%	7,617		469		
	Retail	15,259		878			14,982					14,726		1,053		53.4%
Turkey	of which: SME	7,319		523			7,134							639		
Turkey	Secured by mortgages on immovable property	8,139		124		33.6%	7,986		171		33.9%	7,851	468	216		34.1%
	of which: SME	5,609		120	59	38.7%	5,478		166	110				210	156	
	Items associated with particularly high risk	148	5	4	3	54.6%	145	8	e	4	54.6%	143	10	7	6	54.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	C	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures	2,590	58	37	32	54.3%	2,590		37	32	53.7%	2,589	60	37	32	53.2% 52.9%
	Standardised Total	71,991	2556	1,854	1,544	60.4%	71,409	3139	2,043	1,752	55.8%	70,874	3674	2,228	1,945	52.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
	Central governments or central banks	13,755	5 0	C	0	40.0%	13,755	1	0	0	40.0%	13,755	1	. (	J C	40.09
	Regional governments or local authorities	91		0	0	40.0%			0	0	40.0%			(	1 0	40.09
	Public sector entities	81	0	0	0	23.8%	81	0	0	0	23.8%		0	(	J 0	23.89 0 0.09 0 0.09 4 38.59
	Multilateral Development Banks	(	0 0	0	0	0.0%		0	0	0	0.0%		0	(	J 0	0.09
	International Organisations	(	0 0	0	0	0.0%		0	0	0	0.0%		0	(	J 0	0.09
	Institutions	2,295		3	1	33.9%			4	3	39.4%				i 4	38.5%
	Corporates	1,577		79	62	54.8%			87	76	55.4%			94	4 83	3 51.99
	of which: SME	188		3	1	18.2%	186		4	2	37.4%			4	4 3	35.29
	Retail	8,263		1,942			7,547		2,441	1,863	84.2%					
Mexico	of which: SME	243		25		56.6%	227		31		56.9%					56.99
MEXICO	Secured by mortgages on immovable property	9,705		265			9,310									
	of which: SME	2,051		163					201							42.79
	Items associated with particularly high risk	403	33	33	14	41.9%	386	49	32	20	41.2%		59	32	2 25	5 41.29
	Covered bonds	(	) 0	C	0	0.0%	0	0	0	0	0.0%		0	(	) (	0.09
	Claims on institutions and corporates with a ST credit assessment	8	3 0	C	0	23.8%	8	0	0	0	23.8%		. C		1 0	23.89
	Collective investments undertakings (CIU)	(	0 0	C	0	0.0%	0	0	0	0	0.0%		0	(	J C	0.09
	Equity	(	0 0	0	0	0.0%	0	0	0	0	0.0%	. (	0	(	1 0	0.09
	Securitisation														4	
	Other exposures	5,632		152		10.3%	5,629		152		10.3%			152		1 10.39
	Standardised Total	41,814	2135	2,474	1,494	70.0%	40,656	3293	3,046	2,187	66.4%	39,647	4302	3,572	2 2,779	64.69

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	164	0	C	0	40.0%	163	0	0	(	40.0%	163	C	(	) (	40.0%
	Regional governments or local authorities	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	(	) (	0.0%
	Public sector entities	5	0	C	0	22.4%	7	0	0	0	22.4%	7	0	(	0 (	22.4%
	Multilateral Development Banks	(	0	C	0	0.0%	0	0	0	0	0.0%	0	0	(	0 (	0.0%
	International Organisations	(	0	C	0	0.0%	0	0	0	0	0.0%	0	0	(	0 (	0.0%
	Institutions	776		4	1	28.2%	771		5	3	28.2%	767		6	j 4	28.2%
	Corporates	421	6	7	3	42.8%	415	13	9	e	43.1%	408	20	15	1 8	43.3% 43.2%
	of which: SME	8	0	C	0	42.8%	8	0	0	0	43.0%	8	0	(	0 (	43.2%
	Retail	17	0	C	0	68.8%	17	0	0	0	68.7%	17	1	(	0 (	68.7%
France	of which: SME	(	0	C	0	70.0%	0	0	0	0	70.0%	0	0	(	) (	70.0%
Trance	Secured by mortgages on immovable property	12	0	0	0	18.3%	12	0	0	0	18.2%	12	C	(	) (	18.2%
	of which: SME	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	(	) (	0.0%
	Items associated with particularly high risk	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	(	) (	0.0%
	Covered bonds	(	0	C	0	0.0%	0	0	0	0	0.0%	0	0	(	0 (	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	(	) (	0.0%
	Collective investments undertakings (CIU)	(	0	C	0	0.0%	0	0	0	0	0.0%	0	C	(	) (	0.0%
	Equity	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	(	) (	0.0%
	Securitisation															
	Other exposures	121		6	0	9.5%	121		6	0	9.5%	121	0	6	i C	9.5%
	Standardised Total	1,518	11	17	4	36.7%	1,506	23	21	9	37.0%	1,495	35	24	13	37.1%



# 2018 EU-wide Stress Test: Credit risk STA Banco Bilbao Vizcaya Argentaria S.A.

				1				B	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,689	0	0	0	40.0%	2,689	0	0	0	40.0%	2,689	0	0	0	40.0%
	Regional governments or local authorities	66	0	0	0	40.0%	66	0	0	0	40.0%	66	0	0	0	40.0%
	Public sector entities	225		2	0	22.0%	225	0	2	0	22.0%	225	0	2	0	22.0%
	Multilateral Development Banks	28	0	0	0	20.0%	28	0	0	0	20.0%	28	0	0	0	20.0%
	International Organisations	(	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	913		28		77.6%	912		29	27	76.9%	911		29	28	76.0%
	Corporates	6,090		657			5,943			628	89.4%	5,799		837	718	
	of which: SME	1,610		198			1,571			191	90.0%	1,533		246		
	Retail	2,823		585						532	73.6%	2,321	964	902	701	72.6%
Peru	of which: SME	1,335		255			1,195			228	77.3%	1,070	421	415	316	
Feiu	Secured by mortgages on immovable property	4,062	82	50	25	30.6%	4,010	134	59	36	27.0%	3,959	184	68	46	24.9% 0.0%
	of which: SME	(	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	8	3	2	1	49.7%	84	4	3	2	49.7%	82	5	3	3	49.7%
	Covered bonds	(	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Equity	(	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	990		20		10.7%	990	1	20	0	10.7%	990	1	20	0	10.7%
	Standardised Total	17,971	1138	1,343	923	81.1%	17,508	1601	1,615	1,226	76.6%	17,069	2040	1,861	1,495	73.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	)						
				31/12/2018					31/12/2019					31/12/2020		
_	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,478	0	C	C	40.0%	1,478	0	0	0	40.0%	1,478	0	0	0	40.0%
	Regional governments or local authorities		0	0	C	40.0%	5	0	0	0	40.0%	5	0	0	0	40.0% 22.6%
	Public sector entities	84	0	C	C	22.6%	84	0	0	0	22.6%	84	0	0	0	22.6%
	Multilateral Development Banks	(	0	C	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(	0	C	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	591		8	6	31.5%	586		9	7	29.0%	580	29	10	8	27.3%
	Corporates	5,229		200	186	77.4%	5,183		213	198	69.3%	5,134	335	226	211	63.2%
	of which: SME	2,013		15		38.0%	1,996		20		33.5%	1,977	62	25		31.5%
	Retail	3,255		539		77.8%	3,006		728			2,778	920	903		80.2%
Chile	of which: SME	554		15		34.5%	533		22	15	34.1%	514		28		34.2%
Crille	Secured by mortgages on immovable property	5,728	150	53	38	25.6%	5,691	187	54	41	21.7%	5,659	218	56	43	19.5%
	of which: SME	(	0	C	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	266	36	20	15	41.3%	259	44	19	18	41.3%	257	46	20	19	41.4%
	Covered bonds	(	0	C	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	C	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	516		16		17.9%	516		16	0	14.7%	515	1	16	0	13.3%
	Standardised Total	17,152	888	835	590	66.4%	16,806	1234	1,040	813	65.9%	16,491	1550	1,230	1,019	65.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	o						
				31/12/201	3				31/12/2019	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1
	Central governments or central banks	0	0		0	40.0%	0	0	-	0 0	40.0%	0	(	0		0 40.0% 0 0.0% 0 23.7%
	Regional governments or local authorities	0	0	-	0	0.0%	0	0		0 0	0.0%	0	(	0		0.0%
	Public sector entities	3	0	-	0	23.7%	3	0		0 0	23.7%	3	(	0		23.79
	Multilateral Development Banks	4	0	-	0	20.0%	4	0		0 0	20.0%	4	(	0		20.0%
	International Organisations	0	0	-	0	0.0%	0	0		0 0	0.0%	0	(	0		0.0%
	Institutions	1,407			4	34.7%	1,398		1	1 7	32.2%	1,387		13	10	31.2%
	Corporates	451		2:	16	59.0%	443		2!	5 20	56.7%	435		28	24	4 55.3% 2 48.7%
	of which: SME	77			1	48.2%	76			2 1	48.5%			3		48.79
	Retail	133	2		2	69.5%	131	4		4 3	69.2%	130		5	4	4 69.0% 0 70.9%
United Kingdom	of which: SME	1	0		0	72.4%	1	0		0 0	71.3%	1	(	0		70.99
	Secured by mortgages on immovable property	127	6		2	32.6%	126	7		3 2	31.1%	125	8	3		30.19
	of which: SME	0	0	-	0	0.0%	0	0		0 0	0.0%	0	(	0		0.09
	Items associated with particularly high risk	0	0	-	0	0.0%	0	0		0 0	0.0%	0	(	0		0.09
	Covered bonds	0	0		0	0.0%	0	0		0 0	0.0%	0	(	0		0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	-	0	0.0%	0	0		0 0	0.0%	0	(	0		0.09
	Collective investments undertakings (CIU)	0	0		0	23.7%	0	0		0 C	23.7%	0	0	0		23.79
	Equity	0	0	-	0	0.0%	0	0		0 0	0.0%	0	(	0		0.09
	Securitisation															
	Other exposures	883		17	0	10.4%	883	1	1	7 (	10.4%	883		17		10.4
	Standardised Total	3,009	48	53	24	49.7%	2,988	68	59	9 32	46.4%	2,967	89	66	40	44.6%



Banco Bilbao Vizcaya Argentaria S.A.

								Ba	aseline Scenario	)						
				31/12/2018	3				31/12/2019					31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	1,54	91	. 73	8 73	80.3%	1,540	92	73	73	80.2%	1,540	92	73	73	80.2
	Regional governments or local authorities		) (	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Public sector entities	24	5 0	0	0 0	23.3%	245	0	0	0	23.3%	245	0	0	0	23.3
	Multilateral Development Banks		0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations		0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	17		3	3 3	50.8%	174		4	3	49.5%	172	8	5	4	48.69
	Corporates	3,75	9 149	139	119	79.8%	3,729		153	132	74.0%	3,696	212	168	147	69.59
	of which: SME	3		41		86.2%	39		41		86.0%	39	48	41	41	85.79
	Retail	4,27		437	313	71.1%	4,119	599	525	407	68.0%	3,966	752	609	498	66.2
Colombia	of which: SME	29	9 10	13	6	55.4%	289	20	18	11	55.3%	279	30	23	17	55.39
COIOIIDId	Secured by mortgages on immovable property	2,884	4 224	126	113	50.4%	2,840	268	133	120	44.7%	2,797	311	139	126	40.6
	of which: SME		0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Items associated with particularly high risk	31	3 17	28	8 8	45.1%	307	28	28	12	44.3%	298	37	29	16	44.29
	Covered bonds		) (	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Claims on institutions and corporates with a ST credit assessment		0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Collective investments undertakings (CIU)		) (	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Equity		0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Securitisation															
	Other exposures	81	9 0	10	) (	11.2%	819	1	10	0	11.2%	818	1	10	0	11.29
	Standardised Total	14.018	928	816	629	67.8%	13,773	1173	927	748	63.8%	13,533	1412	1.034	865	61.3%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									в	aseline Scenario	)						
					31/12/2018					31/12/2019					31/12/202	ו	
		(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	
		Itral governments or central banks	6,646	14	12	5	40.0%	6,632	28	17	11	40.0%	6,619	41	22	16	40.0%
		ional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
		lic sector entities	1	0	0	0	23.5%	1	0	0	0	23.5%	1	0	0	0	23.4% 0.0%
		Itilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
		ernational Organisations	0	0	0	0	23.5%	0	0	0	0	23.5%		0	0	0	23.4%
	Inst	titutions	100		0	0	29.2%	99	1	1	0	29.3%	99		1	1	29.3%
		porates	108	1	2	1	51.6%	107	3	2	1	51.6%	106	4	3	2	51.7%
		of which: SME	85	1	1	1	51.6%	84	2	2	1	51.6%	83	3	2	2	51.7%
	Ret		1	0	0	0	68.6%	1	0	0	0	68.7%	1	0	0	0	68.8%
Ita		of which: SME	0	0	0	0	70.0%	0	0	0	0	70.0%	0	0	0	0	70.0%
110		ured by mortgages on immovable property	9	0	0	0	23.8%	9	0	0	0	23.8%	9	0	0	0	23.7%
		of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
		ms associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
		rered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
		ims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Coll	lective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equ		0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Sec	uritisation															
	Oth	er exposures	68		1	0	11.0%	68		1	0	11.0%	68		1	0	11.0%
	Star	ndardised Total	6,933	16	15	6	40.5%	6,917	32	21	13	40.4%	6,902	47	27	19	40.4%



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								ļ	Adverse Scena	ario						
				31/12/201	18				31/12/2019	9				31/12/2020	)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	131,404	347	363	184	52.9%	131,210	542	404	261	48.2%	131,007	744	444	342	
	Regional governments or local authorities	6,490	14	8	6	46.1%	6,487	17	9	8	44.9%	6,483	20	10	9	44.1
	Public sector entities	1,705	1	12	0	32.9%	1,705	1	13	0	29.3%	1,704	2	13	1	27.7
	Multilateral Development Banks	191	0	0	0	40.0%	191	0	0	0	40.0%	191	0	0	0	40.0
	International Organisations	1	0	0	0	70.4%	1	0	0	0	70.3%	1	0	0	0	70.2
	Institutions	12,095	204	149	87	42.4%	11,940	359	178	138	38.4%	11,850	449	208	170	
	Corporates	90,878	6397	5,052	3,582	56.0%	87,529	9747	6,381	4,859	49.9%	83,977	13299	7,662	6,225	46.8
	of which: SME	17,049	1880	1,343	1,132	60.2%	16,636	2294	1,513	1,300	56.7%	16,207	2723	1,673	1,471	
	Retail	53,815	5815	6,382	4,240	72.9%	50,906	8725	8,130	6,037	69.2%	48,258	11373	9,772	7,828	
Banco Bilbao Vizcaya	of which: SME	18,679	1855	1,690	1,169	63.0%	17,758	2777	2,090	1,609	57.9%	16,976	3558	2,465	2,015	
Argentaria S.A.	Secured by mortgages on immovable property	47,931	3139	1,788	1,262	40.2%	46,838	4232	2,026	1,522	36.0%	45,938	5132	2,262	1,755	
Aigentana J.A.	of which: SME	8,534	461	331	192	41.7%	8,223	772	425	314	40.6%	7,988	1007	518	410	
	Items associated with particularly high risk	2,401	166	135	71	42.4%	2,341	226	134	95	42.0%	2,305	262	139	111	
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	25	0	0	0	23.8%	25	0	0	0	23.8%	25	0	0	0	23.8
	Collective investments undertakings (CIU)	24	0	0	0	26.2%	24	0	0	0	26.2%	24	0	0	0	26.2
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Securitisation															
	Other exposures	22,380	432	633	188	43.5%	22,371	441	634	189	42.8%	22,361	451	635	190	
	Standardised Total	369,341	16516	14,521	9,621	58.2%	361,567	24290	17,909	13,110	54.0%	354,125	31733	21,144	16,630	52.49

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	70,779	181	242	73	40.0%	70,605	356	275	142	40.0%	70,424	537	307	7 215	40.09
	Regional governments or local authorities	556	8	5	4	49.9%	554	10	5	5	48.5%	553	11	6	j 5	47.39
	Public sector entities	5	0	0	0	51.7%	5	0	0	0	51.5%	5	0	0	J 0	51.49
	Multilateral Development Banks	119	0	0	0	40.0%	119	0	0	0	40.0%	119	0	C	1 0	40.09
	International Organisations	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	) 0	21.99
	Institutions	512	5	5	2	31.3%	504		6	4	30.7%			7	/ 5	31.09
	Corporates	7,385	1242	926		64.2%	7,179		979			7,041				58.99
	of which: SME	1,138	612			45.0%	1,108		301			1,088				44.69
	Retail	6,972				61.4%	6,764									55.5%
Spain	of which: SME	6,080				61.8%	5,887					5,757				55.99
Span	Secured by mortgages on immovable property	4,875	1362	697	639	46.9%	4,835	1403	708	656		4,800				46.69
	of which: SME	317		10	4	33.3%	307	22	12	8	36.1%			15	i 10	35.99
	Items associated with particularly high risk	153	3	2	1	49.4%	152	3	2	2	49.3%	152	4	2	2 2	49.29
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	) 0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	1 0	21.99
	Collective investments undertakings (CIU)	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	J 0	21.99
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	1 0	0.09
	Securitisation															
	Other exposures	6,281	311			37.8%	6,279	314	208			6,276				37.39
	Standardised Total	97,638	3666	2,539	1,974	53.8%	96,997	4307	2,704	2,239	52.0%	96,490	4814	2,860	2,452	50.9%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions		Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	8,726		1.	3 13	40.0%			14	13	40.0%	8,725	34	14	13	40.0%
	Regional governments or local authorities	5,568			3 2	40.0%			4	3	40.0%	5,564	9	4	3	40.0%
	Public sector entities	886	0	10	0 0	24.7%	885	1	11	0	24.7%	885	1	11	0	24.6%
	Multilateral Development Banks	3	0	(	0 0	40.0%	3	0	0	0	40.0%	3	0	0	0	39.9%
	International Organisations	0	0	(	0 0	26.6%	0	0	0	0	26.6%	0	0	0	0	26.6%
	Institutions	991		14	1 9	25.8%	980		19		28.7%	965	59	24	18	30.4%
	Corporates	33,529					31,690		2,178	1,247	32.4%	29,052	6485	3,075	2,211	
	of which: SME	3,326				26.0%					31.4%	2,882	709	322		33.3%
	Retail	7,922		490	215	60.9%	7,654				64.6%	7,408	867	816		
United States	of which: SME	1,431				64.5%					69.7%	1,194	318	328	228	
United States	Secured by mortgages on immovable property	9,280	306	192	2 62	20.2%	9,063	523	265	111	21.2%	8,867	718	339	164	
	of which: SME	2	5		1 1	22.7%	2	6	1	1	22.7%	2	6	1	1	22.8%
	Items associated with particularly high risk	1,029	70	46	5 29	41.1%	1,008	91	44	37	40.5%	998	100	45	41	40.8%
	Covered bonds	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	8	0	(	0 0	26.6%	8	0	0	0	26.6%	8	0	0	0	26.5%
	Equity	0	0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation		-							-						
	Other exposures	1,771	4	92	2 1	19.5%	1,769	6	92	1	17.2%	1,768	7	92	1	15.7%
	Standardised Total	69.711	2812	2.120	857	30.5%	67.352	5171	3,285	1.825	35.3%	64,243	8280	4,420	3.025	36.5%



Banco Bilbao Vizcaya Argentaria S.A.

									Adverse Scena	irio						
				31/12/201	18				31/12/2019	•				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	19,015	1	1	0	40.0%	19,014	2	2	1	40.0%	19,012	3	2	1	40.0%
	Regional governments or local authorities	45	0	0	0	40.0%	45	0	0	0	40.0%	45	0	0	0	40.0%
	Public sector entities	103	0	0	0	24.3%	103	0	0	0	24.3%	103	0	0	0	24.3%
	Multilateral Development Banks	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,441	9	9	4	40.3%	2,427	23	12	9	40.3%	2,421	30	15	12	40.3%
	Corporates	24,151	1198	1,091		75.8%	23,883	1466		1,012	69.0%	23,710			1,080	
	of which: SME	7,678	644	572		79.7%	7,593	729		546	74.9%	7,538				
	Retail	15,079	1380			60.6%	14,622	1836		1,002	54.6%	14,225				
Turkey	of which: SME	7,154	886			59.6%	6,809	1232	780	656	53.3%	6,497				
TUIKEy	Secured by mortgages on immovable property	8,113	206			33.8%	7,949	370		126	34.0%	7,812				
	of which: SME	5,593	169	133	68	40.0%	5,454	308	181	122	39.7%	5,332		228	171	
	Items associated with particularly high risk	148	5	4	3	54.6%	145	8	6	4	54.6%	143	10	7	6	54.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															1
	Other exposures	2,590	58	37	32	54.3%	2,590	59	37	32	53.7%	2,589	60	37	32	53.29
	Standardised Total	71,690	2858	2,318	1,852	64.8%	70,783	3765	2,593	2,186	58.1%	70,065	4483	2,853	2,457	54.8%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	8				31/12/201	9				31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	13,755	0	0	0	40.0%	13,755	1	0	0	40.0%		1	0	0	40.0%
	Regional governments or local authorities	91	0	0	0	40.0%	91	0	0	0	40.0%		0	0	0	40.0%
	Public sector entities	81	0	0	0	23.8%	81	0	0	0	23.8%	81	0	0	0	23.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Institutions	2,290	10	10	4	38.9%	2,276	25	13	10	41.0%			16		40.6%
	Corporates	1,567	124	90	66	53.3%	1,528	163	102	87	53.1%		193	110	96	49.6%
	of which: SME	187	4	4	1	23.5%	182	9	5	3	38.5%			6	5	36.3%
	Retail	8,051	1710		1,489	87.1%	7,102	2658	3,058	2,259				3,703		83.9%
Mexico	of which: SME	242	28	26	16	58.4%	226	44	32	26				38	32	58.1%
INEXICO	Secured by mortgages on immovable property	9,673	518				9,234	957		256				450		
	of which: SME	2,041	246		107		1,901	386		169						
	Items associated with particularly high risk	403	33	33	14	41.9%	386	49	32	20	41.2%		59	32	25	
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	8	0	0	0	23.8%	8	0	0	0	23.8%	8	0	0	0	23.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	5,632	2	152	0	10.3%	5,629	5	152	0	10.3%	5,627	7	152		10.3%
	Standardised Total	41,552	2397	2,937	1,721	71.8%	40,092	3857	3,738	2,633	68.3%	38,817	5132	4,464	3,460	67.4%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(mln EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	164	0	0	0	40.0%	163	0	0	0	40.0%	163	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	7	0	0	0	22.4%	7	0	0	0	22.4%	7	0	0	0	22.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	766	15	10	5	33.0%	755	25	13	8	32.9%	745		16	12	32.9%
	Corporates	415	12	17	6	52.7%	400	27	22	15	53.1%	389	38	26	20	53.1%
	of which: SME	8	0	0	0	52.7%	8	1	0	0	53.1%	7	1	0	0	53.1%
	Retail	17	0	1	0	71.4%	17	1	1	0	71.3%	16	1	1	1	71.3%
France	of which: SME	C	0	0	0	72.9%	0	0	0	0	72.9%	0	0	0	0	72.9%
Trance	Secured by mortgages on immovable property	12	0	0	0	26.8%	12	0	0	0	26.7%	12	0	0	0	26.6%
	of which: SME	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															-
	Other exposures	121	0	6	0	9.5%	121	0	6	0	9.5%	121		6	0	9.5%
	Standardised Total	1,502	28	34	12	42.0%	1,475	54	42	24	43.5%	1,453	76	49	33	43.5%



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				1					Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	2,689	0	0	0	40.0%	2,689	0	0	0	40.0%	2,689	0	0	0	40.0%
	Regional governments or local authorities	66	0	0	0	40.0%	66		0	0	40.0%	66	0	0	0	40.0%
	Public sector entities	225	0	2	0	22.0%	225		2	0	22.0%	225	0	2	0	22.0%
	Multilateral Development Banks	28	0	0	0	40.0%	28	0	0	0	40.0%	28	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	912	35	29			910		30		74.7%		40	31	29	73.5%
	Corporates	6,055	592	689	533		5,862				85.2%	5,693	953	896	770	80.8%
	of which: SME	1,601	183	207			1,550				86.2%	1,505	278	262	228	82.0%
	Retail	2,813	473	625			2,537				76.5%	2,285	1001	960	751	75.0%
Peru	of which: SME	1,329	161	278			1,180		367	251	81.0%	1,051	439	446	343	78.0%
reiu	Secured by mortgages on immovable property	4,059	84	54	26	31.1%	4,002	141	64	39	27.9%	3,950	194	73	50	25.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	85	3	2	1	49.7%	84	4	3	2	49.7%	82	5	3	3	49.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	990	0	20		10.7%	990	1	20	0	10.7%	990	1	20	0	10.7%
	Standardised Total	17,922	1187	1,421	963	81.1%	17,392	1716	1,720	1,310	76.3%	16,914	2194	1,986	1,602	73.0%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario					1	
				31/12/20	18				31/12/201					31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	exposures1	Performing exposure1	exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,478	0	(	0	40.0%	1,478	(	0	0	40.0%			0 (	) (	40.09
	Regional governments or local authorities	5	0	0	0	40.0%	5	(	0	0	40.0%			0 0	) (	40.0%
	Public sector entities	84	0	(	0	22.6%	84	(	0	0	22.6%	84	-	0 (	) (	22.69
	Multilateral Development Banks	0	0	(	0	0.0%	0	(	0	0	0.0%		1	0 (	0 1	0.0%
	International Organisations	0	0	(	0	0.0%	0	(	0	0	0.0%		1	0 (	0 1	0.09
	Institutions	588		12		37.7%	581			11	38.3%					38.5%
	Corporates	5,191	278	229			5,111									
	of which: SME	1,999		23		34.0%	1,968									30.19
	Retail	3,247	451	557	352		2,989		745	559		2,760		9 916	5 746	
Chile	of which: SME	550	27	26	14	54.3%	527		33	25	50.9%			9 39	1 37	46.29
CHIE	Secured by mortgages on immovable property	5,715	163	89	40	24.4%	5,650	225	94	44	19.5%		29	1 98	49	16.99
	of which: SME	0	0	0	0	0.0%	0	(	0	0	0.0%			0 0	) (	0.09
	Items associated with particularly high risk	266	36	20	15	41.3%	259	44	19	18	41.3%		4	5 20	19	41.49
	Covered bonds	0	0	(	0	0.0%	0	(	0	0	0.0%		1	0 (	) (	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	(	0	0	0.0%			0 0	) (	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	(	0	0	0.0%		1 1	0 0	) (	0.09
	Equity	0	0	0	0	0.0%	0	(	0	0	0.0%	- C		0 0	) (	0.0%
	Securitisation															
	Other exposures	516	1	16	0	17.9%	516	1	16	0	14.7%	515		1 16	i C	13.39
	Standardised Total	17,090	950	922	619	65.1%	16,673	1367	1,130	857	62.7%	16,324	1710	5 1,321	L 1,065	62.1%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures1
	Central governments or central banks	(	0 0	(	) 0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0
	Regional governments or local authorities	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.04
	Public sector entities		3 0	(	0 0	23.7%	3	0	0	0	23.7%	3	0	0	0	23.79
	Multilateral Development Banks	4	1 C	(	0 0	40.0%	4	0	0	0	40.0%	4	0	0	0	40.09
	International Organisations	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions	1,386	5 33	23	12	35.3%	1,358		32	21	34.6%	1,331		40	30	34.39 60.19
	Corporates	443	3 35	38	3 21	61.0%	419		48	36	60.4%	400		58	47	60.19
	of which: SME	76	5 3	4	2	58.7%	72		6	4	59.2%	69		8	6	59.39
	Retail	13:	1 4	7	3	71.8%	127	9	9	6	71.4%	123	12	11	9	71.4%
United Kingdom	of which: SME		1 0	0	) 0	74.3%	1	0	0	0	73.6%	1	0	0	0	73.49
United Kingdom	Secured by mortgages on immovable property	120	5 7	5	3	50.3%	124	9	6	4	47.5%	122	11	6	5	45.59
	of which: SME	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Items associated with particularly high risk	(	0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds	(	0 0	0	) 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(	0 0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(	0 0	0	) 0	23.7%	0	0	0	0	23.7%	0	0	0	0	23.7%
	Equity	(	0 0	(	0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	88	3 0	17	0	10.4%	883	1	17	0	10.4%	883	1	17	0	10.4%
	Standardised Total	2.977	7 79	91	40	49.8%	2.918	139	112	67	48.6%	2.866	190	132	91	47.7%



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			1540 1120						Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,540	91	73	73	80.3%	1,540	92	73	73	80.2%	1,540	92	73	73	80.2
	Regional governments or local authorities	C	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.04
	Public sector entities	245	0	0	) 0	23.3%	245	C	0	0	23.3%	245	0	0	C	23.39
	Multilateral Development Banks	C	0	0	) 0	0.0%	0	C	0	0	0.0%		0	0	C	0.09
	International Organisations	C	0	0	0 0	0.0%	0	0	0	0	0.0%		0	0	C	0.09
	Institutions	156		26	5 11	46.0%	123		27	26	45.3%		59		27	
	Corporates	3,546	362	363	203	56.2%	3,144	764	377	363	47.6%		791	387	375	
	of which: SME	37	49	43	41	84.1%	33		43		80.7%		54			
	Retail	4,182		551	375		3,928				67.1%		1033			
Colombia	of which: SME	297		15	7	54.0%	285		20		53.6%		34	25	18	54.19
COIOITIDIa	Secured by mortgages on immovable property	2,882	226	126	113	50.2%	2,837	271	133	120	44.4%		313	139	127	40.59
	of which: SME	C	0	0	0 0	0.0%	0	C	0	0	0.0%		0	0	C	0.04
	Items associated with particularly high risk	318	17	28	8 8	45.1%	307	28	28	12	44.3%		37	29	16	44.20
	Covered bonds	0	0	0	0 0	0.0%	0	0	0	0	0.0%		0	0	C	0.04
	Claims on institutions and corporates with a ST credit assessment	C	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0
	Collective investments undertakings (CIU)	0	0	0	) 0	0.0%	0	0	0	0	0.0%		0	0	C	0.04
	Equity	C	0	0	0 0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Securitisation															
	Other exposures	819		10	0 0	11.2%	819		10	0	11.2%		1	10	C	11.20
	Standardised Total	13,688	1257	1,178	784	62.3%	12,943	2002	1,343	1,126	56.2%	12,620	2326	1,510	1,293	55.6%

<sup>1</sup> Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/2018	8				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1		Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures			Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	6,645	15	15	6	40.0%	6,627	33	22	13	40.0%	6,608	52	29	21	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	1	0	0	0	23.5%	1	0	0	0	23.5%	1	0	0	0	23.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	23.5%	0	0	0	0	23.5%	0	0	0	0	23.4% 33.9%
	Institutions	99	2	1	1	33.8%	98	3	2	1	33.9%	96	5	2	2	33.9%
	Corporates	107	3	4	2	58.1%	103		6	4	58.4%	100	10	8	6	58.5% 58.5%
	of which: SME	84	2	3	1	58.1%	81	5	5	3	58.4%	78	8	6	4	58.5%
	Retail	1	0	0	0	72.3%	1	0	0	0	72.0%	1	0	0	0	71.8%
Ttoly	of which: SME	0	0	0	0	72.9%	0	0	0	0	72.9%	0	0	0	0	72.9% 29.3%
Italy	Secured by mortgages on immovable property	9	0	0	0	29.6%	9	0	0	0	29.4%	9	0	0	0	29.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	68	0	1	0	11.0%	68	0	1	0	11.0%	68	0	1	0	11.0%
	Standardised Total	6.929	20	21	8	42.1%	6,906	43	30	18	42.3%	6.882	67	39	28	42.2%



### 2018 EU-wide Stress Test: Securitisations

Banco Bilbao Vizcaya Argentaria S.A.

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		4,279	4,279						
Exposure values	IRB		3,144	3,144						
	Total		7,422	7,422						
	STA		924	924	1,433	1,666	2,067	2,206	4,946	7,205
REA	IRB		827	827	2,058	2,072	2,072	2,237	2,474	2,619
	Total		1,751	1,751	3,491	3,738	4,139	4,443	7,421	9,824
Impairments	Total	Total banking book others than assessed at fair value	117	117	51	24	24	71	29	26



# **2018 EU-wide Stress Test: Risk exposure amounts** Banco Bilbao Vizcaya Argentaria S.A.

	Actual	Restated		Baseline scenario	)	ļ	Adverse scenario	)
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	310,536	310,180	315,119	316,081	316,715	320,107	331,962	337,206
Risk exposure amount for securitisations and re-securitisations	1,751	1,751	3,491	3,738	4,139	4,443	7,421	9,824
Risk exposure amount other credit risk	308,785	308,430	311,628	312,343	312,576	315,665	324,542	327,382
Risk exposure amount for market risk	17,584	17,584	17,584	17,584	17,584	21,206	20,942	21,021
Risk exposure amount for operational risk	34,755	34,755	35,162	35,596	35,956	37,500	38,251	38,369
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	362,875	362,519	367,866	369,261	370,255	378,813	391,156	396,596

#### 2018 EU-wide Stress Test: Capital

Banco Bilbao Vizcaya Argentaria S.A.

EBA EUROPEAN BANKING AUTHORITY

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	А	OWN FUNDS	55,778	55,492	58,682	61,047	63,253	48,725	50,914	51,916
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	42,341	42,054	43,610	45,970	48,175	33,629	35,764	36,749
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,961	26,961	26,961	26,961	26,961	26,961	26,961	26,961
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	26,947	26,038	27,859	30,378	32,830	23,555	24,212	24,886
	A.1.3	Accumulated other comprehensive income	-8,877	-8,877	-8,877	-8,877	-8,877	-10,419	-10,419	-10,419
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-8,203	-8,203	-8,203	-8,203	-8,203	-9,744	-9,744	-9,744
	A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]	-675	-675	-675	-675	-675	-675	-675	-675
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	5	5	5	5	5	5	5	5
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	5,121	5,121	5,121	5,121	5,121	5,121	5,121	5,121
	A.1.7	Adjustments to CET1 due to prudential filters	-528	-528	-528	-528	-528	-528	-528	-528
	A.1.8	(-) Intangible assets (including Goodwill)	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,197	-1,197	0	0	0	-2,488	-1,833	-1,365
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-20	-20	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-39	-39	-39	-39	-39	-39	-39	-39
	A.1.14.1	Of which: from securitisation positions (-)	-39	-39	-39	-39	-39	-39	-39	-39
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-251	-120	-6
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	-260	0	0	0	-1,698	-1,597	-1,510
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-26	-26	-26	-26	-26	-26	-26	-26
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-909						
	A.1.21.1	Of which: subject to transitional arrangements		-707	-973	-965	-940	-788	-1,375	-1,323
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		1,113	1,113	1,113	1,113	1,113	1,113	1,113
	A.1.21.1.2	figures as at 01/01/2018		0	381	369	334	117	955	881
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		407	521	517	507	442	693	671
	A.1.22	Transitional adjustments	2,279	3,161	1,419	1,260	1,013	1,720	2,311	1,953
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	325	325	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		882	1,419	1,260	1,013	1,169	1,758	1,396
	A.1.22.3.1 A.1.22.3.2	From the increased IFRS 9 ECL provisions net of EL From the amount of DTAs that is deducted from CET1 capital		671	925	820	658	749	1,169	926
	A.1.22.3.2 A.1.22.4	From the amount of DTAs that is deducted from CET1 capital Other transitional adjustments to CET1 Capital	1,954	211	495	440	355	420	589	470
	A.1.22.4	Offiner transitional adjustments to CE11 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	1,954	1,954		0	0	203	553	55/
	A.1.22.4.1	differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	442	244	0	0	0	203	553	557
	A.1.22.4.2	CET1 instruments of financial sector entities where the institution has a significant investment Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-165	-165	U	U	0	349	253	55/
	A.1.22.4.3	or which. Transitional adjustments to CETT Capital from ultreansed gains/losses (+/-)	-165	-165						

#### 2018 EU-wide Stress Test: Capital

EBA EUROPEAN BANKING AUTHORITY

Banco Bilbao Vizcaya Argentaria S.A.

No.         Main distribution in transmit rate         Main distribution in trat         Main distribution in transmit rate<				Actual	Restated		Baseline Scenario			Adverse Scenario	
Image: state of the s			(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
10         ()))ansistanting () () () () () () () () () () () () ()			ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,639	4,639	6,255	6,255	6,255	6,255	6,255	6,255
13         Concorder for Caper imported addition         Concorder         Conc		A.2.1	Additional Tier 1 Capital instruments	6,255	6,255	6,255	6,255	6,255	6,255	6,255	6,255
1.1         Mathematic segments         1.00 <th></th> <th>A.2.2</th> <th>(-) Excess deduction from T2 items over T2 capital</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th>		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
Initial         Ordel deduced detar DS 19 minimum         Initial         Initia         Initial         Initial <t< th=""><th></th><th>A.2.3</th><th>Other Additional Tier 1 Capital components and deductions</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th></t<>		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
Image: state		A.2.4	Additional Tier 1 transitional adjustments	-1,616	-1,616	0	0	0	0	0	0
Init         Init<		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
A4.1         The 2 control induces         Loss		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,980	46,693	49,865	52,225	54,430	39,884	42,019	43,004
Image: state		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,798	8,798	8,817	8,822	8,823	8,842	8,895	8,912
Normal Sector         Normal		A.4.1	Tier 2 Capital instruments	8,022	8,022	8,022	8,022	8,022	8,022	8,022	8,022
A11Order: defined acts BTS 5 transitional arraymentsImage: definitional arraymentsImage: def		A.4.2	Other Tier 2 Capital components and deductions	601	601	620	625	626	645	698	715
A.1Grandfaltered Additional Turi L Qualitational menta objettere as the Constraint of the Const		A.4.3	Tier 2 transitional adjustments	175	175	175	175	175	175	175	175
International control         Solar         Solar<		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
TOTAL EDEC LODOBABLE MONOR         L         Orden intra-transformation and advantamentation         Image: constraint of the second		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
Instant         Adjustments due to TRSS transitional arrangements         Image: Stant Sta		в	TOTAL RISK EXPOSURE AMOUNT	362,875	362,519	367,866	369,261	370,255	378,813	391,156	396,596
CLATTLAL RATION (%) Transitional period         C.1         Common Equily Tari 1 Capital ratio         11.6 %         11.6 %         11.8 %         11.8 %         12.4 %         13.0 %         6.8 %         9.1.2 %         13.0 %           CLATTLAL RATION (%) Transitional period         C.3         Teri 1 Capital ratio         11.6 %	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	-53	-556	-489	-390	944	1,193	1,017
C4PTIAL LATION (%) Transitional period         C.2         The f Capital ratio         11.2.9%         11.2.9%         11.3.6%         11.4.1%         14.6%         10.5.9%         10.7.9%           C.3         Total Capital ratio         15.37%         15.29%         15.94%         16.52%         17.07%         12.83%         12.99%         13.57%           Paily loaded         0.1         COMMON EQUITY THE 1 CAPITAL (fully loaded)         46.06         38.89         42.15%         44.7.10         33.4.68         33.4.68         33.4.78         33.4.68         33.4.78		B.2	Adjustments due to IFRS 9 transitional arrangements		338	317	321	269	1,008	895	690
Transitional period         L.1         The l Lapolaritado         L.1.5.W         L.1.5.W <thl.1.5.w< th="">         L.1.5.W         L.1.</thl.1.5.w<>		C.1	Common Equity Tier 1 Capital ratio	11.67%	11.59%	11.84%	12.44%	13.00%	8.85%	9.12%	9.25%
Image: Control of the contend of the control of the control of the control of the contro	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	12.95%	12.87%	13.54%	14.13%	14.69%	10.50%	10.72%	10.82%
Alternational CAPTAL $\begin{timeskip}{l l l l l l l l l l l l l l l l l l l $		C.3	Total Capital ratio	15.37%	15.29%	15.94%	16.52%	17.07%	12.83%	12.99%	13.07%
Image: Description of the section of the sectin of the section of the section of the section of the sec		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,061	38,893	42,191	44,710	47,162	31,908	33,453	34,796
Image: Control Legislation of the second s	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	46,316	45,148	48,446	50,965	53,417	38,163	39,708	41,051
L2         Tier 1 Capital ratio         11.2.7%         11.2.4%         11.1.5%         11.3.7%         11.4.4%         10.1.0%         10.1.0%         10.1.8%         10.1.3%           L3         Total capital ratio         11.5.4%         11.4.4%         11.5.4%		D.3	TOTAL CAPITAL (fully loaded)	54,940	53,771	57,088	59,612	62,066	46,830	48,428	49,788
International part of a large ratio constraint of an and ratio constraint of an an and ratio constraint of an and ratio constraint on the adverse constraint of the and ratio constraint of an and ratio constraint on the adverse constraint of the ratio constraint on the adverse constraint on the adverse constraint of the ratio constraint		E.1	Common Equity Tier 1 Capital ratio	11.04%	10.73%	11.45%	12.09%	12.72%	8.44%	8.58%	8.80%
F         Total subsects of instruction on conduct younces in this outdary shares upon a fixed data in the 2018.         Image: Conduct Share shares conduct Shares shares c	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	12.76%	12.45%	13.15%	13.78%	14.41%	10.10%	10.18%	10.38%
G         Total Additionation Tra 1 and Tra 2 solution exclusion couple and Proc COS provision.         Image: Cost Proc Solution Tra 1 and Tra 2 solution exclusion couple and Proc COS provision.         Image: Cost Proc Solution Tra 1 and Tra 2 solution exclusion couple and Proc Solution.         Image: Cost Proc Solution Tra 1 and Tra 2 solution exclusion couple and Proc Solution.         Image: Cost Proc Solution.		E.3		15.14%	14.83%	15.50%	16.12%	16.75%	12.39%	12.42%	12.59%
Image: Constraint Con		F		0	0	0	0	0	0	0	o
Heat         Total leverage ratio segoscores (transitional)         709,40         709,70		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
Hard         Total leverage ratio (summing)         Total leverage ratio (summing) <thttotaleverage (summing)<="" ratio="" th=""></thttotaleverage>		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
H.3         Leverage ratio (transitional)         6.62%         6.58%         7.03%         7.6%         5.62%         5.62%         6.60           H.4         Leverage ratio (fully loaded)         6.53%         6.63%         6.83%         7.18%         7.53%         5.82%         5.52%         5.62%         5.72           P.1         Capital conservation buffer         1.25%         1.25%         1.88%         2.50%	Memorandum items	H.1	Total leverage ratio exposures (transitional)	709,480	709,480	709,480	709,480	709,480	709,480	709,480	709,480
H.4         Leverage ratio (fully loaded)         6.53%         6.66%         7.18%         7.53%         5.38%         5.59%         5.76           P.1         Capital conservation buffer         1.25%         1.25%         1.88%         2.50%         1.88%         2.50% <th></th> <th>H.2</th> <th>Total leverage ratio exposures (fully loaded)</th> <th>709,758</th> <th>709,758</th> <th>709,758</th> <th>709,758</th> <th>709,758</th> <th>709,758</th> <th>709,758</th> <th>709,758</th>		H.2	Total leverage ratio exposures (fully loaded)	709,758	709,758	709,758	709,758	709,758	709,758	709,758	709,758
P.1         Capital conservation buffer         1.25%         1.25%         1.88%         2.50%         1.88%         2.50%         2.50%		н.з	Leverage ratio (transitional)	6.62%	6.58%	7.03%	7.36%	7.67%	5.62%	5.92%	6.06%
		H.4	Leverage ratio (fully loaded)	6.53%	6.36%	6.83%	7.18%	7.53%	5.38%	5.59%	5.78%
P.2 Countercyclical capital buffer 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
		P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.3 O-STI buffer 0.35% 0.35% 0.55% 0.55% 0.55% 0.55% 0.75% 0.55%		P.3	0-SII buffer	0.38%	0.38%	0.56%	0.75%	0.75%	0.56%	0.75%	0.75%
Transitional combined huffer requirements(%)         P.4         G-SII buffer         0.00%         0	Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.5 Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.5.1 Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6 Combined suffer 16.3% 1.63% 2.44% 3.25% 3.25% 2.44% 3.35% 3.25%		P.6	Combined buffer	1.63%	1.63%	2.44%	3.25%	3.25%	2.44%	3.25%	3.25%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



## 2018 EU-wide Stress Test: P&L

Banco Bilbao Vizcaya Argentaria S.A.

	Actual	Baseline scenario			Adverse scenario			
(min EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020	
Net interest income	17,258	17,193	17,048	16,910	16,360	15,589	14,890	
Interest income	28,936	27,599	27,841	28,245	28,908	29,939	30,431	
Interest expense	-11,678	-10,406	-10,793	-11,335	-12,485	-14,160	-15,241	
Dividend income	326	326	326	326	245	245	245	
Net fee and commission income	5,144	5,144	5,144	5,144	4,115	4,115	4,115	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	907	458	458	458	-542	343	343	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-85			
Other operating income not listed above, net	198	23	-9	-10	257	16	17	
Total operating income, net	23,833	23,144	22,968	22,829	20,350	20,308	19,611	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,658	-5,262	-2,892	-2,940	-10,886	-5,083	-4,798	
Other income and expenses not listed above, net	-12,338	-12,112	-12,358	-12,361	-13,520	-12,797	-13,008	
Profit or (-) loss before tax from continuing operations	6,837	5,770	7,717	7,528	-4,057	2,428	1,805	
Tax expenses or (-) income related to profit or loss from continuing operations	-2,125	-1,633	-2,217	-2,160	1,290	-655	-468	
Profit or (-) loss after tax from discontinued operations	0							
Profit or (-) loss for the year	4,712	4,137	5,500	5,367	-2,766	1,773	1,337	
Amount of dividends paid and minority interests after MDA-related adjustments	2,131	2,316	2,980	2,916	-283	1,115	664	
Attributable to owners of the parent net of estimated dividends	2,581	1,821	2,520	2,452	-2,484	658	673	
Memo row: Impact of one-off adjustments		304	304	304	304	304	304	
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	No	



## **2018 EU-wide Stress Test:** Major capital measures and realised losses

Banco Bilbao Vizcaya Argentaria S.A.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



# **2018 EU-wide Stress Test**

## Information on performing and non-performing exposures<sup>1</sup>

Banco Bilbao Vizcaya Argentaria S.A.

	Actual							
		31/12/2017						
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	70,701	0	66	66	21	28	0	
Central banks	1,363	0	0	0	0	0	0	
General governments	55,263	0	0	0	6	0	0	
Credit institutions	1,968	0	0	0	9	0	0	
Other financial corporations	9,144	0	42	42	2	16	0	
Non-financial corporations	2,964	0	24	24	3	12	0	
Loans and advances(including at amortised cost and fair value)	470,040	1,262	19,396	19,396	4,097	8,670	7,478	
Central banks	39,019	0	0	0	0	0	0	
General governments	32,400	16	171	171	69	42	62	
Credit institutions	30,175	0	11	11	30	6	0	
Other financial corporations	18,449	0	12	12	19	7	1	
Non-financial corporations	172,493	323	10,784	10,784	1,929	5,593	3,002	
Households	177,504	923	8,417	8,417	2,050	3,022	4,413	
DEBT INSTRUMENTS other than HFT	540,741	1,262	19,461	19,461	4,118	8,697	7,478	
OFF-BALANCE SHEET EXPOSURES	156,129		1,276	1,276	-327	-251	128	

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

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

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



# **2018 EU-wide Stress Test**

## Information on performing and forborne exposures<sup>1</sup>

Banco Bilbao Vizcaya Argentaria S.A.

		Actual						
		31/12/2017						
		Gross carrying amount of exposures with forbearance measures		ment, accumulated e due to credit risk xposures with es	Collateral and financial guarantees received on exposures with forbearance			
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0			
Central banks	0	0	0	0	0			
General governments	0	0	0	0	0			
Credit institutions	0	0	0	0	0			
Other financial corporations	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	21,320	12,127	4,995	4,616	11,253			
Central banks	0	0	0	0	0			
General governments	537	101	18	16	414			
Credit institutions	0	0	0	0	0			
Other financial corporations	24	4	5	3	1			
Non-financial corporations	10,430	6,635	3,436	3,223	3,639			
Households	10,329	5,386	1,537	1,373	7,199			
DEBT INSTRUMENTS other than HFT	21,320	12,127	4,995	4,616	11,253			
Loan commitments given	252	142	-29	-29	18			

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30