

**SUPPLEMENT DATED 21st NOVEMBER, 2023 TO THE INFORMATION MEMORANDUM
DATED 20th NOVEMBER, 2023**

Banco Bilbao Vizcaya Argentaria, S.A.
(Incorporated in Spain with limited liability)

€10,000,000,000 EURO-COMMERCIAL PAPER PROGRAMME

This Supplement (the **Supplement**) to the Information Memorandum dated 20th November, 2023 (the **Information Memorandum**), which comprises listing particulars for the purposes of giving information with regard to the issue of the Notes under the Programme (as defined below), constitutes a supplementary information memorandum and is prepared in connection with the Euro-Commercial Paper Programme (the **Programme**) established by Banco Bilbao Vizcaya Argentaria, S.A. (the **Issuer**).

Terms defined in the Information Memorandum have the same meaning when used in this Supplement. This Supplement is supplemental to, and should be read in conjunction with, the Information Memorandum and any other supplements to the Information Memorandum issued by the Issuer.

The Issuer accepts responsibility for the information contained in this Supplement and declares that, having taken all reasonable care to ensure that such is the case, the information contained in this Supplement is, to the best of the knowledge of the Issuer, in accordance with the facts and does not omit anything likely to affect the import of such information.

The purpose of this Supplement is to update the “*Consolidated statement of income data*” included in the Description of Banco Bilbao Vizcaya Argentaria, S.A. section of the Information Memorandum.

Updates to the Information Memorandum

By virtue of this Supplement, the “*Consolidated statement of income data*” section on page 65 of the Information Memorandum shall be supplemented and updated with the following, which shall supersede and replace the corresponding consolidated statement of income data included in the Information Memorandum:

“Consolidated statement of income data

For the nine months ended 30th September

	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>
	(in millions of euros)			
Net interest income.....	17,843	13,790	10,708	11,115
Profit (loss)	6,283	5,054	4,046	631
Profit (loss) attributable to owners of the parent	5,961	4,795	3,311	(15)”

General

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Information Memorandum by this Supplement and (b) any other statement in or incorporated by reference in the Information Memorandum, the statements in (a) above will prevail.

Save as disclosed in this Supplement there has been no other significant new factor, material mistake or material inaccuracy relating to information included in the Information Memorandum since the publication of the Information Memorandum.

If documents which are incorporated by reference or attached to this Supplement themselves incorporate any information or other documents therein, either expressly or implicitly, such information or other documents will not form part of this Supplement except where such information or other documents are specifically incorporated by reference or attached to this Supplement.