

SUPPLEMENT DATED 30th JULY, 2026 TO THE INFORMATION MEMORANDUM DATED 21st NOVEMBER, 2025

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 21st November, 2025 (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 reflect an increase in the maximum amount of the Programme from €10,000,000,000 to €15,000,000,000.

Increase in Maximum Amount of the Programme

The maximum amount of the Programme has been increased from €10,000,000,000 to €15,000,000,000. All references in the Information Memorandum to €10,000,000,000 shall be read as references to €15,000,000,000.

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.