



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco Bilbao Vizcaya Argentaria, S.A.
<b>LEI Code</b>	K8MS7FD7N5Z2WQ51AZ71
<b>Country Code</b>	ES

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.

## 2023 EU-wide Transparency Exercise

### Key Metrics

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	42,876	42,738	45,761	45,146	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	42,494	42,484	45,761	45,146	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	48,281	47,931	50,948	51,316	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	47,899	47,677	50,948	51,316	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	54,895	53,861	56,812	58,337	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,512	53,699	56,812	58,337	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	341,678	337,066	348,598	347,442	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	341,448	336,884	348,598	347,442	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.55%	12.68%	13.13%	12.99%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.45%	12.61%	13.13%	12.99%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.13%	14.22%	14.62%	14.77%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.03%	14.15%	14.62%	14.77%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.07%	15.98%	16.30%	16.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.96%	15.94%	16.30%	16.79%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	765,452	737,990	773,495	792,045	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	6.49%	6.59%	6.48%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	48,281	47,931	50,948	51,316	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	47,899	47,677	50,948	51,316	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	765,452	737,990	773,495	792,045	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	765,069	737,736	773,495	792,045	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.31%	6.49%	6.59%	6.48%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.26%	6.46%	6.59%	6.48%	[A.2]/[B.2]	

## 2023 EU-wide Transparency Exercise

### Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		(in EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
<b>OWN FUNDS</b> <small>Transitional period</small>	<b>A</b>	<b>OWN FUNDS</b>						
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>					Articles 4(1)(b) and 72 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	23,450	23,454	23,026	23,083	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	33,794	35,250	35,653	36,695	C 01.00 (0030,0000)	Articles 36(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-16,446	-17,248	-16,025	-16,740	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	3,410	3,296	3,861	3,686	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2,069	1,853	2,067	1,928	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	105	-113	-128	-274	C 01.00 (0250,0000)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,552	-1,395	-1,417	-1,470	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-1,000	-1,057	-1,006	-1,123	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	0	-16	-16	-194	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-12	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-21	-1	0	-1	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000) + C 01.00 (0474,0000) + C 01.00 (0476,0000)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR. Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR. Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR. Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR. Articles 36(1) point (j), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-21	-1	0	-1	C 01.00 (0462,0000)	Articles 36(1) point (j) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	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	C 01.00 (0480,0000)	Articles 4(1)(b), 36(1) point (k), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(1)(b), 36(1) point (l), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-526	-337	-113	-294	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-82	-84	-80	-92	C 01.00 (0520,0000)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0530,0000)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0535,0000)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-636	-1,058	0	0	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-60	-60	-60	-60	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	382	254	0	0	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	382	254	0	0	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>					Article 61 of CRR		
A.2.1	Additional Tier 1 Capital Instruments	5,405	5,193	5,187	6,171	C 01.00 (0560,0000) + C 01.00 (0670,0000)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0670,0000)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0562,0000) + C 01.00 (0564,0000) + C 01.00 (0566,0000) + C 01.00 (0568,0000) + C 01.00 (0570,0000) + C 01.00 (0572,0000) + C 01.00 (0574,0000) + C 01.00 (0576,0000) + C 01.00 (0578,0000) + C 01.00 (0580,0000)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0562,0000) + C 01.00 (0564,0000) + C 01.00 (0566,0000) + C 01.00 (0568,0000) + C 01.00 (0570,0000) + C 01.00 (0572,0000) + C 01.00 (0574,0000) + C 01.00 (0576,0000) + C 01.00 (0578,0000) + C 01.00 (0580,0000)		
<b>A.3</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>					Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>					Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	5,836	5,809	5,675	6,756	C 01.00 (0760,0000) + C 01.00 (0762,0000)		
A.4.2	Other Tier 2 Capital components and deductions	777	213	189	264	C 01.00 (0760,0000) + C 01.00 (0762,0000) + C 01.00 (0764,0000) + C 01.00 (0766,0000) + C 01.00 (0768,0000) + C 01.00 (0770,0000) + C 01.00 (0772,0000) + C 01.00 (0774,0000) + C 01.00 (0776,0000) + C 01.00 (0778,0000) + C 01.00 (0780,0000)		
A.4.3	Tier 2 transitional adjustments	1	-93	0	0	C 01.00 (0760,0000) + C 01.00 (0762,0000) + C 01.00 (0764,0000) + C 01.00 (0766,0000) + C 01.00 (0768,0000) + C 01.00 (0770,0000) + C 01.00 (0772,0000) + C 01.00 (0774,0000) + C 01.00 (0776,0000) + C 01.00 (0778,0000) + C 01.00 (0780,0000)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>					Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	230	182	0	0	C 01.00 (0010,0000)	
	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>					GA3 (1)	-
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>					GA3 (3)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>					GA3 (5)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>					GA3 (1)	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>					GA3 (3)	-	
<b>F</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>					GA3 (5)	-	
<b>Memo Items</b>	<b>F</b>	Adjustments to CET1 due to IFRS 9 transitional arrangements					GA3 (1)	-
	<b>F</b>	Adjustments to AT1 due to IFRS 9 transitional arrangements					GA3 (3)	-
	<b>F</b>	Adjustments to T2 due to IFRS 9 transitional arrangements					GA3 (5)	-
	<b>F</b>	Adjustments included in RWAs due to IFRS 9 transitional arrangements					GA3 (1)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on banks' supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks, e.g. in their Pillar 3 disclosure.

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	273,492	264,433	277,527	290,588	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	150,696	143,612	148,086	145,897	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	5,541	5,177	5,573	5,717	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	104,095	102,547	110,095	125,726	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	13,160	13,097	13,772	13,247	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	10,975	9,491	10,122	10,720	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	2,461	1,741	1,455	1,548	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	326	455	443	431	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	15,568	12,969	12,578	14,986	C 02.00 (r0520, c0010)
Of which the standardised approach	5,439	4,716	4,700	5,946	C 02.00 (r0530, c0010)
Of which IMA	10,129	8,252	7,878	9,040	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	877	907	930	1,059	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	33,407	27,049	26,807	25,804	C 02.00 (r0590, c0010)
Of which basic indicator approach	690	946	918	774	C 02.00 (r0600, c0010)
Of which standardised approach	32,717	26,103	25,890	25,030	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	5,450	20,929	19,666	3,366	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	341,678	337,066	348,598	347,442	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2023 EU-wide Transparency Exercise

### P&L

Banco Bilbao Vizcaya Argentaria, S.A.

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	21,198	30,136	10,327	21,419
Of which debt securities income	3,717	5,998	1,585	3,547
Of which loans and advances income	16,853	24,181	8,528	17,641
Interest expenses	7,684	11,399	4,799	10,240
(Of which deposits expenses)	5,741	8,723	3,949	8,473
(Of which debt securities issued expenses)	1,017	1,481	498	1,028
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	76	120	4	73
Net Fee and commission income	4,286	5,696	1,517	3,050
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	11	26	28	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	157	580	328	287
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	281	7	82	67
Gains or (-) losses from hedge accounting, net	-36	-45	1	73
Exchange differences (gain or (-) loss), net	1,166	1,264	-15	310
Net other operating income /(expenses)	-1,602	-1,945	-772	-1,207
<b>TOTAL OPERATING INCOME, NET</b>	<b>17,853</b>	<b>24,439</b>	<b>6,702</b>	<b>13,830</b>
(Administrative expenses)	6,757	9,250	2,644	5,194
(Cash contributions to resolution funds and deposit guarantee schemes)	620	993	135	455
(Depreciation)	977	1,311	335	668
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	190	234	-7	84
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	27	26	-34	-30
(Other provisions)	162	208	27	114
Of which pending legal issues and tax litigation <sup>1</sup>	0	-9	0	0
Of which restructuring <sup>2</sup>	0	-30	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,385	3,388	972	2,003
(Financial assets at fair value through other comprehensive income)	79	76	-2	35
(Financial assets at amortised cost)	2,306	3,312	974	1,968
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-6	-14	27	3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	871	1,086	315	630
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-91	-106	7	29
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>7,711</b>	<b>10,257</b>	<b>2,919</b>	<b>6,082</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>5,076</b>	<b>6,790</b>	<b>1,985</b>	<b>4,133</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>5,076</b>	<b>6,790</b>	<b>1,985</b>	<b>4,133</b>
Of which attributable to owners of the parent	4,816	6,407	1,838	3,868

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Banco Bilbao Vizcaya Argentaria, S.A.

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	88,250				79,991				83,538				72,105				IAS 1.54 (i)
Financial assets held for trading	120,695	33,424	83,591	3,679	111,578	21,651	87,623	2,305	120,471	25,831	92,320	2,321	142,192	30,313	110,078	1,801	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1,700	452	87	1,161	1,500	392	92	1,017	1,477	375	94	1,008	1,619	403	280	936	IFRS 7.8(a)(i); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	49,502	37,423	11,717	361	45,428	36,095	9,073	260	45,845	37,087	8,506	252	42,925	33,656	8,857	413	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	417,847				413,970				426,966				438,462				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,835	12	1,824	0	1,812	4	1,808	0	1,444	0	1,444	0	1,828	0	1,828	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-144				-148				-137				-137				IAS 39.89A(e); IFRS 9.6.5.8
Other assets <sup>1</sup>	35,175				34,819				35,313				37,315				
<b>TOTAL ASSETS</b>	<b>714,860</b>				<b>688,951</b>				<b>714,918</b>				<b>736,309</b>				IAS 1.9(e); ICG 6

<sup>1</sup>Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	47,570	870	26	-43	-61	-18	43,557	822	26	-36	-63	-18	43,848	752	21	-35	-61	-14	41,948	758	21	-38	-77	-14	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	33,726	250	31	-36	-34	-24	36,380	237	30	-31	-37	-24	42,439	221	32	-38	-31	-25	44,433	296	33	-35	-38	-25	Annex V.Part 1.31, 44(b)
	Loans and advances	346,580	33,201	14,259	-2,220	-2,055	-7,833	341,612	33,614	13,497	-2,083	-1,941	-7,285	349,069	33,309	13,219	-2,078	-2,082	-7,070	359,234	32,043	13,792	-2,143	-2,021	-7,107	Annex V.Part 1.32, 44(a)

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	104,900	96,000	107,584	127,788	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	3,086	3,288	3,267	3,752	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	541,437	524,359	538,130	537,312	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3,392	3,069	3,161	3,228	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	4,692	4,513	4,317	4,433	IAS 37.10; IAS 1.54(l)
Tax liabilities	2,103	2,291	2,233	2,011	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5,357	4,864	4,817	5,274	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	78	75	79	78	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>665,045</b>	<b>638,459</b>	<b>663,588</b>	<b>683,877</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>49,815</b>	<b>50,492</b>	<b>51,330</b>	<b>52,432</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>714,860</b>	<b>688,951</b>	<b>714,918</b>	<b>736,309</b>	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		51,614	41,274	40,808	41,581	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	214	365	233	165	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	13,868	13,122	16,271	16,942	Annex V.Part 1.31
Deposits	Central banks	62,689	42,273	35,194	29,726	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	820	205	974	189	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	22,989	23,450	24,574	26,321	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	19,786	19,785	20,890	21,756	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	55,371	54,763	77,602	86,366	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	13,237	11,423	10,035	7,311	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	28,412	31,607	41,324	40,743	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,738	11,810	12,725	11,950	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	112,066	113,559	108,989	110,638	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	86,839	85,904	81,392	78,879	ECB/2013/33 Annex 2.Part 2.9.1
	Households	230,430	232,422	231,319	235,400	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	196,444	198,747	194,308	196,356	Annex V.Part 1.42(f), 44(c)
Debt securities issued		58,343	59,142	58,349	67,229	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		13,017	12,492	12,358	14,920	Annex V.Part 1.37
Other financial liabilities		16,817	14,739	17,480	16,969	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>652,815</b>	<b>626,716</b>	<b>652,142</b>	<b>672,081</b>	

2023 EU-wide Transparency Exercise  
Market Risk

Banco Bilbao Vizcaya Argentaria, S.A.

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT		
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		12 WEEKS AVERAGE MEASURE	LAST MEASURE
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	2,358	2,088	278	93	482	138						251	73	348	103							
Of which: General risk	1,194	943	185	64	338	98						155	47	227	70							
Of which: Specific risk	1,164	1,145	93	28	144	40						96	27	121	33							
Equities	21	16	48	14	69	19						55	28	110	69							
Of which: General risk	13	11	48	14	69	19						55	28	110	69							
Of which: Specific risk	8	5	0	0	0	0						0	0	0	0							
Foreign exchange risk	2,731	2,383	66	26	250	85						85	40	270	105							
Commodities risk	68	0	0	0	0	0						0	0	0	0							
<b>Total</b>	<b>5,178</b>	<b>4,487</b>	<b>196</b>	<b>57</b>	<b>404</b>	<b>112</b>	<b>198</b>	<b>210</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10,129</b>	<b>157</b>	<b>59</b>	<b>326</b>	<b>132</b>	<b>177</b>	<b>154</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,252</b>
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	2,491	2,866	221	81	361	129						264	97	374	202							
Of which: General risk	1,371	1,566	153	54	227	70						210	81	272	165							
Of which: Specific risk	1,120	1,300	77	26	134	59						54	16	102	37							
Equities	19	16	65	19	112	29						61	15	99	27							
Of which: General risk	12	8	65	19	112	29						61	15	99	27							
Of which: Specific risk	7	8	0	0	0	0						0	0	0	0							
Foreign exchange risk	1,890	2,840	65	15	255	64						61	20	136	51							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
<b>Total</b>	<b>4,401</b>	<b>5,722</b>	<b>159</b>	<b>53</b>	<b>304</b>	<b>90</b>	<b>167</b>	<b>167</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,878</b>	<b>198</b>	<b>71</b>	<b>339</b>	<b>161</b>	<b>187</b>	<b>177</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9,040</b>

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	172,374	189,600	21,994		142,494	184,541	21,274
	Regional governments or local authorities	6,880	2,068	1,194		7,234	2,145	1,335
	Public sector entities	1,254	931	93		1,485	1,061	1,062
	Multilateral Development Banks	238	238	14		187	187	6
	International Organisations	90	90	0		86	86	0
	Institutions	71,277	52,572	49,185		30,240	13,228	4,914
	Corporates	13,252	8,981	7,775		68,788	49,909	45,746
	of which: SME	83,944	51,996	36,242		17,712	6,984	7,329
	Retail	31,025	17,365	10,289		85,078	52,247	36,379
	Secured by mortgages on immovable property	29,327	26,738	10,332		31,207	28,344	10,876
	of which: SME	5,877	5,597	2,176		27,978	27,333	9,871
	Exposures in default	7,807	2,754	2,931	4,533	5,594	5,598	2,661
	Items associated with particular high risk	0	0	0		2,808	1,873	2,809
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	118	118	24		0	0	0
	Collective investments undertakings (CIU)	1	1	1		1	1	0
	Equity	0	0	0		0	0	0
Other exposures	10,071	20,333	11,083		10,071	10,071	12,730	
Standardised Total <sup>(4)</sup>	439,547	370,144	154,976	7,883	418,680	355,511	147,240	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Exposure value does not include the securitisation position unless in the results area for the 2022 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Value adjustments and provisions <sup>(3)</sup>
SPAIN	Central governments or central banks	85,763	111,800	11,876		85,880	111,995	11,880
	Regional governments or local authorities	1,205	625	125		1,777	865	173
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	10,064	2,593	825		14,614	1,278	1
	Corporates	7,376	4,642	3,072		5,531	4,491	2,736
	of which: SME	2,369	1,492	1,492		2,389	1,744	1,484
	Retail	13,848	6,233	3,025		14,783	6,446	4,089
	Secured by mortgages on immovable property	9,452	4,459	2,580		10,027	4,856	2,897
	of which: SME	6,272	2,879	1,492		7,274	2,879	1,492
	Exposures in default	2,043	2,012	712	1,043	2,017	1,994	791
	Items associated with particular high risk	0	0	0		195	135	203
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	0	0	0		0	0	0
Other exposures	7,882	7,742	6,302		7,885	7,940	5,320	
Standardised Total <sup>(4)</sup>				1,247				1,187

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 09/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Value adjustments and provisions <sup>(3)</sup>
MEXICO	Central governments or central banks	31,559	26,503	4,962		22,559	23,582	4,882
	Regional governments or local authorities	4,498	116	107		4,418	310	301
	Public sector entities	195	87	88		517	118	86
	Multilateral Development Banks	83	83	0		80	80	0
	International Organisations	0	0	0		0	0	0
	Institutions	6,576	3,582	1,679		6,930	3,678	1,804
	Corporates	4,477	2,269	2,028		6,473	2,882	2,886
	of which: SME	4,150	1,999	1,881		3,885	1,884	1,579
	Retail	18,189	13,788	9,888		17,426	13,079	9,370
	Secured by mortgages on immovable property	6,877	3,209	1,828		6,584	2,823	1,682
	of which: SME	15,455	15,364	5,497		14,871	14,973	5,596
	Exposures in default	1,072	1,041	471	751	1,080	972	460
	Items associated with particular high risk	1,533	762	767		1,482	810	814
	Covered bonds	0	0	0		713	595	693
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	0	0	0		0	0	0
Other exposures	671	671	2,810		671	671	2,810	
Standardised Total <sup>(4)</sup>				1,794				1,688

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 09/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Value adjustments and provisions <sup>(3)</sup>
TURKEY	Central governments or central banks	16,167	16,167	9,807		16,168	16,263	9,725
	Regional governments or local authorities	138	138	138		131	130	130
	Public sector entities	123	93	90		159	128	126
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	2,483	2,352	1,646		2,296	2,150	1,427
	Corporates	25,198	20,174	19,157		26,979	20,175	19,117
	of which: SME	3,884	3,157	2,898		3,982	3,141	2,854
	Retail	23,483	14,082	6,524		26,656	16,366	11,090
	Secured by mortgages on immovable property	9,313	6,028	3,476		10,662	6,873	3,970
	of which: SME	1,882	1,812	729		1,786	1,782	684
	Exposures in default	1,022	962	436	1,243	1,011	972	413
	Items associated with particular high risk	1,256	809	1,213		1,229	745	1,117
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	0	0	0		0	0	0
Other exposures	3,482	3,513	1,088		2,023	2,052	820	
Standardised Total <sup>(4)</sup>				2,482				2,328

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 09/09/2022				As of 31/12/2022		
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Value adjustments and provisions <sup>(3)</sup>
FRANCE	Central governments or central banks	1,438	88	4		1,728	323	41
	Regional governments or local authorities	220	220	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	2,895	2,185	475		1,949	1,218	245
	Corporates	277	265	241		494	796	779
	of which: SME	2	2	2		7	7	7
	Retail	348	341	228		161	111	111
	Secured by mortgages on immovable property	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Exposures in default	36	20	21	1	36	18	21
	Items associated with particular high risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
	Collective investments undertakings (CIU)	0	0	0		0	0	0
	Equity	0	0	0		0	0	0
Other exposures	713	713	0		485	485	0	
Standardised Total <sup>(4)</sup>				1				10

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	10,071	10,071	12	0	9,397	9,397	13	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	2	1	0	0	2	1	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	8,194	5,890	1,291	0	6,547	3,125	759	0
	Corporates	464	499	386	0	453	386	427	0
	of which: SME	3	2	2	0	2	2	2	0
	Retail	331	317	238	0	317	284	214	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	452	457	63	0	395	319	115	0	
Standardised Total <sup>b</sup>				13				9	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	950	120	0	0	1,611	223	0	0
	Regional governments or local authorities	67	22	4	0	123	20	4	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	500	325	82	0	350	232	71	0
	Corporates	140	129	127	0	148	148	145	0
	of which: SME	1	0	0	0	3	2	2	0
	Retail	12	8	6	0	13	10	7	0
	of which: SME	2	1	1	0	2	1	1	0
	Secured by mortgages on immovable property	7	7	2	0	6	6	2	0
	of which: SME	1	0	0	0	0	0	0	0
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>				4				2	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
PERU	Central governments or central banks	7,820	4,773	2,731	0	5,867	3,313	2,041	0
	Regional governments or local authorities	21	21	21	0	21	21	21	0
	Public sector entities	368	240	240	0	444	249	249	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	11,825	8,962	8,620	0	10,999	7,737	7,417	0
	of which: SME	1,988	1,427	1,166	0	1,627	1,188	967	0
	Retail	9,826	5,295	3,888	0	9,220	5,224	3,842	0
	Secured by mortgages on immovable property	4,119	2,159	1,461	0	3,622	2,142	1,455	0
	of which: SME	1,288	385	1,288	0	1,428	348	1,291	0
	Retail	414	204	386	627	527	799	338	552
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1,138	380	381	0	1,049	334	246	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	1,138	1,138	432	0	1,026	1,026	425	0	
Standardised Total <sup>b</sup>				1,047				982	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	13	13	0	0	13	13	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	2	2	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	227	226	29	0	234	232	35	0
	Corporates	4,118	2,041	991	0	2,759	1,652	696	0
	of which: SME	176	11	11	0	123	113	112	0
	Retail	42	39	29	0	29	26	19	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property	40	39	14	0	38	37	13	0
	of which: SME	7	6	6	1	6	6	4	1
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>				7				7	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
ITALY	Central governments or central banks	7,276	7,763	0	0	6,625	7,102	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	262	97	99	0	177	59	27	0
	Corporates	35	32	31	0	59	29	28	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	32	8	8	0	28	10	8	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>b</sup>				2				2	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(in EUR, %)									
COLOMBIA	Central governments or central banks	1,540	1,511	759	0	1,354	1,702	961	0
	Regional governments or local authorities	715	712	712	0	673	665	665	0
	Public sector entities	490	490	490	0	492	492	492	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	6,236	5,280	5,082	0	5,425	4,572	4,282	0
	of which: SME	195	34	34	0	88	78	61	0
	Retail	7,238	6,122	4,388	0	6,738	5,468	4,062	0
	of which: SME	82	510	292	0	75	464	265	0
	Secured by mortgages on immovable property	3,029	2,985	1,013	0	2,627	2,591	879	0
	of which: SME	965	492	139	0	491	420	118	0
	Exposures in default	661	160	178	427	585	134	143	442
	Items associated with particularly high risk	312	221	221	0	225	201	201	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	99	99	20	0	82	82	155	0	
Standardised Total <sup>b</sup>				767				666	

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	175,570	183,570	35,903		183,570	183,570	33,274	
	Regional governments or local authorities	7,498	2,559	1,334		7,467	2,058	1,356	
	Public sector entities	1,495	1,187	1,046		1,385	1,034	946	
	Multilateral Development Banks	185	185	0		109	99	0	
	International Organisations	470	470	0		726	469	0	
	Institutions	58,561	18,378	5,595		54,478	15,460	5,338	
	Corporates	67,567	49,267	46,466		69,044	48,038	43,872	
	of which: SME	13,951	4,564	7,403		13,607	5,837	6,790	
	Retail	94,578	56,303	39,250		94,590	55,231	38,660	
	of which: SME	35,268	18,037	11,228		33,556	17,415	10,298	
	Secured by mortgages on immovable property	28,840	28,358	10,258		30,450	29,033	10,810	
	of which: SME	5,519	5,291	2,086		5,564	5,297	2,085	
	Exposures in default	7,357	2,553	2,688	4,163	7,053	2,769	2,860	4,145
	Items associated with particularly high risk	2,877	2,081	3,122		2,961	1,891	2,836	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	1	1	0		2	2	1		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	18,520	20,275	12,170		21,411	21,716	13,275		
Standardised Total <sup>2</sup>	452,864	375,556	152,853	7,583	455,238	364,602	151,668	7,531	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
SPAIN	Central governments or central banks	86,678	116,763	10,250		79,313	102,065	10,287	
	Regional governments or local authorities	7	1,410	282		1,309	724	118	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26,674	3,771	472		24,841	3,415	431	
	Corporates	3,051	2,579	1,860		5,543	4,684	2,351	
	of which: SME	2,093	1,594	1,238		2,238	1,567	1,433	
	Retail	14,317	5,533	3,406		15,394	6,093	3,789	
	of which: SME	10,236	4,472	2,612		9,128	4,596	2,867	
	Secured by mortgages on immovable property	2,588	2,588	912		2,539	2,539	907	
	of which: SME	1,936	1,910	677		1,921	1,892	675	
	Exposures in default	7,769	490	538	896	7,763	473	512	908
	Items associated with particularly high risk	182	128	193		184	125	187	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	7,942	7,994	5,428		8,092	8,041	6,342		
Standardised Total <sup>2</sup>	117,942	117,942	117,942	1,170	117,942	117,942	117,942	1,185	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MEXICO	Central governments or central banks	27,270	25,569	5,330		33,353	29,294	5,874	
	Regional governments or local authorities	4,659	181	174		5,173	316	316	
	Public sector entities	276	224	145		315	79	72	
	Multilateral Development Banks	80	80	0		85	85	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8,248	4,243	1,979		9,173	4,202	1,920	
	Corporates	6,288	3,954	3,202		6,623	3,004	2,975	
	of which: SME	4,204	1,852	1,835		4,211	1,942	1,827	
	Retail	19,201	10,412	10,411		22,053	10,955	11,426	
	of which: SME	7,852	3,262	3,262		7,744	3,531	3,078	
	Secured by mortgages on immovable property	16,077	15,995	5,721		17,281	17,209	6,154	
	of which: SME	1,070	473	473		1,136	473	504	
	Exposures in default	1,457	816	822	633	1,672	955	961	706
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	4,158	4,158	2,994		4,158	4,158	3,328		
Standardised Total <sup>2</sup>	49,828	49,828	49,828	1,676	49,828	49,828	49,828	1,819	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
TURKEY	Central governments or central banks	15,582	15,683	9,499		18,456	18,512	9,798	
	Regional governments or local authorities	132	131	131		98	98	98	
	Public sector entities	214	159	157		105	77	52	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,863	1,733	1,031		1,827	1,495	999	
	Corporates	29,221	21,882	20,803		27,190	18,233	17,495	
	of which: SME	4,243	3,189	3,037		3,934	3,437	3,219	
	Retail	33,727	18,677	12,723		29,921	14,644	10,017	
	of which: SME	12,200	7,488	4,331		10,618	5,387	3,074	
	Secured by mortgages on immovable property	1,650	1,650	662		1,631	1,631	619	
	of which: SME	987	944	410		899	765	328	
	Exposures in default	1,849	609	621	1,208	1,842	545	555	1,073
	Items associated with particularly high risk	1,216	892	1,338		1,061	553	830	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,348	2,350	961		2,180	2,221	760		
Standardised Total <sup>2</sup>	54,364	54,364	54,364	1,363	54,364	54,364	54,364	1,363	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	1,363	1,353	18		2,418	244	24	
	Regional governments or local authorities	14	14	2		14	14	2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,783	2,211	490		2,557	1,962	479	
	Corporates	624	660	642		547	526	503	
	of which: SME	4	4	4		4	3	3	
	Retail	419	407	305		407	260	192	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	35	17	19	2	32	13	14	4
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	399	399	0		389	389	0		
Standardised Total <sup>2</sup>	5,058	5,058	5,058	0	5,058	5,058	5,058	12	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	2	1	0	0	2	1	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	6,366	3,207	856	6,426	3,396	873	6,426	873
	Corporates	385	379	365	391	409	402	379	402
	of which: SME	2	2	2	1	1	1	1	1
	Retail	123	131	96	102	99	74	99	74
	of which: SME	1	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	316	326	179	7	252	261	97	18	
Standardised Total <sup>2</sup>									18

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	1,301	1,417	0	1,209	109	0	0	0
	Regional governments or local authorities	101	20	4	20	20	4	0	0
	Public sector entities	0	0	0	70	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	282	200	59	212	133	113	41	151
	Corporates	106	110	106	156	154	151	151	151
	of which: SME	0	0	0	0	0	0	0	0
	Retail	11	7	5	8	4	3	3	3
	of which: SME	5	5	2	5	5	2	2	2
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	3	1	1	3	1	1	1	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									4

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
PERU	Central governments or central banks	5,693	3,051	2,151	6,893	4,398	2,604	0	0
	Regional governments or local authorities	16	16	16	14	14	14	0	0
	Public sector entities	450	229	229	469	246	246	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	10,826	7,894	7,573	10,743	7,903	7,582	0	0
	of which: SME	1,366	1,040	861	1,255	977	804	0	0
	Retail	3,073	3,405	3,062	3,706	3,868	4,248	0	0
	Secured by mortgages on immovable property	3,569	2,134	1,461	3,690	2,247	1,533	0	0
	of which: SME	1,021	1,021	1,021	1,021	1,021	1,021	0	0
	Exposures in default	908	803	345	958	865	371	0	0
	Items associated with particularly high risk	2,061	241	265	2,062	241	265	0	0
	Covered bonds	377	159	238	408	189	284	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	1	1	1	2	2	2	0	0	
Other exposures	1,112	1,112	461	921	1,176	1,176	0	0	
Standardised Total <sup>2</sup>									973

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	16	16	0	16	16	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	2	2	0	3	3	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	139	139	8	45	45	5	0	0
	Corporates	2,611	768	496	2,612	703	461	0	0
	of which: SME	32	22	22	32	24	23	0	0
	Retail	26	25	19	25	23	17	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	36	35	12	34	33	12	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	23	0	0	20	0	0	0	
Standardised Total <sup>2</sup>									3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
ITALY	Central governments or central banks	6,725	7,182	0	6,967	7,225	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	196	76	42	214	95	46	0	0
	Corporates	39	13	12	42	12	11	0	0
	of which: SME	27	4	4	28	2	2	0	0
	Retail	24	4	2	40	2	7	0	0
	of which: SME	0	0	0	1	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>2</sup>									3

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
COLOMBIA	Central governments or central banks	796	1,352	741	2,087	1,757	883	0	0
	Regional governments or local authorities	689	682	682	769	763	763	0	0
	Public sector entities	423	423	423	516	499	499	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	5,168	4,508	4,204	5,023	5,115	4,862	0	0
	of which: SME	247	230	184	266	249	199	0	0
	Retail	2,491	3,070	3,293	3,139	3,865	4,885	0	0
	of which: SME	861	821	821	1,027	983	983	0	0
	Secured by mortgages on immovable property	2,699	2,653	902	3,040	3,000	1,023	0	0
	of which: SME	429	429	118	460	460	125	0	0
	Exposures in default	626	155	169	739	219	234	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	953	953	210	953	953	211	0	0	
Standardised Total <sup>2</sup>									775

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
Consolidated data	Central banks and central governments	122,696	122,696	122,696	122,696	122,696	122,696	122,696	122,696	0	0		
	Institutions	122,696	122,696	122,696	122,696	122,696	122,696	122,696	122,696	0	0		
	Corporates	205,521	2,109	164,091	82,892	442	2,022	206,910	2,207	161,188	450	1,396	
	Corporate - Of Which: Specialised Lending	8,157	6	6,912	3,677	0	143	7,288	5	6,513	5,366	17	
	Corporate - Of Which: SME	25,791	1,327	17,893	13,224	326	934	36,174	1,232	18,201	12,896	310	810
	Retail	123,546	4,361	297,811	263,017	378	3,002	123,946	4,172	98,188	24,463	378	2,761
	Retail - Secured on real estate property	74,811	2,446	70,118	5,979	276	1,071	74,481	2,473	69,847	5,994	280	913
	Retail - Secured on real estate property - Of Which: SME	1,265	33	955	1,091	3	9	1,241	32	941	1,078	3	11
	Retail - Secured on real estate property - Of Which: non-SME	73,546	2,412	69,163	4,888	273	1,062	73,238	2,441	68,906	4,916	276	903
	Retail - Qualifying Revolving	30,852	291	12,502	8,899	14	825	30,185	273	12,740	8,868	13	721
	Retail - Other Retail - Of Which: SME	17,878	1,625	15,221	5,339	88	11,446	18,279	1,426	15,609	5,620	85	1,157
	Retail - Other Retail - Of Which: non-SME	5,341	433	2,735	1,120	42	262	5,445	383	2,817	1,158	43	217
	Retail - Other Retail - Of Which: non-SME	12,526	1,191	12,496	4,218	46	884	12,814	1,043	12,792	4,463	42	940
	Equity	5,731	0	5,731	13,160	0	0	5,692	0	5,692	13,097	0	0
Other non credit-obligation assets													
IRB Total				129,612							126,529		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) 98 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
SPAIN	Central banks and central governments	18	0	4	2	0	19	0	4	0	0		
	Institutions	28,073	76	12,743	2,239	13	29	29,642	81	14,359	1,872		
	Corporates	76,460	1,770	56,423	33,360	318	1,498	77,335	1,993	59,422	327	1,443	
	Corporate - Of Which: Specialised Lending	2,414	0	2,188	1,763	0	14	2,206	5	2,057	1,636	0	
	Corporate - Of Which: SME	17,897	1,071	11,967	6,156	323	636	18,893	1,059	12,725	6,340	218	
	Retail	99,918	4,141	88,467	15,622	353	2,300	100,049	3,948	88,670	15,971	352	2,131
	Retail - Secured on real estate property	74,382	2,424	69,710	9,980	262	1,057	74,066	2,462	69,452	9,966	266	908
	Retail - Secured on real estate property - Of Which: SME	1,264	31	953	1,091	3	9	1,242	32	940	1,078	3	10
	Retail - Secured on real estate property - Of Which: non-SME	73,118	2,402	68,756	8,767	259	1,057	72,824	2,430	68,512	8,788	262	897
	Retail - Qualifying Revolving	7,659	75	3,559	479	2	90	7,747	62	3,649	498	2	69
	Retail - Other Retail	17,838	1,622	15,193	5,326	88	1,144	18,236	1,423	15,589	5,607	85	1,155
	Retail - Other Retail - Of Which: SME	5,329	432	2,723	1,116	42	262	5,429	382	2,855	1,153	43	216
	Retail - Other Retail - Of Which: non-SME	12,509	1,189	12,469	4,210	46	882	12,806	1,041	12,764	4,454	42	939
	Equity	2,559	0	2,559	5,345	0	0	2,551	0	2,551	5,367	0	0
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(in EUR, %)													
MEXICO	Central banks and central governments	159	0	32	21	0	0	159	0	33	21	0	
	Institutions	199	0	197	86	0	0	228	0	146	86	0	
	Corporates	31,606	302	28,708	18,459	119	315	30,550	299	27,669	17,866	115	302
	Corporate - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporate - Of Which: SME	7,248	254	5,590	4,447	102	258	6,740	171	5,024	3,965	92	185
	Retail	22,095	206	8,918	8,211	11	734	22,379	210	9,073	8,300	11	652
	Retail - Secured on real estate property	12	0	0	0	0	0	12	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	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	21,081	205	8,905	8,208	11	734	22,365	210	9,059	8,357	11	652
	Retail - Other Retail	2	0	0	0	0	0	2	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	
	Equity	333	0	333	3,050	0	0	335	0	335	2,800	0	0
Other non credit-obligation assets													
IRB Total													

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
TURKEY	Central banks and central governments	155	0	65	79	0	64	155	0	65	79	0
	Institutions	14	0	8	14	0	0	18	0	3	5	0
	Corporates	393	0	319	322	0	1	284	0	232	247	0
	Corporate - Of Which: Specialised Lending	213	0	213	229	0	0	172	0	172	183	0
	Corporate - Of Which: SME	5	0	0	0	0	0	5	0	0	1	0
	Retail	1	0	1	0	0	0	1	0	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	391	0	391	425	0	0	335	0	335	703	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
(in EUR, %)												
FRANCE	Central banks and central governments	0	0	42	4	0	0	0	0	38	3	0
	Institutions	47,484	0	46,935	1,305	0	0	49,923	0	48,972	1,338	0
	Corporates	10,637	12	6,143	2,856	2	13	11,045	23	6,145	2,870	4
	Corporate - Of Which: Specialised Lending	537	0	446	332	0	1	529	0	442	332	0
	Corporate - Of Which: SME	40	1	35	12	2	0	43	1	36	13	2
	Retail	32	1	30	11	2	0	32	1	30	12	2
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	32	1	30	11	2	0	32	1	30	12	2
	Retail - Qualifying Revolving	3	0	3	1	0	0	3	0	3	1	0
	Retail - Other Retail	1	0	1	1	0	0	1	0	1	1	0
	Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	
	Equity	25	0	25	85	0	0	1	0	1	2	0
Other non credit-obligation assets												
IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).





		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	14,573	15	17,233	1,040	5	14	17,514	1,271	0	1
	Institutions	199,797	61	141,872	6,682	13	19	167,505	7,546	5	17
	Corporates	207,496	2,051	162,402	81,820	405	1,650	210,103	2,108	164,258	88,834
	Corporates - Of Which: Specialised Lending	8,713	5	7,298	5,794	0	15	8,208	15	7,256	5,862
	Corporates - Of Which: SME	20,885	1,177	18,499	13,617	294	727	26,174	1,380	18,143	16,730
	Retail	174,236	4,264	98,718	31,449	800	2,823	152,792	6,494	98,663	29,165
	Retail - Secured on real estate property	73,751	2,564	69,394	15,764	708	639	73,288	2,820	68,995	17,711
	Retail - Secured on real estate property - Of Which: SME	1,219	30	107	1,686	10	10	1,109	30	921	1,811
	Retail - Secured on real estate property - Of Which: non-SME	72,532	2,533	68,468	14,068	698	619	72,091	2,790	15,800	880
	Retail - Qualifying Revolving	12,463	292	13,481	9,665	13	807	34,824	336	14,727	14,036
	Retail - Other Retail	18,523	1,409	15,843	5,990	78	1,137	17,670	1,499	15,681	6,998
	Retail - Other Retail - Of Which: SME	5,393	368	2,799	1,213	38	192	5,404	394	2,859	1,609
	Retail - Other Retail - Of Which: non-SME	13,129	1,041	13,044	4,777	41	944	12,266	1,105	12,222	5,389
Equity	6,074	0	6,074	13,772	0	0	5,843	0	5,843	13,247	
Other non credit-obligation assets											
IRB Total <sup>3</sup>			334,764					350,163			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SPAIN	Central banks and central governments	8	0	3	2	0	24	0	19	3	0
	Institutions	35,652	57	20,323	1,962	12	14	29,326	25	23,446	2,624
	Corporates	76,950	1,729	65,138	32,728	294	1,175	76,294	1,769	65,266	37,130
	Corporates - Of Which: Specialised Lending	2,471	5	2,294	1,856	0	15	2,363	4	2,363	1,958
	Corporates - Of Which: SME	16,473	986	12,462	8,215	182	517	18,118	907	12,462	10,974
	Retail	99,671	4,022	88,418	22,181	786	2,127	88,200	4,367	87,405	25,300
	Retail - Secured on real estate property	73,251	2,532	69,014	15,688	706	613	73,007	2,608	68,615	17,420
	Retail - Secured on real estate property - Of Which: SME	1,219	30	107	1,686	10	10	1,109	30	921	1,811
	Retail - Secured on real estate property - Of Which: non-SME	72,032	2,502	68,907	13,993	697	603	71,901	2,779	67,714	15,718
	Retail - Qualifying Revolving	7,838	63	3,959	516	69	1,060	71	3,227	698	74
	Retail - Other Retail	14,462	1,406	15,805	5,977	78	1,135	17,630	1,467	15,044	6,981
	Retail - Other Retail - Of Which: SME	5,393	367	2,789	1,220	38	192	5,394	394	2,861	1,604
	Retail - Other Retail - Of Which: non-SME	13,099	1,039	13,016	4,748	41	943	12,236	1,104	13,183	5,377
Equity	2,746	0	2,746	5,627	0	0	2,607	0	2,607	5,327	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
MEXICO	Central banks and central governments	151	0	31	19	0	152	0	32	19	0
	Institutions	203	0	181	40	0	172	12	153	31	0
	Corporates	13,695	278	29,686	18,719	125	327	34,888	279	31,678	21,206
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	165
	Corporates - Of Which: SME	7,609	188	5,594	4,522	100	206	7,515	191	5,303	5,000
	Retail	24,565	228	9,863	9,169	11	738	26,820	263	10,980	13,731
	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	13	0	12	2	0	12	2	0	12	2
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	14,500	228	9,849	9,166	11	738	26,796	262	10,966	13,740
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	1,250	0	1,250	3,094	0	0	1,305	0	1,305	3,236	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
TURKEY	Central banks and central governments	155	0	159	150	0	155	0	159	159	0
	Institutions	229	0	176	150	0	143	0	108	101	0
	Corporates	189	0	169	180	0	103	0	103	93	0
	Corporates - Of Which: Specialised Lending	4	0	4	0	0	1	0	1	3	0
	Corporates - Of Which: SME	2	0	1	0	0	2	0	1	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	389	0	389	895	0	331	0	331	685	0	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	0	0	36	3	0	0	0	30	2	0
	Institutions	64,715	0	63,866	1,187	0	0	63,248	0	67,810	1,187
	Corporates	1,607	30	7,370	2,728	4	21	6,628	28	7,320	2,815
	Corporates - Of Which: Specialised Lending	498	0	292	292	0	0	461	0	396	292
	Corporates - Of Which: SME	41	1	36	9	0	1	40	2	35	9
	Retail	32	1	30	8	0	0	32	1	30	8
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	32	1	30	8	0	0	32	1	30	8
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	2	0	2	1
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	1	0	0	0	1	0	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0
Equity	1	0	1	1	0	0	1	0	1	2	
Other non credit-obligation assets											
IRB Total											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach											
As of 31/03/2023						As of 30/06/2023					
	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	
<b>(in EUR, %)</b>											
<b>UNITED STATES</b>	7,215	0	7,215	140	0	8,594	0	8,594	134	0	0
Institutions	2,298	0	2,297	494	0	2,546	0	2,298	522	0	0
Corporates	38,870	1	25,152	8,600	0	31,241	1	25,374	8,677	0	6
Corporates - Of Which: SME	13	0	1,105	877	0	1,602	0	1,286	822	0	1
Retail	32	0	28	4	0	31	0	26	5	0	0
Retail - Secured on real estate property	35	0	24	3	0	34	0	23	4	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	4	0	1	0	0	4	0	2	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
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	2	0	2	1	0	0
Equity	446	0	446	1,029	0	429	0	429	1,026	0	0
Other non credit-obligation assets											
<b>IRB Total</b>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach											
As of 31/03/2023						As of 30/06/2023					
	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	
<b>(in EUR, %)</b>											
<b>GERMANY</b>	0	0	0	0	0	0	0	0	0	0	0
Institutions	16,614	0	15,883	400	0	28,228	0	27,479	603	0	0
Corporates	6,644	0	5,136	1,579	0	6,941	0	5,453	2,205	0	25
Corporates - Of Which: Specialised Lending	473	0	372	265	0	677	0	547	387	0	25
Corporates - Of Which: SME	20	0	16	25	0	42	0	40	136	0	0
Retail	33	1	27	5	0	33	1	27	5	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	26	1	24	4	0	26	1	24	5	0	0
Retail - Secured on real estate property - Of Which: non-SME	4	0	2	0	0	4	0	2	0	0	0
Retail - Qualifying Revolving	1	0	1	0	0	1	0	1	1	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	1	1	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	81	0	81	250	0	70	0	70	200	0	0
Other non credit-obligation assets											
<b>IRB Total</b>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach											
As of 31/03/2023						As of 30/06/2023					
	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	
<b>(in EUR, %)</b>											
<b>PERU</b>	0	0	0	0	0	0	0	0	0	0	0
Institutions	31	0	28	9	0	58	0	54	22	0	0
Corporates	1,008	0	764	444	0	1,086	0	745	428	0	0
Corporates - Of Which: Specialised Lending	87	0	87	79	0	87	0	87	79	0	0
Corporates - Of Which: SME	4	0	3	1	0	4	0	4	1	0	0
Retail	3	0	3	1	0	3	0	2	0	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	3	0	2	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	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
Retail - Other Retail - Of Which: SME	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
Equity	9	0	9	23	0	10	0	10	24	0	0
Other non credit-obligation assets											
<b>IRB Total</b>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach											
As of 31/03/2023						As of 30/06/2023					
	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	
<b>(in EUR, %)</b>											
<b>UNITED KINGDOM</b>	7	0	10	1	0	1	0	10	1	0	0
Institutions	13,190	0	13,068	999	0	13,402	0	13,189	432	0	0
Corporates	9,454	2	7,635	3,350	0	9,708	1	7,749	3,198	0	9
Corporates - Of Which: Specialised Lending	941	0	786	635	0	1,129	0	928	822	0	1
Corporates - Of Which: SME	17	1	10	12	0	1	0	40	17	0	1
Retail	95	3	87	30	1	92	3	82	22	1	1
Retail - Secured on real estate property	84	2	80	18	0	79	2	75	21	1	1
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	9	0	0	0	0	9	0	0	0	0	0
Retail - Qualifying Revolving	6	0	2	0	0	6	0	2	0	0	0
Retail - Other Retail	5	1	2	0	0	5	4	2	2	0	0
Retail - Other Retail - Of Which: SME	4	0	3	1	0	3	0	3	1	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	2	0	1	1	0	0
Equity	521	0	521	1,293	0	468	0	468	1,164	0	0
Other non credit-obligation assets											
<b>IRB Total</b>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach											
As of 31/03/2023						As of 30/06/2023					
	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	
<b>(in EUR, %)</b>											
<b>ITALY</b>	2,158	0	1,838	467	0	4,622	0	4,641	678	0	0
Institutions	7,430	1	4,793	2,225	0	7,542	0	4,477	2,175	0	2
Corporates	720	0	965	428	0	742	0	564	422	0	1
Corporates - Of Which: SME	26	0	12	30	0	50	0	15	50	0	0
Retail	12	0	11	2	0	12	0	10	2	0	0
Retail - Secured on real estate property	9	0	8	2	0	9	0	8	2	0	0
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving	2	0	1	0	0	2	0	1	0	0	0
Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0
Equity	5	0	5	14	0	5	0	5	13	0	0
Other non credit-obligation assets											
<b>IRB Total</b>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

IRB Approach											
As of 31/03/2023						As of 30/06/2023					
	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	Original Exposure <sup>2</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Of which: subordinated	
<b>(in EUR, %)</b>											
<b>COLOMBIA</b>	0	0	0	0	0	0	0	0	0	0	0
Institutions	642	0	294	387	0	0	0	0	261	0	0
Corporates	547	3	492	274	0	0	3	492	274	0	1
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	6	0	1	0	0	0	0	1	0	0	0
Retail	6	0	4	1	0	6	0	5	2	0	0
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	3	0	3	1	0	0
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	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
Retail - Other Retail - Of Which: SME	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
Equity	236	0	236	579	0	251	0	251	625	0	0
Other non credit-obligation assets											
<b>IRB Total</b>											

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).











**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco Bilbao Vizcaya Argentaria, S.A.

As of 31/12/2022

Residual Maturity	Country / Region	Direct exposures												Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
	Africa	[ 0 - 3M ]	11	11	0	0	0	11	0	0	0	0	0	24	0
[ 3M - 1Y ]		3	3	0	0	0	3	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		10	10	0	0	0	10	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		11	11	0	0	0	11	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		77	76	16	0	0	61	0	0	0	0	0	24	0	0
[ 5Y - 10Y ]		58	57	0	0	0	57	0	0	0	0	0	128	1	0
[ 10Y - more		26	26	0	0	0	26	0	0	0	0	0	11	0	0
<b>Total</b>	<b>195</b>	<b>194</b>	<b>16</b>	<b>0</b>	<b>0</b>	<b>178</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>186</b>	<b>2</b>	<b>149</b>	
	Others	[ 0 - 3M ]	65	65	0	0	0	65	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	0	0	0	2	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		31	31	0	0	0	31	0	0	0	0	0	6	0	0
[ 2Y - 3Y ]		47	46	0	0	1	46	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		434	434	0	0	0	434	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		3	3	0	0	0	3	0	0	0	0	0	0	0	0
[ 10Y - more		13	13	13	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>594</b>	<b>594</b>	<b>13</b>	<b>0</b>	<b>1</b>	<b>580</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>1</b>	

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

**Regions:**

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAP













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banco Bilbao Vizcaya Argentaria, S.A.

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		14	16	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		58	58	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		87	87	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	26	26	0	0	0	0	0	0	0	0	0	0	0	127	9	
<b>Total</b>		<b>196</b>	<b>196</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>196</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>145</b>	<b>0</b>	<b>121</b>
[ 0 - 3M ]	Others	60	60	0	0	0	0	60	0	0	0	0	0	0	0	
[ 3M - 1Y ]		19	19	0	0	0	0	19	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		9	9	0	0	0	0	9	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		80	80	0	0	0	1	79	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		419	419	0	0	0	0	419	0	0	0	0	0	169	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	11	11	11	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>598</b>	<b>598</b>	<b>11</b>	<b>0</b>	<b>1</b>	<b>586</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>24</b>

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying rGAP

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Banca Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing best past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing best past due >30 days and <90 days		Of which non-performing <sup>3)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	<b>81,620</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>73,470</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>82,559</b>	<b>0</b>	<b>57</b>	<b>57</b>	<b>57</b>	<b>174</b>	<b>42</b>	<b>42</b>	<b>0</b>	<b>81,161</b>	<b>0</b>	<b>57</b>	<b>57</b>	<b>57</b>	<b>167</b>	<b>41</b>	<b>41</b>	<b>0</b>	<b>0</b>	
Central banks	3,580	0	0	0	0	8	0	0	0	3,123	0	0	0	0	7	0	0	0	0	
General governments	70,091	0	0	0	0	153	0	0	0	68,226	0	0	0	0	150	0	0	0	0	
Credit institutions	1,250	0	0	0	0	4	0	0	0	1,097	0	0	0	0	3	0	0	0	0	
Other financial corporations	2,432	0	54	54	54	4	40	40	0	2,443	0	54	54	54	4	40	40	0	0	
Non-financial corporations	4,331	0	3	3	3	5	2	2	0	4,373	0	3	3	3	3	2	2	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>396,300</b>	<b>1,152</b>	<b>14,259</b>	<b>14,259</b>	<b>14,259</b>	<b>4,275</b>	<b>7,833</b>	<b>7,833</b>	<b>4,549</b>	<b>388,971</b>	<b>1,446</b>	<b>13,497</b>	<b>13,497</b>	<b>13,497</b>	<b>4,024</b>	<b>7,285</b>	<b>7,285</b>	<b>4,422</b>		
Central banks	7,058	0	0	0	0	32	0	0	0	4,420	0	0	0	0	15	0	0	0	0	
General governments	20,537	62	46	46	46	18	17	17	0	20,922	34	38	38	38	19	11	11	5	5	
Credit institutions	16,524	0	0	0	0	21	0	0	0	16,137	0	0	0	0	34	0	0	0	0	
Other financial corporations	12,646	0	27	27	27	27	17	17	7	12,167	0	17	17	17	27	10	10	5	5	
Non-financial corporations	174,018	315	6,702	6,702	6,702	1,702	4,115	4,115	1,702	171,176	300	6,340	6,340	6,340	1,666	3,820	3,820	1,672		
of which: small and medium-sized enterprises	59,542	188	4,017	4,017	4,017	765	2,418	2,418	1,338	57,476	217	3,653	3,653	3,653	721	2,192	2,192	1,203		
of which: Loans collateralised by commercial immovable property	24,740	46	1,958	1,958	1,958	350	994	994	881	24,193	92	1,870	1,870	1,870	323	1,044	1,044	796		
Households	165,498	775	7,431	7,431	7,431	2,425	3,684	3,684	2,831	164,148	1,103	7,102	7,102	7,102	2,260	3,435	3,435	2,740		
of which: Loans collateralised by residential immovable property	95,493	303	3,861	3,861	3,861	432	1,079	1,079	2,645	94,087	544	3,785	3,785	3,785	410	1,087	1,087	2,559		
of which: Credit for consumption	54,398	419	2,615	2,615	2,615	1,761	1,988	1,988	38	54,738	484	2,434	2,434	2,434	1,614	1,760	1,760	45		
<b>DEBT INSTRUMENTS other than HFT</b>	<b>560,479</b>	<b>1,152</b>	<b>14,316</b>	<b>14,316</b>	<b>14,316</b>	<b>4,469</b>	<b>7,875</b>	<b>7,875</b>	<b>4,549</b>	<b>543,601</b>	<b>1,446</b>	<b>13,554</b>	<b>13,554</b>	<b>13,554</b>	<b>4,203</b>	<b>7,327</b>	<b>7,327</b>	<b>4,422</b>		
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>195,199</b>		<b>1,090</b>	<b>1,090</b>	<b>1,090</b>	<b>473</b>	<b>330</b>	<b>330</b>	<b>144</b>	<b>192,217</b>		<b>1,147</b>	<b>1,147</b>	<b>1,147</b>	<b>431</b>	<b>339</b>	<b>339</b>	<b>196</b>		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a) of Regulation (EU) No 575/2013 (CRD).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same term (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>				Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>		On non-performing exposures <sup>(2)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>						Of which: defaulted	Of which Stage 3 <sup>(3)</sup>				Of which Stage 3 <sup>(3)</sup>		
<b>(in Bn€)</b>																					
Cash balances at central banks and other demand deposits	77,095	0	0	0	0	21	0	0	0	65,169	0	0	0	0	15	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	87,404	0	52	52	52	165	39	39	0	87,781	0	54	54	54	188	40	40	40	0	0	
Central banks	2,736	0	0	0	0	6	0	0	0	3,139	0	0	0	0	11	0	0	0	0	0	
General governments	74,614	0	0	0	0	146	0	0	0	73,625	0	0	0	0	166	0	0	0	0	0	
Credit institutions	2,851	0	0	0	0	3	0	0	0	3,302	0	0	0	0	3	0	0	0	0	0	
Other financial corporations	2,527	0	46	46	46	4	37	37	0	2,632	0	51	51	51	4	26	26	26	0	0	
Non-financial corporations	4,887	0	3	3	3	4	2	2	0	5,083	0	2	2	2	4	1	1	1	0	0	
Loans and advances (including at amortised cost and fair value)	395,851	1,721	13,219	13,219	13,219	4,160	7,070	7,070	4,434	405,343	1,313	13,792	13,792	13,792	4,164	7,107	7,107	4,782	0	0	
Central banks	4,817	0	0	0	0	19	0	0	0	6,753	0	0	0	0	19	0	0	0	0	0	
General governments	21,784	23	32	32	32	18	7	7	6	23,760	36	31	31	31	16	8	8	8	6	6	
Credit institutions	17,490	0	0	0	0	25	0	0	0	17,416	0	0	0	0	34	0	0	0	0	0	
Other financial corporations	11,348	0	14	14	14	21	9	9	3	12,482	12	14	14	14	22	8	8	8	6	6	
Non-financial corporations	171,540	368	5,847	5,847	5,847	1,377	3,351	3,351	1,403	171,062	257	5,678	5,678	5,678	1,470	3,312	3,312	1,597	0	0	
of which: small and medium-sized enterprises	57,854	228	3,483	3,483	3,483	663	2,260	2,260	1,175	57,467	143	3,345	3,345	3,345	617	1,950	1,950	1,551	0	0	
of which: Loans collateralised by commercial immovable property	24,171	90	1,748	1,748	1,748	298	983	983	737	24,928	24	1,654	1,654	1,654	284	949	949	632	0	0	
Households	168,871	1,130	7,127	7,127	7,127	2,500	3,503	3,503	2,819	173,870	1,007	8,068	8,068	8,068	2,603	3,778	3,778	3,177	0	0	
of which: Loans collateralised by residential immovable property	94,366	442	3,858	3,858	3,858	408	1,082	1,082	2,629	95,010	338	4,200	4,200	4,200	418	1,081	1,081	1,081	2,944	0	
of which: Credit for consumption	58,321	609	2,573	2,573	2,573	1,839	1,829	1,829	53	60,568	573	2,836	2,836	2,836	1,942	1,997	1,997	1,997	58	58	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>566,350</b>	<b>1,721</b>	<b>13,272</b>	<b>13,272</b>	<b>13,272</b>	<b>4,345</b>	<b>7,109</b>	<b>7,109</b>	<b>4,434</b>	<b>556,293</b>	<b>1,313</b>	<b>13,844</b>	<b>13,844</b>	<b>13,844</b>	<b>4,367</b>	<b>7,144</b>	<b>7,144</b>	<b>4,782</b>	<b>0</b>	<b>0</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>206,957</b>		<b>1,096</b>	<b>1,096</b>	<b>1,096</b>	<b>419</b>	<b>328</b>	<b>328</b>	<b>144</b>	<b>210,216</b>		<b>1,069</b>	<b>1,069</b>	<b>1,069</b>	<b>408</b>	<b>340</b>	<b>340</b>	<b>136</b>			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (templates F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2023 EU-wide Transparency Exercise

### Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	16,796	8,663	5,194	4,405	7,253	2,866	15,120	8,135	4,920	4,242	6,312	2,689
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	55	34	11	10	6	6	48	29	9	8	6	5
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	22	19	5	5	8	6	13	10	5	5	6	4
Non-financial corporations	9,323	4,825	3,371	2,820	2,798	1,047	8,289	4,442	3,128	2,658	2,355	964
of which: small and medium-sized enterprises	3,895	2,494	1,648	1,457	1,709		3,456	2,303	1,499	1,350	1,433	
Households	7,396	3,785	1,807	1,570	4,441	1,808	6,771	3,654	1,779	1,571	3,945	1,717
<b>DEBT INSTRUMENTS other than HFT</b>	<b>16,796</b>	<b>8,663</b>	<b>5,194</b>	<b>4,405</b>	<b>7,253</b>	<b>2,866</b>	<b>15,120</b>	<b>8,135</b>	<b>4,920</b>	<b>4,242</b>	<b>6,312</b>	<b>2,689</b>
Loan commitments given	324	40	17	9	0	0	432	41	22	6	0	0
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

Banco Bilbao Vizcaya Argentaria, S.A.

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>14,634</b>	<b>7,805</b>	<b>4,692</b>	<b>3,999</b>	<b>6,113</b>	<b>2,695</b>	<b>13,502</b>	<b>7,762</b>	<b>4,440</b>	<b>3,833</b>	<b>5,977</b>	<b>2,820</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	44	26	7	6	6	6	42	25	7	6	6	6	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	7	4	3	5	3	27	7	4	3	10	5	
Non-financial corporations	7,935	4,040	2,916	2,426	2,224	894	6,922	3,782	2,656	2,233	2,240	861	
of which: small and medium-sized enterprises	3,294	2,141	1,387	1,244	1,386		3,004	1,949	1,248	1,125	1,360		
Households	6,642	3,732	1,766	1,565	3,877	1,792	6,512	3,948	1,773	1,591	3,721	1,948	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>14,634</b>	<b>7,805</b>	<b>4,692</b>	<b>3,999</b>	<b>6,113</b>		<b>13,502</b>	<b>7,762</b>	<b>4,440</b>	<b>3,833</b>	<b>5,977</b>		
<b>Loan commitments given</b>	<b>542</b>	<b>37</b>	<b>14</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>398</b>	<b>46</b>	<b>20</b>	<b>8</b>	<b>0</b>	<b>0</b>	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	4.628	162	162	4.628	154	0	4.475	153	153	4.475	151	0	4.356	141	141	4.356	142	0	4.377	133	133	4.377	128	0
B Mining and quarrying	5.118	215	215	5.118	125	0	5.006	179	179	5.006	106	0	4.840	164	164	4.840	101	0	5.032	152	152	5.032	60	0
C Manufacturing	44.990	1.052	1.052	44.913	862	0	44.658	869	869	44.583	795	0	44.006	830	830	43.931	742	0	44.421	788	788	44.345	663	0
D Electricity, gas, steam and air conditioning supply	16.881	736	736	16.881	557	0	15.344	650	650	15.344	535	0	15.832	434	434	15.832	505	0	15.077	386	386	15.077	476	0
E Water supply	977	21	21	977	16	0	875	21	21	875	16	0	773	17	17	773	12	0	826	16	16	826	11	0
F Construction	8.463	795	795	8.463	615	0	8.389	789	789	8.389	538	0	8.390	752	752	8.390	517	0	8.446	734	734	8.446	682	0
G Wholesale and retail trade	31.616	1.281	1.281	31.616	1.080	0	30.974	1.184	1.184	30.974	951	0	32.368	1.121	1.121	32.368	903	0	31.901	1.169	1.169	31.901	901	0
H Transport and storage	10.983	352	352	10.983	388	0	11.054	319	319	11.051	343	0	10.982	298	298	10.981	317	0	10.984	295	295	10.984	341	0
I Accommodation and food service activities	8.266	447	447	8.266	339	0	8.003	451	451	8.003	329	0	8.152	448	448	8.152	294	0	7.902	420	420	7.902	278	0
J Information and communication	7.371	112	112	7.371	113	0	7.407	113	113	7.407	107	0	7.446	105	105	7.446	50	0	7.395	114	114	7.395	90	0
K Financial and insurance activities	7.721	183	183	7.721	180	0	7.468	200	200	7.468	187	0	7.459	180	180	7.459	159	0	7.336	191	191	7.336	170	0
L Real estate activities	11.317	741	741	11.230	510	0	11.431	718	718	11.349	527	0	10.779	720	720	10.686	528	0	11.870	663	663	11.776	496	0
M Professional, scientific and technical activities	3.642	181	181	3.642	167	0	3.948	169	169	3.948	154	0	3.768	167	167	3.768	146	0	3.933	182	182	3.933	146	0
N Administrative and support service activities	4.158	187	187	4.158	136	0	4.021	180	180	4.021	124	0	4.037	159	159	4.037	117	0	4.136	156	156	4.136	105	0
O Public administration and defence, compulsory social security	307	12	12	307	18	0	268	8	8	268	13	0	268	9	9	268	14	0	315	10	10	315	14	0
P Education	563	42	42	563	32	0	556	35	35	556	29	0	550	36	36	550	31	0	554	27	27	554	24	0
Q Human health services and social work activities	2.092	47	47	2.092	43	0	2.108	138	138	2.108	53	0	2.085	133	133	2.085	57	0	2.133	132	132	2.133	56	0
R Arts, entertainment and recreation	989	75	75	989	86	0	927	68	68	927	79	0	935	62	62	935	72	0	1.026	46	46	1.026	72	0
S Other services	3.886	112	112	3.886	527	0	4.214	101	101	4.214	519	0	4.562	72	72	4.562	423	0	3.999	83	83	3.999	308	0
Loans and advances	129.618	6.752	6.752	127.853	5.867	0	121.126	6.340	6.340	121.017	5.095	0	121.540	5.847	5.847	121.172	5.121	0	121.062	5.678	5.678	120.893	4.784	0

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.