



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

Banco Bilbao Vizcaya Argentaria, S.A.

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
Net interest income	18,738	17,617	19,548	20,867	12,986	16,129	17,307	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	580	698	698	698	-169	524	524	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,388	-4,614	-4,838	-3,887	-8,250	-8,356	-9,718	
Profit or (-) loss for the year	6,790	4,627	5,761	7,337	-3,273	-294	-243	
Coverage ratio: non-performing exposure (%)	56.47%	54.97%	53.30%	52.18%	53.76%	52.94%	52.60%	
Common Equity Tier 1 capital	42,738	47,207	50,799	54,442	34,353	34,902	34,035	
Total Risk exposure amount (all transitional adjustments included)	337,066	337,950	340,212	343,083	338,426	347,922	352,260	
Common Equity Tier 1 ratio, %	12.68%	13.97%	14.93%	15.87%	10.15%	10.03%	9.66%	
Fully loaded Common Equity Tier 1 ratio, %	12.61%	13.97%	14.91%	15.87%	9.93%	9.79%	9.66%	
Tier 1 capital	47,931	52,399	55,992	59,634	39,546	40,094	39,228	
Total leverage ratio exposures	737,990	737,990	737,990	737,990	737,990	737,990	737,990	
Leverage ratio, %	6.49%	7.10%	7.59%	8.08%	5.36%	5.43%	5.32%	
Fully loaded leverage ratio, %	6.46%	7.10%	7.58%	8.08%	5.26%	5.33%	5.32%	
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	12.59%							

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
TURKEY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	65	0	0	0	79	0	0	0	64	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	150	0	172	0	64	0	183	0	201	30	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	172	0	0	0	183	0	142	30	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	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	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	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	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	335	0	0	0	203	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	463	0	172	0	852	0	183	0	270	30	0	1	0	0	0.00%		

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
FRANCE	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	33	0	0	0	0	0	0	0	32	0	0	0	0	0	0	
	Institutions	48,972	0	0	0	1,338	0	0	0	1,199	0	0	0	0	0	0	
	Corporates	7,921	30	442	0	2,642	0	332	0	2,521	88	33	1	11	11	53.47%	
	Corporates - Of Which: Specialised Lending	0	0	442	0	0	0	332	0	371	25	0	0	1	0	0	
	Corporates - Of Which: SME	11	0	0	0	33	0	0	0	18	1	0	0	0	0	2.23%	
	Retail	31	0	0	0	13	0	0	0	30	0	0	0	0	0	43.89%	
	Retail - Secured on real estate property	28	1	0	0	10	0	0	0	26	1	1	0	0	0	34.22%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	28	1	0	0	10	0	0	0	26	1	1	0	0	0	34.22%	
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	58.82%	
	Retail - Other Retail	2	0	0	0	3	0	0	0	2	0	0	0	0	0	68.80%	
	Retail - Other Retail - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	68.80%	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	2	0	0	0	1	0	0	0	0	0	68.80%	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	57,017	31	442	0	3,997	0	332	0	8,813	107	31	2	5	17	53.01%		

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	56	0	0	0	146	0	0	0	46	0	0	0	0	0	0	
	Institutions	11,581	0	0	0	862	0	0	0	636	0	0	0	0	0	0	
	Corporates	6,142	1	817	0	2,453	0	683	0	6,000	158	0	0	0	0	77.01%	
	Corporates - Of Which: Specialised Lending	0	0	817	0	0	0	683	0	720	65	0	0	0	0	0	
	Corporates - Of Which: SME	35	1	0	0	47	0	0	0	33	2	1	0	0	0	76.98%	
	Retail	88	0	0	0	28	0	0	0	81	8	0	0	0	0	33.45%	
	Retail - Secured on real estate property	81	0	0	0	23	0	0	0	74	8	0	0	0	0	34.47%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	81	0	0	0	23	0	0	0	74	8	0	0	0	0	34.47%	
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	0	0	84.62%	
	Retail - Other Retail	4	0	0	0	5	0	0	0	5	0	0	0	0	0	31.94%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	38.31%	
	Retail - Other Retail - Of Which: non-SME	4	0	0	0	5	0	0	0	5	0	0	0	0	0	72.86%	
Equity	519	0	0	0	1,268	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	18,395	1	817	0	4,666	0	683	0	8,844	180	1	0	0	0	47.69%		

		Actual 31/12/2022*															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
PERU	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	746	0	89	0	418	0	80	0	832	13	0	0	0	0	0.00%	
	Corporates - Of Which: Specialised Lending	0	0	89	0	0	0	80	0	89	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	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	0	0	0	0	46.78%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42.16%	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43.19%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	58.97%	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	100.00%	
Equity	10	0	0	0	26	0	0	0	0	0	0	0	0	0	0		
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
IRB TOTAL	786	0	89	0	454	0	80	0	836	13	0	0	0	0	46.19%		

2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	6,551	0	0	0	478	0	0	0	935	13	0	0	1	0	
	Corporates	4,673	1	639	0	3,203	0	434	0	5,123	137	0	0	0	0	86.79%
	Corporates - Of Which: Specialised Lending	0	0	639	0	0	0	434	0	638	0	0	0	0	0	0
	Corporates - Of Which: SME	21	0	0	0	50	0	0	0	21	0	0	0	0	0	66.67%
	Retail	120	0	0	0	26	0	0	0	62	11	0	0	0	0	64.52%
	Retail - Secured on real estate property	8	0	0	0	4	0	0	0	7	1	0	0	0	0	64.52%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	64.52%
	Retail - Secured on real estate property - Of Which: non-SME	8	0	0	0	4	0	0	0	7	1	0	0	0	0	64.52%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	70.59%
	Retail - Other Retail	11	0	0	0	22	0	0	0	54	10	0	0	0	0	66.67%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	66.67%
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	22	0	0	0	54	10	0	0	0	0	66.67%
	Equity	2	0	0	0	13	0	0	0	1	0	0	0	0	0	0
Securitisation	2	0	0	0	13	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	11,238	1	639	0	3,661	0	434	0	6,115	22	1	0	1	0	79.50%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
COLOMBIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	249	0	0	0	165	0	0	0	153	11	0	0	0	0	
	Corporates	492	0	0	0	287	0	0	0	414	0	0	0	0	0	72.55%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	0	0	1	0	0	0	1	0	0	0	0	0	75.00%
	Retail	14	0	0	0	3	0	0	0	4	1	0	0	0	0	58.72%
	Retail - Secured on real estate property	4	0	0	0	2	0	0	0	4	0	0	0	0	0	64.12%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	4	0	0	0	2	0	0	0	4	0	0	0	0	0	64.12%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	52.38%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70.37%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70.37%
	Equity	201	0	0	0	498	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	947	0	0	0	951	0	0	0	573	21	0	0	0	0	65.40%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,208	0	0	0	288	0	0	0	255	0	0	0	0	0	
	Corporates	5,125	0	245	0	1,770	0	328	0	4,625	125	0	1	12	0	33.75%
	Corporates - Of Which: Specialised Lending	0	0	245	0	0	0	328	0	180	66	0	0	11	0	100.00%
	Corporates - Of Which: SME	13	0	0	0	35	0	0	0	12	6	0	0	0	0	37.69%
	Retail	39	1	0	0	4	1	0	0	28	1	1	0	0	0	29.52%
	Retail - Secured on real estate property	26	1	0	0	0	0	0	0	25	1	1	0	0	0	29.52%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	26	1	0	0	0	0	0	0	25	1	1	0	0	0	29.52%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	0	0	67.86%
	Retail - Other Retail	11	0	0	0	1	0	0	0	1	0	0	0	0	0	79.03%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	0	0	0	1	0	0	0	1	0	0	0	0	0	79.03%
	Equity	68	0	0	0	222	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
IRB TOTAL	11,931	1	246	0	3,394	1	328	0	5,409	127	1	1	12	0	37.35%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria, S.A.

Baseline Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	64	0	0	0	0	0	40.00%	64	0	0	0	0	0	64	0	0	0	0	0	0	40.00%
Institutions	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	1	0	0	0	0	0	0	10.00%
Corporates	201	30	0	0	0	0	10.00%	201	30	0	0	0	0	201	30	0	0	0	0	0	10.00%
Corporates - Of Which: Specialised Lending	142	30	0	0	0	0	10.00%	142	30	0	0	0	0	142	30	0	0	0	0	0	10.00%
Corporates - Of Which: SME	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	1	0	0	0	0	0	0	10.00%
Retail	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	10.00%
Retail - Secured on real estate property	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	1	0	0	0	0	0	0	10.00%
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	10.00%	1	0	0	0	0	0	1	0	0	0	0	0	0	10.00%
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	10.00%
Retail - Qualifying Revolving	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	10.00%
Retail - Other Retail	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	10.00%
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	10.00%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	10.00%	0	0	0	0	0	0	0	0	0	0	0	0	0	10.00%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	270	30	0	0	0	0	15.80%	269	30	0	0	0	0	269	31	0	0	0	0	0	15.96%

Baseline Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	372	5	0	0	0	0	40.00%	372	5	0	0	0	0	372	5	0	0	0	0	0	40.00%
Institutions	1,154	0	0	0	0	0	45.00%	1,152	0	0	0	0	0	1,151	0	0	0	0	0	0	45.00%
Corporates	7,263	321	35	25	103	0	53.43%	7,248	413	43	11	0	0	7,268	483	46	33	29	33	0	45.76%
Corporates - Of Which: Specialised Lending	361	37	1	0	1	0	33.43%	354	44	1	0	0	0	350	47	1	1	1	1	0	32.51%
Corporates - Of Which: SME	29	29	2	0	0	0	29.65%	16	2	1	0	0	0	19	2	1	0	0	0	0	27.11%
Retail	26	4	1	0	0	0	33.72%	24	4	1	0	0	0	24	4	1	0	0	0	0	30.23%
Retail - Secured on real estate property	0	0	0	0	0	0	33.72%	0	0	0	0	0	0	0	0	0	0	0	0	0	33.72%
Retail - Secured on real estate property - Of Which: SME	25	3	1	0	0	0	33.72%	24	4	1	0	0	0	24	4	1	0	0	0	0	30.23%
Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	44.84%	2	0	0	0	0	0	2	0	0	0	0	0	0	43.53%
Retail - Qualifying Revolving	2	0	0	0	0	0	61.72%	2	0	0	0	0	0	2	0	0	0	0	0	0	59.82%
Retail - Other Retail	1	0	0	0	0	0	26.59%	1	0	0	0	0	0	1	0	0	0	0	0	0	24.83%
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	62.81%	1	0	0	0	0	0	1	0	0	0	0	0	0	61.45%
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	8,579	334	37	2	25	19	50.86%	8,466	447	44	2	34	21	8,399	502	50	2	38	24	47.82%	

Baseline Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	46	11	0	0	0	0	40.00%	46	12	0	0	0	0	46	12	0	0	0	0	0	40.00%
Institutions	634	3	0	0	0	0	44.14%	633	4	0	0	0	0	633	4	0	0	0	0	0	43.60%
Corporates	5,014	279	69	10	10	0	20.20%	5,059	366	81	13	10	0	5,228	379	124	13	27	27	0	21.99%
Corporates - Of Which: Specialised Lending	702	47	36	0	0	0	10.96%	702	46	42	0	0	0	702	46	84	11	0	0	0	13.07%
Corporates - Of Which: SME	32	2	1	0	0	0	76.51%	31	4	1	0	0	0	30	4	2	0	0	0	0	68.04%
Retail	78	10	4	0	1	0	36.18%	78	10	0	0	0	0	78	10	7	0	0	0	0	31.79%
Retail - Secured on real estate property	71	9	3	0	1	0	32.02%	69	10	4	0	0	0	68	10	0	0	0	0	0	28.61%
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	35.15%	0	0	0	0	0	0	0	0	0	0	0	0	0	32.08%
Retail - Secured on real estate property - Of Which: non-SME	71	9	3	0	1	0	32.02%	69	9	4	0	0	0	68	10	0	0	0	0	0	29.63%
Retail - Qualifying Revolving	2	0	0	0	0	0	40.73%	2	0	0	0	0	0	2	0	0	0	0	0	0	37.47%
Retail - Other Retail	4	0	1	0	0	0	31.88%	3	1	0	0	0	0	3	0	0	0	0	0	0	46.37%
Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	37.23%	1	0	0	0	0	0	1	0	0	0	0	0	0	36.52%
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	68.70%	1	0	0	0	0	0	1	0	0	0	0	0	0	61.29%
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB TOTAL	6,072	303	53	6	11	11	21.92%	6,563	371	93	13	13	20	6,491	409	132	6	14	30	22.65%	

Baseline Scenario

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(m EUR, %)																					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Institutions	1	0	0	0	0	0	45.00%	1	0	0	0	0	0	1	0	0	0	0	0	0	44.98%
Corporates	743	93	1	0	0	0	40.91%	698	122	15	0	12	0	671	132	33	0	13	11	0	35.16%
Corporates - Of Which: Specialised Lending	29	10	0	0	0	0	40.00%	25	11	2	0	0	0	23	14	0	0	0	0	0	25.11%
Corporates - Of Which: SME	1	0	0	0	0	0	65.00%	1	0	0	0	0	0	1	0	0	0	0	0	0	65.00%
Retail	0	0	0	0	0	0	44.99%	2	2	0	0	0	0	2	1	0	0	0	0	0	40.96%
Retail - Secured on real estate property	0	0	0	0	0	0	42.59%	0	0	0	0	0	0	0	0	0	0	0	0	0	38.75%
Retail - Secured on real estate property - Of Which: SME	2	0	0	0	0	0	42.19%	2	0	0	0	0	0	2	0	0	0	0	0	0	28.79%
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	45.31%	0	0	0	0	0	0	0	0	0	0	0	0	0	43.87%
Retail - Qualifying Revolving	0	0	0	0	0	0	74.23%	0	0	0	0	0	0	0	0	0	0	0	0	0	56.63%
Retail - Other Retail	0	0	0	0	0	0	28.50%	0	0	0	0	0	0	0	0	0	0	0	0	0	44.66%
Retail - Other Retail - Of Which:																					

2023 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria, S.A.

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mB EUR, %)														
Banco Bilbao Vizcaya Argentaria, S.A.	Central banks	31,498	0	13,054	0	28,142	27	0	771	0	0	0.00%		
	Central governments	448,134	0	18,138	0	42,891	2,488	0	112	0	0	0.00%		
	Regional governments or local authorities	3,145	0	1,335	0	2,211	156	0	0	0	0	0.00%		
	Public sector entities	1,061	0	1,002	0	1,288	90	0	1	1	0	0.00%		
	Multilateral Development Banks	182	0	4	0	182	0	0	0	0	0	0.00%		
	International Organisations	966	0	0	0	966	0	0	0	0	0	0.00%		
	Institutions	13,226	11	4,914	0	12,274	2,211	13	0	0	0	24.80%		
	Corporate	49,002	721	45,284	241	48,268	3,889	2,104	379	598	1,480	57.84%		
	of which: SME	45,054	701	42,331	205	41,381	3,144	1,551	40	60	372	57.34%		
	Retail	53,247	711	38,379	776	50,282	6,099	2,694	964	517	1,814	71.05%		
	of which: SME	49,241	701	36,675	776	46,218	5,156	2,001	104	121	761	66.35%		
	Secured by mortgages on immovable property	1,021	105	9,921	1,153	24,553	3,259	1,838	0	193	761	69.31%		
	of which: SME	5,348	185	2,083	185	4,759	794	385	22	65	233	69.31%		
	Items associated with particularly high risk	2,627	269	2,441	368	1,428	312	668	12	39	423	63.23%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0	0	0	0	0.00%			
Securitisation	15,062	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	352,662	2,844	144,181	3,099	255,129	23,355	7,496	1,623	1,328	4,562	61.60%			
Standard Total														

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mB EUR, %)														
SPAIN	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	105,285	0	11,800	0	51,548	1,294	0	0	0	0	0.00%		
	Regional governments or local authorities	885	0	173	0	791	82	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	1,276	0	1	0	632	43	0	0	0	0	50.00%		
	Corporate	4,891	86	2,736	59	1,472	2,198	121	32	116	91	33.64%		
	of which: SME	1,276	63	1,484	69	1,672	299	142	0	0	0	44.11%		
	Retail	6,446	191	4,089	222	5,069	959	892	48	181	634	71.15%		
	of which: SME	3,856	173	2,957	186	4,584	627	438	0	33	264	55.64%		
	Secured by mortgages on immovable property	2,679	234	954	245	2,159	400	337	4	22	150	47.05%		
	of which: SME	1,884	124	753	120	1,254	258	181	1	10	82	46.46%		
	Items associated with particularly high risk	120	0	120	0	120	0	0	0	0	0	57.50%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	1	0	1	0	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	7,989	0	5,203	0	7,444	4,945	1,441	0	0	0	9.00%			
Standard Total	138,222	534	25,923	587	66,762	4,945	1,441	99	182	796	61.89%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mB EUR, %)														
UNITED STATES	Central banks	5,185	0	15	0	1,303	0	0	0	0	0	0.00%		
	Central governments	3,212	0	0	0	193	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	1	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	3,125	0	799	0	3,694	0	0	2	0	0	0.00%		
	Corporate	396	0	427	0	438	0	0	0	0	0	0.00%		
	of which: SME	2	0	2	0	2	0	0	0	0	0	0.00%		
	Retail	5	0	4	0	4	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	319	0	116	0	224	0	0	0	0	0	0.00%			
Standard Total	13,247	0	3,221	0	5,761	0	0	2	0	0	0.00%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(mB EUR, %)														
MEXICO	Central banks	1,882	0	1	0	1,428	0	0	0	0	0	0.00%		
	Central governments	149,024	0	4,821	0	164,221	0	0	0	0	0	0.00%		
	Regional governments or local authorities	310	0	201	0	513	0	0	0	0	0	0.00%		
	Public sector entities	118	0	186	0	266	63	0	0	0	0	0.00%		
	Multilateral Development Banks	89	0	0	0	89	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	3,679	0	1,804	0	5,378	209	0	0	0	0	25.00%		
	Corporate	2,802	36	2,881	36	5,853	522	92	0	54	86	69.01%		
	of which: SME	1,584	0	1,579	0	3,167	729	74	0	0	0	39.80%		
	Retail	13,029	134	9,314	138	13,566	1,489	867	57	186	433	76.45%		
	of which: SME	1,263	63	1,262	23	1,262	676	309	0	0	0	44.81%		
	Secured by mortgages on immovable property	1,263	63	1,262	109	1,262	1,426	1,039	0	0	0	23.21%		
	of which: SME	872	0	440	0	895	109	13	0	0	0	25.26%		
	Items associated with particularly high risk	931	0	939	4	931	24	7	1	2	10	41.24%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0	0	0	0	0.00%			
Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%			
Other exposures	1,071	0	2,802	0	2,761	0	0	0	0	0	0.00%			
Standard Total	64,108	812	20,992	812	61,782	3,972	1,492	891	277	480	45.57%			

2023 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria, S.A.

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
TURKEY	(in EUR, %)											
	Central banks	15,361	0	9,725	0	13,268	0	23	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	130	0	130	0	131	0	0	0	0	0	0.00%
	Public sector entities	128	0	128	0	127	1	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,150	0	1,427	0	2,070	37	0	18	11	0	0.00%
	Corporates	20,574	463	19,117	463	15,358	3,293	1,766	111	293	83	61.43%
	of which: SME	1,141	63	7,639	63	3,751	745	81	19	25	117	65.52%
	Retail	16,396	378	11,096	386	14,746	1,891	590	166	71	260	59.14%
	of which: SME	4,872	26	3,909	33	4,064	359	96	29	86	86	68.34%
	Secured by mortgages on immovable property	1,200	1	441	1	1,495	114	22	4	7	21	95.63%
	of which: SME	0	0	412	0	364	139	4	4	1	4	9.00%
	Items associated with particularly high risk	536	203	804	313	684	160	388	4	34	375	64.23%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	2,052	0	829	0	28	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	59,582	848	43,934	968	52,485	5,123	2,441	327	406	1,593	65.27%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
FRANCE	(in EUR, %)											
	Central banks	311	0	41	0	1,448	0	0	0	0	0	0.00%
	Central governments	11	0	0	0	42	7	0	1	0	0	0.00%
	Regional governments or local authorities	15	0	1	0	14	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	1,318	0	231	0	1,403	0	0	0	0	0	0.00%
	Corporates	788	11	779	13	763	43	12	1	2	2	13.05%
	of which: SME	71	4	10	4	13	0	0	0	0	0	4.62%
	Retail	11	0	10	8	11	13	0	0	0	0	7.52%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	486	0	0	0	489	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	2,858	11	1,688	21	2,771	1,792	20	1	2	2	3.31%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
UNITED KINGDOM	(in EUR, %)											
	Central banks	36	0	0	0	165	0	0	0	0	0	0.00%
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	21	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	222	0	34	0	146	0	0	0	0	0	0.00%
	Corporates	1,055	0	470	0	1,217	160	0	1	1	1	68.21%
	of which: SME	121	0	142	0	94	99	0	0	0	0	66.23%
	Retail	26	0	19	0	26	0	0	0	0	0	60.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	37	0	13	0	37	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	12	0	0	0	12	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	1,379	0	737	0	1,938	187	0	1	1	3	46.15%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
PERU	(in EUR, %)											
	Central banks	2,264	0	1,404	0	2,475	0	0	0	0	0	0.00%
	Central governments	1,023	0	617	0	1,217	0	0	0	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	281	0	281	0	281	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	7,727	53	2,417	55	7,062	1,055	153	83	83	105	68.23%
	of which: SME	1,188	33	967	37	1,228	166	85	20	20	54	63.25%
	Retail	5,244	100	3,462	117	5,868	773	305	102	102	105	63.61%
	of which: SME	2,142	63	1,453	69	2,289	359	171	40	40	108	52.66%
	Secured by mortgages on immovable property	14,628	123	1,283	123	11,983	499	149	18	18	19	59.18%
	of which: SME	789	61	338	61	768	201	118	25	25	139	69.35%
	Items associated with particularly high risk	172	0	238	10	181	36	14	0	0	0	31.32%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
Securitisation	1,096	0	421	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	21,220	341	15,544	356	20,072	2,561	604	182	241	563	62.27%	

2023 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria, S.A.

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
ITALY	(inb EUR, %)											
	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	7,100	0	0	0	7,032	67	0	1	0	0	0.00%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	99	0	27	0	67	0	0	0	0	0	0.00%
	Corporates	29	0	31	0	66	0	0	0	0	0	0.00%
	of which: SME	2	0	1	0	29	0	0	0	0	0	0.00%
	Real estate	0	0	0	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	5	0	2	0	5	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	7,266	0	65	0	7,143	68	1	1	0	0	60.00%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
COLOMBIA	(inb EUR, %)											
	Central banks	328	0	185	0	324	0	0	0	0	0	0.00%
	Central governments	1,374	0	776	0	1,364	0	0	1	0	0	0.00%
	Regional governments or local authorities	666	0	666	0	660	0	0	1	0	0	0.00%
	Public sector entities	651	0	683	0	680	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
	Corporates	4,972	13	4,302	13	4,244	232	96	21	23	84	87.00%
	of which: SME	76	0	63	0	69	0	0	1	1	0	100.00%
	Real estate	1,488	50	4,003	63	4,699	648	330	64	50	277	61.70%
	of which: SME	464	0	265	0	300	82	10	0	0	0	63.50%
	Secured by mortgages on immovable property	2,901	67	879	67	2,252	402	169	0	27	81	14.40%
	of which: SME	420	0	118	0	339	96	0	1	0	0	100.00%
	Items associated with particularly high risk	189	13	284	13	186	12	37	1	1	15	14.40%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	827	0	188	0	182	0	0	0	0	0	0.00%	
Standardised Total	16,449	146	11,827	163	14,684	1,346	422	123	108	456	26.74%	

		Actual 31/12/2022*										
		Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
GERMANY	(inb EUR, %)											
	Central banks	186	0	0	0	1,427	0	0	0	0	0	0.00%
	Central governments	41	0	0	0	271	23	0	0	0	0	0.00%
	Regional governments or local authorities	29	0	4	0	21	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	212	0	71	0	156	0	0	2	0	0	0.00%
	Corporates	146	0	145	0	100	49	0	0	0	0	0.00%
	of which: SME	2	0	1	0	1	0	0	0	0	0	0.00%
	Real estate	19	0	2	0	8	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0	0	2	0	0	0	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%
Other exposures	1	0	1	0	1,089	76	1	1	0	0	0.00%	
Standardised Total	656	0	231	0	1,689	76	1	3	0	0	40.00%	

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
Banco Bilbao Vizcaya Argentaria, S.A.

	Baseline Scenario												31/12/2023			31/12/2024						31/12/2025					
	31/12/2023			31/12/2024			31/12/2025			Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
(mli EUR, %)																											
Central banks	28,464	22	0	0	0	0	0.00%	28,464	22	0	0	0	0.00%	28,464	22	0	0	0	0	0	0.00%						
Central governments	48,471	2,388	36	10	11	40.00%	48,284	2,422	42	10	24	41.00%	48,284	2,422	42	10	24	41.00%									
Regional governments or local authorities	2,073	193	0	0	0	40.00%	2,073	193	0	0	0	40.00%	2,073	193	0	0	0	40.00%									
Public sector entities	1,766	138	5	2	2	40.00%	1,766	138	5	2	2	40.00%	1,766	138	5	2	2	40.00%									
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%									
International Organisations	866	0	0	0	0	10.00%	866	0	0	0	0	10.00%	866	0	0	0	0	10.00%									
Institutions	12,864	1,904	13	72	17	37.00%	12,765	1,904	0	0	0	40.00%	12,661	2,071	87	0	0	36	44.00%								
Corporates	46,204	3,889	3,368	388	669	1,076	58.84%	42,699	10,743	5,092	688	1,022	7,438	51,204	38,349	14,242	7,465	397	955	3,605	17.50%						
of which: SME	10,002	1,265	836	79	88	486	51.40%	9,495	1,109	72	161	806	51.12%	9,063	1,079	643	68	101	719	68	101	719	68.22%				
Retail	46,202	7,608	6,402	1,444	679	1,723	69.99%	42,695	8,634	4,881	1,086	728	6,881	49,264	8,728	11,111	6,881	713	7,984	66.22%							
Secured by mortgages on immovable security	35,833	2,655	2,196	513	118	361	58.57%	35,804	2,655	2,179	288	188	1,476	52,911	2,501	2,501	288	288	1,855	55.26%							
of which: SME	12,611	2,655	1,778	30	151	175	31.65%	12,611	2,655	1,778	151	175	1,476	14,311	2,655	1,778	151	175	1,476	42.26%							
of which: SME	4,075	747	607	37	27	72	49.69%	4,088	49,69%	4,075	747	607	37	27	72	49.69%											
Items associated with particularly high risk	1,264	324	799	12	0	499	62.00%	1,264	324	799	12	0	499	62.00%	1,264	324	799	12	0	499	62.00%						
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Other exposures	2,415	0	0	0	0	0.00%	2,415	0	0	0	0	0.00%	2,415	0	0	0	0	0	0	0.00%							
Standardised Total	246,251	34,254	12,323	1,750	1,567	7,109	37.69%	239,602	27,321	18,008	1,643	2,014	9,889	34.80%	231,974	29,099	23,654	1,465	1,901	12,635	33.84%						

	Baseline Scenario												31/12/2023			31/12/2024						31/12/2025					
	31/12/2023			31/12/2024			31/12/2025			Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
(mli EUR, %)																											
Central banks	2,899	0	0	0	0	0	0.00%	2,899	0	0	0	0	0.00%	2,899	0	0	0	0	0	0	0.00%						
Central governments	51,400	1,309	16	11	11	40.00%	51,400	1,309	17	11	17	40.00%	51,400	1,309	18	11	14	40.00%									
Regional governments or local authorities	793	82	1	0	0	40.00%	792	82	1	0	1	40.00%	792	81	1	0	1	40.00%									
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%								
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Institutions	600	61	2	1	1	56.67%	589	71	0	1	2	54.50%	582	76	0	1	1	3	53.97%								
Corporates	1,402	1,766	387	31	64	189	48.42%	1,241	1,444	190	33	50	268	48.22%	1,240	1,221	776	33	46	349	43.99%						
of which: SME	1,178	292	238	20	18	139	34.50%	1,065	295	117	24	17	179	30.30%	1,051	286	411	21	8	209	38.50%						
Retail	5,839	794	1,170	66	33	803	70.77%	5,627	742	1,364	39	30	965	66.67%	5,469	710	1,984	41	29	1,004	63.30%						
of which: SME	4,405	921	607	15	10	383	43.20%	4,256	572	613	13	10	464	39.30%	4,111	588	613	11	10	452	37.27%						
Secured by mortgages on immovable security	2,315	285	454	14	28	186	41.00%	2,244	233	181	14	24	121	38.10%	2,198	207	449	14	21	216	36.44%						
of which: SME	1,120	207	251	12	22	101	39.70%	1,020	175	103	12	18	127	36.30%	1,018	186	400	13	16	181	34.64%						
Items associated with particularly high risk	1,002	46	46	1	0	29	33.00%	951	13	0	0	0	26	31.00%	911	13	0	0	0	2	21.00%						
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Other exposures	1,464	0	0	0	0	0.00%	1,464	0	0	0	0	0.00%	1,444	0	0	0	0	0	0	0.00%							
Standardised Total	66,791	4,311	2,034	119	145	1,209	36.69%	65,654	3,924	2,901	111	124	1,427	34.89%	65,341	3,669	3,122	116	112	1,633	32.21%						

	Baseline Scenario												31/12/2023			31/12/2024						31/12/2025					
	31/12/2023			31/12/2024			31/12/2025			Stage 1 exposure		Stage 2 exposure		Stage 3 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 2 exposure		Stock of provisions for Stage 3 exposure							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure						
(mli EUR, %)																											
Central banks	1,303	0	0	0	0	0	0.00%	1,303	0	0	0	0	0.00%	1,303	0	0	0	0	0	0	0.00%						
Central governments	193	0	0	0	0	0	40.00%	193	0	0	0	0	40.00%	193	0	0	0	0	0	0	40.00%						
Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Institutions	3,388	224	1	1	1	45.00%	3,278	331	0	3	1	45.00%	3,227	387	4	4	4	2	4	45.00%							
Corporates	2,191	261	12	1	3	57.00%	2,099	271	0	19	37	56.72%	2,061	279	143	11	2	71	55.57%								
of which: SME	2	0	0	0	0	0	46.17%	2	0	0	0	0	48.87%	2	0	0	0	0	0	0	45.70%						
Retail	4	0	0	0	0	0	49.88%	0	0	0	0	0	47.38%	0	0	0	0	0	0	0	38.84%						
Secured by mortgages on immovable security	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Collective Investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%							
Other exposures	224	0	0	0	0	0.00%	224	0	0	0	0	0.00%	224	0	0	0	0	0	0	0.00%							
Standardised Total	5,436	276	54	25	3	31	56.80%	5,261	406	104	20	0															

2023 EU-wide Stress Test: Credit risk STA
 Banco Bilbao Vizcaya Argentaria, S.A.

	31/12/2023													31/12/2024													31/12/2025																																										
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025																																				
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																																		
(mln EUR, %)																																																																					
Italy																																																																					
Central banks	2	0	0	0	0	0	0.00%	2	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%										
Central governments	7,006	60	2	0	1	-1	40.00%	7,005	60	4	0	1	-2	40.00%	6,995	67	4	1	-1	-1	40.00%	7,005	60	4	0	1	-1	-1	40.00%	7,005	60	4	0	1	-1	-1	40.00%	7,005	60	4	0	1	-1	-1	40.00%	7,005	60	4	0	1	-1	-1	40.00%	7,005	60	4	0	1	-1	-1	40.00%	7,005	60	4	0	1	-1	-1	40.00%
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%									
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%									
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																	
Institutions	14	0	0	0	0	0	45.00%	12	0	0	0	0	0	45.00%	11	0	0	0	0	0	45.00%	14	0	0	0	0	0	0	45.00%	14	0	0	0	0	0	0	45.00%	14	0	0	0	0	0	0	45.00%	14	0	0	0	0	0	0	45.00%	14	0	0	0	0	0	0	45.00%								
Corporates	68	0	0	0	0	0	54.23%	61	0	0	0	0	0	54.23%	57	0	0	0	0	0	54.23%	68	0	0	0	0	0	0	54.23%	68	0	0	0	0	0	0	54.23%	68	0	0	0	0	0	0	54.23%	68	0	0	0	0	0	0	54.23%	68	0	0	0	0	0	0	54.23%								
of which: SME	24	0	0	0	0	0	58.23%	20	0	0	0	0	0	58.23%	18	0	0	0	0	0	58.23%	24	0	0	0	0	0	0	58.23%	24	0	0	0	0	0	0	58.23%	24	0	0	0	0	0	0	58.23%	24	0	0	0	0	0	0	58.23%																
Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Secured by mortgages on immovable property	5	0	0	0	0	0	24.07%	4	0	0	0	0	0	25.62%	4	0	0	0	0	0	25.62%	5	0	0	0	0	0	0	26.77%	5	0	0	0	0	0	0	26.77%	5	0	0	0	0	0	0	26.77%	5	0	0	0	0	0	0	26.77%																
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																								
Standardised Total	7,125	100	6	3	1	3	48.84%	7,119	100	12	2	1	6	48.32%	7,099	114	18	2	1	9	48.07%	7,125	100	6	3	1	3	48.84%	7,125	100	6	3	1	3	48.84%	7,125	100	6	3	1	3	48.84%	7,125	100	6	3	1	3	48.84%	7,125	100	6	3	1	3	48.84%													

	31/12/2023													31/12/2024													31/12/2025																										
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025																				
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																		
(mln EUR, %)																																																					
Colombia																																																					
Central banks	324	0	0	0	0	0	0.00%	324	0	0	0	0	0	0.00%	324	0	0	0	0	0	0.00%	324	0	0	0	0	0	0	0.00%	324	0	0	0	0	0	0	0.00%	324	0	0	0	0	0	0	0.00%	324	0	0	0	0	0	0	0.00%
Central governments	1,366	0	0	0	0	0	49.00%	1,366	0	0	0	0	0	49.00%	1,366	0	0	0	0	0	49.00%	1,366	0	0	0	0	0	0	49.00%	1,366	0	0	0	0	0	0	49.00%	1,366	0	0	0	0	0	0	49.00%	1,366	0	0	0	0	0	0	49.00%
Regional governments or local authorities	624	61	0	0	0	0	49.00%	624	61	0	0	0	0	49.00%	624	61	0	0	0	0	49.00%	624	61	0	0	0	0	0	49.00%	624	61	0	0	0	0	0	49.00%	624	61	0	0	0	0	0	49.00%	624	61	0	0	0	0	0	49.00%
Public sector entities	402	20	2	1	0	1	49.00%	402	20	2	1	1	1	49.00%	402	20	2	1	1	1	49.00%	402	20	2	1	1	1	1	49.00%	402	20	2	1	1	1	1	49.00%	402	20	2	1	1	1	1	49.00%								
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%								
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%								
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%								
Corporates	4,122	206	156	18	34	111	21.40%	4,008	338	338	185	38	185	43.78%	3,909	366	288	14	41	179	59.94%	4,122	206	156	18	34	111	21.40%	4,122	206	156	18	34	111	21.40%	4,122	206	156	18	34	111	21.40%	4,122	206	156	18	34	111	21.40%				
of which: SME	16	0	0	0	0	0	63.89%	16																																													

2023 EU-wide Stress Test: Credit risk STA
 Banco Bilbao Vizcaya Argentaria, S.A.

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mln EUR, %)																						
Central banks	13,288	0	0	0	0	0	0.00%	13,288	0	0	0	0	0.00%	13,288	0	0	0	0	0	0	0.00%	
Central governments	0	22	0	0	0	0	0.00%	0	22	0	0	0	0.00%	0	22	0	0	0	0	0	0.00%	
Rational governments or local authorities	139	0	0	0	0	0	40.00%	139	0	0	0	0	40.00%	139	0	0	0	0	0	0	40.00%	
Public sector entities	177	0	0	0	0	0	15.00%	177	0	0	0	0	10.00%	177	0	0	0	0	0	0	10.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	2,050	40	17	8	8	8	44.99%	1,794	274	39	5	13	44.99%	1,646	389	73	11	43	33	44.99%		
Corporates	15,401	5,755	2,096	113	484	140	52.17%	14,252	4,911	4,413	107	2,866	42.27%	13,618	4,309	5,649	124	959	2,055	42.27%		
of which: SME	5,218	173	256	37	271	159	46.38%	3,822	409	324	43	185	50.50%	3,618	795	664	20	209	122	49.91%		
Retail	13,741	2,470	395	117	148	89	51.60%	11,974	3,904	1,989	102	160	386	48.06%	10,930	4,047	2,669	164	195	1,000	46.57%	
of which: SME	6,300	794	266	100	123	73	59.66%	5,380	1,293	834	86	90	286	58.73%	5,141	1,366	864	30	84	476	57.86%	
Secured by mortgages on immovable security	1,408	149	109	10	12	54	39.11%	1,380	186	165	7	14	57	33.87%	1,294	229	212	7	20	16	32.00%	
of which: SME	509	104	52	4	11	15	27.41%	729	139	129	4	7	25	27.48%	712	152	112	1	14	9	27.23%	
Items associated with particularly high risk	486	169	584	4	7	372	64.24%	484	169	89	4	7	372	64.24%	484	169	84	4	7	372	64.20%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	28	0	0	0	0	0	0.00%	28	0	0	0	0	0.00%	28	0	0	0	0	0	0	0.00%	
Standardised Total	46,918	6,788	4,342	406	835	2,314	53.29%	41,405	11,671	6,973	293	1,178	3,286	47.20%	37,505	12,856	9,687	242	1,179	4,289	44.28%	

TURKEY

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mln EUR, %)																						
Central banks	1,488	0	0	0	0	0	0.00%	1,488	0	0	0	0	0.00%	1,488	0	0	0	0	0	0	0.00%	
Central governments	42	7	0	0	0	0	40.00%	42	7	0	0	0	40.00%	42	7	0	0	0	0	0	40.00%	
Rational governments or local authorities	14	0	0	0	0	0	0.00%	14	0	0	0	0	0.00%	14	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	111	934	11	50	44	11	50.00%	1,021	1,414	11	51	11	51.23%	1,244	409	49	1	4	1	51.23%		
Corporates	641	132	45	11	13	23	50.04%	551	181	81	7	18	40	47.76%	694	208	118	14	20	55	47.64%	
of which: SME	4	1	0	0	0	0	0.00%	4	1	0	0	0	0.00%	4	1	0	0	0	0	0	0.00%	
Retail	12	0	0	0	0	0	0.00%	12	0	0	0	0	0.00%	12	0	0	0	0	0	0	0.00%	
Secured by mortgages on immovable security	1	0	0	0	0	0	0.00%	1	0	0	0	0	0.00%	1	0	0	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	20.49%	0	0	0	0	0	22.00%	0	0	0	0	0	0	0	22.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Other exposures	39	0	0	0	0	0	0.00%	48	0	0	0	0	0.00%	48	0	0	0	0	0	0	0.00%	
Standardised Total	3,269	1,072	56	11	22	29	53.45%	3,624	771	97	7	24	48	49.78%	3,749	622	131	4	24	65	49.20%	

FRANCE

	31/12/2023							31/12/2024							31/12/2025							
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	
(mln EUR, %)																						
Central banks	16	0	0	0	0	0	0.00%	16	0	0	0	0	0.00%	16	0	0	0	0	0	0	0.00%	
Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Rational governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Institutions	114	4	0	0	0	0	0.00%	114	4	0	0	0	0.00%	114	4	0	0	0	0	0	0.00%	
Corporates	1,461	348	131	50	1	66	50.14%	1,206	921	240	18	4	18	57.27%	1,070	466	36	17	4	108	51.79%	
of which: SME	26	4	0	0	0	0	0.00%	26	4	0	0	0	0.00%	26	4	0	0	0	0	0	0.00%	
Retail	34	0	1	0	0	1	43.05%	37	0	2	0	0	1	45.30%	22	3	3	0	0	1	18.75%	
of which: SME	0	0	0	0	0	0	26.71%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Secured by mortgages on immovable security	0	0	1	0	0	0	0.00%	0	0	3	0	0	0.00%	0	0	3	0	0	0	0	0.00%	
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%</									

2023 EU-wide Stress Test: Credit risk STA
 Banco Bilbao Vizcaya Argentaria, S.A.

	31/12/2023													31/12/2024													31/12/2025																																	
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025																											
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure																									
(mln EUR, %)																																																												
Italy																																																												
Central banks	2	0	0	0	0	0	0.00%	2	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%	2	0	0	0	0	0	0	0.00%	
Central governments	7,006	60	2	0	1	1	40.00%	7,005	60	4	1	1	2	40.00%	6,995	67	4	1	1	1	2	40.00%	6,995	67	4	1	1	1	1	2	40.00%	6,995	67	4	1	1	1	1	2	40.00%	6,995	67	4	1	1	1	1	2	40.00%	6,995	67	4	1	1	1	1	2	40.00%		
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%								
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%								
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%								
Institutions	13	4	0	0	0	0	46.33%	11	6	0	0	0	0	46.33%	10	7	1	0	0	0	46.33%	10	7	1	0	0	0	0	46.33%	10	7	1	0	0	0	0	46.33%	10	7	1	0	0	0	0	46.33%	10	7	1	0	0	0	0	46.33%							
Corporates	67	4	3	2	2	2	54.23%	60	4	0	0	0	0	54.23%	57	11	1	1	1	1	54.23%	57	11	1	1	1	1	1	54.23%	57	11	1	1	1	1	1	54.23%	57	11	1	1	1	1	1	54.23%															
of which: SME	24	2	3	2	2	2	58.33%	19	3	1	0	0	0	58.33%	18	11	0	0	0	0	58.33%	18	11	0	0	0	0	0	58.33%	18	11	0	0	0	0	0	58.33%																							
Retail	0	1	1	0	0	0	60.00%	0	1	0	0	0	0	60.00%	0	1	0	0	0	0	60.00%	0	1	0	0	0	0	0	60.00%	0	1	0	0	0	0	0	60.00%																							
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Secured by mortgages on immovable property	5	0	0	0	0	0	24.00%	4	0	0	0	0	0	24.00%	4	0	0	0	0	0	24.00%	4	0	0	0	0	0	0	24.00%	4	0	0	0	0	0	0	24.00%																							
of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																							
Standardised Total	7,123	102	7	2	3	1	58.15%	7,107	110	14	1	3	2	58.12%	7,094	116	20	2	1	1	2	58.12%	7,094	116	20	2	1	1	1	2	58.12%	7,094	116	20	2	1	1	1	2	58.12%																				

	31/12/2023													31/12/2024													31/12/2025																		
	31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025				31/12/2023				31/12/2024				31/12/2025												
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure										
(mln EUR, %)																																													
Colombia																																													
Central banks	324	0	0	0	0	0	0.00%	324	0	0	0	0	0	0.00%	324	0	0	0	0	0	0.00%	324	0	0	0	0	0	0	0.00%	324	0	0	0	0	0	0	0.00%	324	0	0	0	0	0	0	0.00%
Central governments	1,366	0	0	0	0	0	60.00%	1,366	0	0	0	0	0	60.00%	1,366	0	0	0	0	0	60.00%	1,366	0	0	0	0	0	0	60.00%	1,366	0	0	0	0	0	0	60.00%	1,366	0	0	0	0	0	0	60.00%
Regional governments or local authorities	684	61	3	0	0	0	40.00%	684	61	1	0	0	0	40.00%	684	61	1	0	0	0	40.00%	684	61	1	0	0	0	0	40.00%	684	61	1	0	0	0	0	40.00%								
Public sector entities	812	37	3	2	3	1	86.00%	786	59	2	1	14	1	87.00%	786	61	10	1	1	30	5	87.00%	786	61	10	1	1	30	5	87.00%	786	61	10	1	1	30	5	87.00%							
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%									
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%									
Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%									
Corporates	4,095	314	164	30	47	110	22.23%	3,944	307	261	26	55	171	65.48%	3,818	400	353	23	60	222	62.50%	3,818	400	353	23	60	222	62.50%	3,818	400	353	23	60	222	62.50%										
of which: SME	13	11	4	1	1	1	63.72%	10	13	8	0	0	0	68.30%	9	33	12	0	0	0	68.30%	9	33	12	0	0	0	0	68.30%																
Retail	4,082	303	160	29	46	109	22.23%	3,934	294	253	26	55	171	65.48%	3,809	387	341	23	60	222	62.50%	3,809	387	341	23	60	222	62.50%																	
of which: SME	343	47	44	11	24	30	55.51%	301	101	87	7	11	41	52.80%	265	110	61	0	0	0	51.71%	265	110	61	0	0	0	0	51.71%																
Secured by mortgages on immovable property	2,128	431	223	3	27	105	45.30%	2,031	426	318	1	1	27	46.47%	1,944	428	402	8	27	151	47.46%	1,944	428	402	8	27	151	47.46%																	
of which: SME	115	66	20	2	18	0	29.27%	206	64	40	2	0	12	29.87%	270	62	40	2	8	18	29.46%	270	62	40	2	8	18	29.46%																	
Items associated with particularly high risk	167	124	46	0	11	30	57.33%	133	121	61	8	8	40	62.34%	136	121	77	0	11	40	62.34%	136	121	77	0	11	40	62.34%																	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0.00%																
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0																																	

2023 EU-wide Stress Test: Credit risk COVID-19 IRB
Banco Bilbao Vizcaya Argentaria, S.A.

		Public guarantees - Adverse Scenario													Public guarantees - Adverse Scenario																		
		31/12/2023				31/12/2024				31/12/2025					31/12/2023				31/12/2024				31/12/2025										
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
Banco Bilbao Vizcaya Argentaria, S.A.	Central banks																																
	Central governments																																
	Institutions																																
	Corporates	8,581	6,532	1,156	1,187	983	718	97	171	538	50%	8,884	6,951	1,188	991	1,253	961	81	128	704	56%	8,838	6,964	1,217	772	1,477	1,172	71	116	81	56%		
	Residual	391	324	138	99	93	24	10	7	38	36%	326	266	128	111	113	101	3	3	34	30%	328	269	132	120	124	132	4	4	8	30%		
	Residual - Secured on real estate assets																																
	Residual - Secured on real estate assets - OF WHICH: SME																																
	Residual - Secured on real estate assets - OF WHICH: non-SME																																
	Residual - Qualitative Residual																																
	Residual - Other Residual																																
	Residual - Other Residual - OF WHICH: SME																																
	Residual - Other Residual - OF WHICH: non-SME																																
Securities																																	
Other non-credit obligation assets																																	
IRB TOTAL	9,972	7,856	1,692	1,286	1,077	833	107	178	976	52.2%	9,609	7,981	1,336	1,081	1,397	1,062	93	138	738	53.96%	9,516	7,931	1,174	892	1,651	1,291	81	118	89	54.2%			

		Public guarantees - Adverse Scenario													Public guarantees - Adverse Scenario																		
		31/12/2023				31/12/2024				31/12/2025					31/12/2023				31/12/2024				31/12/2025										
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
SPAIN	Central banks																																
	Central governments																																
	Institutions																																
	Corporates	8,581	6,532	1,156	1,187	983	718	97	171	538	50%	8,884	6,951	1,188	991	1,253	961	81	128	704	56%	8,838	6,964	1,217	772	1,477	1,172	71	116	81	56%		
	Residual	391	324	138	99	93	24	10	7	38	36%	326	266	128	111	113	101	3	3	34	30%	328	269	132	120	124	132	4	4	8	30%		
	Residual - Secured on real estate assets																																
	Residual - Secured on real estate assets - OF WHICH: SME																																
	Residual - Secured on real estate assets - OF WHICH: non-SME																																
	Residual - Qualitative Residual																																
	Residual - Other Residual																																
	Residual - Other Residual - OF WHICH: SME																																
	Residual - Other Residual - OF WHICH: non-SME																																
Securities																																	
Other non-credit obligation assets																																	
IRB TOTAL	9,972	7,856	1,692	1,286	1,077	833	107	178	976	51%	9,609	7,981	1,336	1,081	1,397	1,062	93	138	738	51%	9,516	7,931	1,174	892	1,651	1,291	81	118	89	51%			

		Public guarantees - Adverse Scenario													Public guarantees - Adverse Scenario																			
		31/12/2023				31/12/2024				31/12/2025					31/12/2023				31/12/2024				31/12/2025											
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure			
UNITED STATES	Central banks																																	
	Central governments																																	
	Institutions																																	
	Corporates	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0	0%		
	Residual	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0	0%		
	Residual - Secured on real estate assets																																	
	Residual - Secured on real estate assets - OF WHICH: SME																																	
	Residual - Secured on real estate assets - OF WHICH: non-SME																																	
	Residual - Qualitative Residual																																	
	Residual - Other Residual																																	
	Residual - Other Residual - OF WHICH: SME																																	
	Residual - Other Residual - OF WHICH: non-SME																																	
Securities																																		
Other non-credit obligation assets																																		
IRB TOTAL	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0	0%			

		Public guarantees - Adverse Scenario													Public guarantees - Adverse Scenario																			
		31/12/2023				31/12/2024				31/12/2025					31/12/2023				31/12/2024				31/12/2025											
(in EUR, %)		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure			
MEXICO	Central banks																																	
	Central governments																																	
	Institutions																																	
	Corporates	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0	0%		
	Residual	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0%	0	0	0	0	0	0	0	0	0	0	0%		
	Residual - Secured on real estate assets																																	
	Residual - Secured on real estate assets - OF WHICH: SME																																	
	Residual - Secured on real estate assets - OF WHICH: non-SME																																	
	Residual - Qualitative Residual																																	
	Residual - Other Residual																																	
	Residual - Other Residual - OF WHICH: SME																																	
	Residual - Other Residual - OF WHICH: non-SME																																	
Securities																																		
Other non-credit obligation assets				</																														

2023 EU-wide Stress Test: Credit risk COVID-19 STA

Banco Bilbao Vizcaya Argentaria, S.A.

		Public guarantee - Adverse Scenario																				
		31/12/2023								31/12/2024												
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 2 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
Banco Bilbao Vizcaya Argentaria, S.A.	Central banks																					
	Central governments																					
	Regional governments or local authorities																					
	Public sector entities																					
	National Development Banks																					
	International Organisations																					
	Institutions																					
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	IFIs/DFIs/DFIs	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Secured for mortgages on immovable assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Worst associated with particularly high risk																					
Overall totals																						
Claims on institutions and corporates with a ST credit assessment																						
Collective investments instruments (CII)																						
Sovereign																						
Securitisation																						
Other exposures																						
Standardised total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Public guarantee - Adverse Scenario																						
SPAIN																						
Public guarantee - Adverse Scenario																						
UNITED STATES																						
Public guarantee - Adverse Scenario																						
MEXICO																						

2023 EU-wide Stress Test: Securitisations

Banco Bilbao Vizcaya Argentaria, S.A.

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	4,075						
	SEC-SA	0						
	SEC-ERBA	89						
	SEC-IAA	0						
	Total	4,164						
REA	SEC-IRBA	438	495	558	633	514	649	847
	SEC-SA	0	0	0	0	0	0	0
	SEC-ERBA	17	17	18	20	19	32	47
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	455	511	576	653	533	681	893
Impairments	Total banking book others than assessed at fair value		1	1	1	1	1	1



2023 EU-wide Stress Test: Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	274,196	274,817	277,051	279,950	275,345	282,995	288,184
Risk exposure amount for securitisations and re-securitisations	455	511	576	653	533	681	893
Risk exposure amount other credit risk	273,742	274,305	276,475	279,297	274,812	282,314	287,291
Risk exposure amount for market risk	14,710	14,710	14,710	14,710	16,889	18,789	17,642
Risk exposure amount for operational risk	27,049	27,049	27,049	27,049	27,049	27,049	27,049
Other risk exposure amounts	20,929	21,374	21,374	21,374	19,272	19,405	19,385
Total risk exposure amount	336,884	337,950	340,184	343,083	338,555	348,238	352,260
Total Risk exposure amount (transitional)	337,066	337,950	340,212	343,083	338,426	347,922	352,260
Total Risk exposure amount (fully loaded)	336,884	337,950	340,184	343,083	338,555	348,238	352,260

2023 EU-wide Stress Test: Capital

Banco Bilbao Vizcaya Argentaria, S.A.

		IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	(min EUR, %)								
A	OWN FUNDS		53,861	58,561	62,292	65,799	46,087	46,680	45,843
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		42,738	47,207	50,799	54,442	34,353	34,902	34,035
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		23,454	23,454	23,454	23,454	23,454	23,454	23,454
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		35,250	37,120	39,526	42,674	31,849	31,258	30,716
A.1.3	Accumulated other comprehensive income		-17,248	-15,791	-14,567	-13,646	-18,211	-16,969	-16,039
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-493	-493	-493	-493	-3,025	-3,025	-3,025
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-476	-476	-476	-476	-476	-476	-476
A.1.3.3	Other OCI contributions		-16,280	-14,823	-13,599	-12,678	-14,710	-13,468	-12,538
A.1.4	Other Reserves		3,296	3,296	3,296	3,296	3,296	3,296	3,296
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		1,853	1,853	1,853	1,853	1,853	1,853	1,853
A.1.7	Adjustments to CET1 due to prudential filters		-113	-113	-113	-113	-794	-794	-794
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-356	-356	-356	-356	-1,037	-1,037	-1,037
A.1.7.2	Cash flow hedge reserve		425	425	425	425	425	425	425
A.1.7.3	Other adjustments		-182	-182	-182	-182	-182	-182	-182
A.1.8	(-) Intangible assets (including Goodwill)		-1,395	-1,361	-1,283	-1,126	-1,361	-1,283	-1,126
A.1.8.1	of which: Goodwill (-)		-737	-737	-737	-737	-737	-737	-737
A.1.8.2	of which: Software assets (-)		-658	-624	-546	-389	-624	-546	-389
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-1,057	0	0	0	-2,460	-2,586	-2,690
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-16	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	0	0	0
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

Banco Bilbao Vizcaya Argentaria, S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		5,193	5,193	5,193	5,193	5,193	5,193	5,193
	A.2.1	Additional Tier 1 Capital instruments		5,193	5,193	5,193	5,193	5,193	5,193	5,193
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		47,931	52,399	55,992	59,634	39,546	40,094	39,228
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		5,930	6,162	6,300	6,164	6,540	6,585	6,615
	A.4.1	Tier 2 Capital instruments		5,809	5,809	5,809	5,809	5,809	5,809	5,809
	A.4.2	Other Tier 2 Capital components and deductions		213	353	491	355	731	776	806
	A.4.3	Tier 2 transitional adjustments		-93	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-93	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		336,884	337,950	340,184	343,083	338,555	348,238	352,260
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		182	0	28	0	-128	-317	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		12.68%	13.97%	14.93%	15.87%	10.15%	10.03%	9.66%
	C.2	Tier 1 Capital ratio		14.22%	15.51%	16.46%	17.38%	11.69%	11.52%	11.14%
	C.3	Total Capital ratio		15.98%	17.33%	18.31%	19.18%	13.62%	13.42%	13.01%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		42,484	47,207	50,722	54,442	33,624	34,109	34,035
	D.2	TIER 1 CAPITAL (fully loaded)		47,677	52,399	55,915	59,634	38,816	39,302	39,228
	D.3	TOTAL CAPITAL (fully loaded)		53,699	58,561	62,215	65,799	45,357	45,887	45,843

2023 EU-wide Stress Test: Capital

Banco Bilbao Vizcaya Argentaria, S.A.

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		12.61%	13.97%	14.91%	15.87%	9.93%	9.79%	9.66%
	E.2	Tier 1 Capital ratio		14.15%	15.51%	16.44%	17.38%	11.47%	11.29%	11.14%
	E.3	Total Capital ratio		15.94%	17.33%	18.29%	19.18%	13.40%	13.18%	13.01%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		737,990	737,990	737,990	737,990	737,990	737,990	737,990
	H.2	Total leverage ratio exposures (fully loaded)		737,736	737,736	737,736	737,736	737,736	737,736	737,736
	H.3	Leverage ratio (transitional)		6.49%	7.10%	7.59%	8.08%	5.36%	5.43%	5.32%
	H.4	Leverage ratio (fully loaded)		6.46%	7.10%	7.58%	8.08%	5.26%	5.33%	5.32%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.04%	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
	P.3	O-SII buffer		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		3.29%	3.29%	3.29%	3.29%	3.29%	3.29%	3.29%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	R.1.1	of which: CET1		0.84%	0.84%	0.84%	0.84%	0.84%	0.84%	0.84%
	R.1.2	of which: AT1		0.28%	0.28%	0.28%	0.28%	0.28%	0.28%	0.28%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		9.50%	9.50%	9.50%	9.50%	9.50%	9.50%	9.50%
	R.2.1	of which: CET1		5.34%	5.34%	5.34%	5.34%	5.34%	5.34%	5.34%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		12.79%	12.79%	12.79%	12.79%	12.79%	12.79%	12.79%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.63%	8.63%	8.63%	8.63%	8.63%	8.63%	8.63%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		42,426						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		336,862						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		12.59%						

2023 EU-wide Stress Test: P&L

Banco Bilbao Vizcaya Argentaria, S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Net interest income	18,738	17,617	19,548	20,867	12,986	16,129	17,307
Interest income	30,136	40,531	41,950	39,569	42,500	45,803	43,262
Interest expense	-11,399	-22,914	-22,402	-18,702	-29,243	-29,070	-25,030
Dividend income	120	120	120	120	60	60	60
Net fee and commission income	5,696	5,558	5,597	5,606	3,855	4,206	4,389
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	580	698	698	698	-169	524	524
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-553		
Other operating income not listed above, net	-669	-1,519	-1,520	-1,182	-1,587	-1,529	-1,188
Total operating income, net	24,463	22,473	24,443	26,108	14,592	19,390	21,092
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3,388	-4,614	-4,838	-3,887	-8,250	-8,356	-9,718
Other income and expenses not listed above, net	-10,819	-11,249	-11,374	-11,739	-11,018	-11,454	-11,721
Profit or (-) loss before tax from continuing operations	10,257	6,610	8,230	10,481	-4,676	-421	-347
Tax expenses or (-) income related to profit or loss from continuing operations	-3,467	-1,983	-2,469	-3,144	1,403	126	104
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	6,790	4,627	5,761	7,337	-3,273	-294	-243
Amount of dividends paid and minority interests after MDA-related adjustments	3,398	2,757	3,356	4,188	128	296	299
Attributable to owners of the parent net of estimated dividends	3,392	1,870	2,405	3,149	-3,402	-591	-542
Memo row: Impact of one-off adjustments		137	137	137	124	123	121
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							

2023 EU-wide Stress Test: Major capital measures and realised losses

Banco Bilbao Vizcaya Argentaria, S.A.

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0