

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



2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	Α	(min EUR, %) OWN FUNDS	55,778	54,958	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	42,341	39,550	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	26,961	26,852	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	26,947	27,436	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3		-8.877	-10.016	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Accumulated other comprehensive income	5	4	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
		Other Reserves				
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5,121	4,828	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-528	-558	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8,284	-8,255	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-1,197	-1,197	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-20	-18	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-39	-35	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (b) (iii) and 379(3) of CRR; Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (vi) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-39	-35	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-254	C 01.00 (rS24,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-26	-42	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	2,279	804	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	325	-263	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,954	1,067	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,639	6,167	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	6,255	5,939	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0,233	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-1,616	228	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,980	45,717	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,798	9,241	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	8,022	8,676	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	601	586	C 01.00 (+910,c010) + C 01.00 (+920,c010) + C 01.00 (+930,c010) + C 01.00 (+940,c010) + C 01.00 (+950,c010) + C 01.00 (+970,c010) + C 01.00 (+974,c010) + C 01.00 (+978,c010)	
	A.4.3	Tier 2 transitional adjustments	175	-21	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	8	TOTAL RISK EXPOSURE AMOUNT	362,875	356,887	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	-220	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.67%	11.08%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.95%	12.81%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.37%	15.40%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,061	38,746	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.04%	10.85%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		865	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		-220	C 05.01 (r440,c040)	
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⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a reculatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 rapital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the perticipating banks e.g. in their Piller 3 disclosure



Leverage ratio

	(min EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	46,980	45,717	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	46,316	44,685	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	709,758	711,046	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	709,480	709,979	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.6%	6.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.3%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR) Risk exposure amounts for credit risk	310,536	307,845
Nisk exposure amounts for credit risk	310,330	307,043
Risk exposure amount for securitisation and re-securitisations in the banking book	1,751	2,211
Risk exposure amount for contributions to the default fund of a CCP	49	48
Risk exposure amount Other credit risk	308,737	305,585
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,018	12,732
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	162	79
Risk exposure amount for Credit Valuation Adjustment	1,566	1,413
Risk exposure amount for operational risk	34,755	34,898
Other risk exposure amounts	0	0
Total Risk Exposure Amount	362,875	356,887

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



D&I

	As of 31/12/2017	As of 30/06/2018
(min EUR)	7.0 0. 02, 22, 2027	715 67 537 537 5023
Interest income	29,081	14,010
Of which debt securities income	3,887	1,852
Of which loans and advances income	23,484	11,857
Interest expenses	11,678	5,539
(Of which deposits expenses)	7,839	4,151
(Of which debt securities issued expenses)	1,954	955
(Expenses on share capital repayable on demand)	0	0
Dividend income	326	82
Net Fee and commission income	5,144	2,593
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	915	113
Gains or (-) losses on financial assets and liabilities held for trading, net	219	331
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-75	107
Gains or (-) losses from hedge accounting, net	-209	51
Exchange differences [gain or (-) loss], net	1,047	91
Net other operating income /(expenses)	-791	-391
TOTAL OPERATING INCOME, NET	23,978	11,450
(Administrative expenses)	10,922	5,246
(Depreciation)	1,360	595
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	704	162
(Commitments and guarantees given)	-313	-102
(Other provisions)	1,017	264
Of which pending legal issues and tax litigation ¹	319	
Of which restructuring ¹	8	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,803	1,610
(Financial assets at fair value through other comprehensive income)	n.a.	-12
(Financial assets at amortised cost)	n.a.	1,622
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	256	5
(of which Goodwill)	4	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	879	534
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	24	28
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	6,837	4,394
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,712	3,205
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,712	3,205
Of which attributable to owners of the parent	3,481	2,630

⁽¹⁾ Information available only as of end of the year

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



Market Risk
Banco Bilbao Vizcaya Argentaria, S.A.

								Darico Diibac	vizcaya	Aigentana	ı, J.A.													
	SA					IM										IM								
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018											
			VaR (Memoran	dum item)	STRESSED VaR ((Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		AND MIGRATION RISK		em) AND MIGRATION RISK		AND MIGRATION RISK CAPITAL CHARGE CHARGE FOR CTP		CHARGE FOR CTP			VaR (Memorandum item) STRESSED VaR (Memorandum item)		DEFAU MIGRAT	MENTAL ILT AND ION RISK L CHARGE		PRICE RISKS (CHARGE FOR		
(1.57)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		
(min EUR) Traded Debt Instruments	2,623	2,816	182	68	332	106			_				216	71	424	158								
Of which: General risk	2,023	2,501	130	51	199	62							148	48	286	113								
Of which: Specific risk	600	315	51	17	133	44							69	23	139	45								
Equities	140	175	163	57	321	108							163	41	308	102								
Of which: General risk	75	108	163	57	321	108							163	41	308	102								
Of which: Specific risk	. 65	67	_0	.0	0	.0							_0	.0	.0	.0								
Foreign exchange risk Commodities risk	4,579	1,281	55	1/	53	16							52	15	4/	14								
Commodities risk	7,351	4.282	179	57	411	127	99	92	0	0	0	8.611	193	59	384	138	98	90	0	0	0	8.442		



Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions
	(min EUR, %)								
	Central governments or central banks	122,404	135,914	29,759		108,164	130,740	29,240	
	Regional governments or local authorities	10.140	6.516	1.252		10.414	6.943	1.428	
	Public sector entities	1,556	1,701	654		1,085	1,817	703	
	Multilateral Development Banks	93	191	14		69	236	10	
	International Organisations	1	1	0		0	0	0	
	Institutions	22.176	16.289	5.793		31.849	20.437	6.411	
	Corporates	132,075	93,319	91,600		128,948	95,616	93,302	
	of which: SME	21.196	17.601	15.777		20.633	16.277	15.915	
	Retail	92.773	55.645	39.177		101.167	56.065	39.508	
	of which: SME	24,478	19,415	9,389		38,353	19,631	12,253	
Consolidated data	Secured by mortgages on immovable property	49.883	48.740	19.609		47.878	46.918	18.239	
	of which: SME	9,071	8,927	3,583		6,788	6,567	918	
	Exposures in default	9.753	4.684	5.248	4.645	9.405	3.838	4.291	4.993
	Items associated with particularly high risk	2,557	2,463	3,694		2,502	2,414	3,621	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	25	25	5		7	7	2	
	Collective investments undertakings (CIU)	34	24	24		41	23	23	
	Equity	0	0	0		0	0	0	
	Securitisation	4.314	4.314	924		4.425	4.425	933	
	Other exposures	21,200	29,274	11,725		19,961	30,005	11,075	
	Standardised Total	468.985	399,100	209,478	8,023	465.914	399,484	208,786	8,410

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	63,672	71.215	13.001		54,783	71,739	12.310	
	Regional governments or local authorities	63,672	71,215	13,001		34,763	71,739	12,310	
	Public sector entities	007	501	-		3/9	8	19	
	Multilateral Development Banks	0	119			0	190	0	
	International Organisations	0	119			0	190	0	
	Institutions	1.271	847	415		8.330	2.183	580	
	Corporates	5.339	7,544	7.419		3.501	6,699	6.061	
	of which: SME	1,394	1.158	882		1,640	1,299	1.177	
	Retail	13.354	7.002	4,707		14,552	7.173	4.784	
	of which: SME	6.523	6.157	3,590		6,586	5.084	3,285	
SPAIN	Secured by mortgages on immovable property	4.993	4.886	1.838		4.286	4.174	1.538	
SIATIV	of which: SME	321	326	90		976	941	251	
	Exposures in default	3.010	1.623	1.931	0	2.438	779	867	1.368
	Items associated with particularly high risk	220	148	221		188	138	208	2,000
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	1 0	l 0		0	0	0	
	Collective investments undertakings (CIU)	1	0	0		6	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation						-		
	Other exposures	9,227	6,269	5,552		8,747	5,794	4,662	
	Standardised Total ²				3,093				2,024

Congrains desposare, unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the propriet deleter balancy and occurred any effect due to credit conversion factors or under this frequency unlike the substitution effects.

7° Total values deployments and provisions per country of counterparty exclusions the fore securities to exclusion exposure, additional valuation frequency. As of the control frequency and the cont

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6.059	8,725	466		6,202	8,788	460	
	Regional governments or local authorities	7,139	5,565	1.113		7,275	5.783	1.157	
	Public sector entities	7.139	886	171		7.273	816	159	
	Multilateral Development Banks	3	3	10		0	010	133	
	International Organisations	o o	l ő	0		o o	0	0	
	Institutions	1.828	1.567	344		2.066	1.781	276	
	Corporates	46.504	34,287	34.121		48.326	35.889	35.644	
	of which: SME	3,628	3,438	3.116		3.937	3,449	3.431	
	Retail	14.675	7,955	5.687		16.553	9.015	6.466	
	of which: SME	2.250	1,492	870		3,279	1,660	950	
JNITED STATES	Secured by mortgages on immovable property	9,417	9,385	3,501		9,856	9,828	3,672	
	of which: SME	2	2	1		2.155	2.154	182	
	Exposures in default	866	575	775	0	825	503	654	206
	Items associated with particularly high risk	1.055	1.055	1.582		1.085	1.085	1.628	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	8	8	8		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	1,721	1,863	1,428		1,878	2,058	1,419	
	Standardised Total ² value is reported before taking into account any effect due to credit conversion factors or credit risk				584				767

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

2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and valuation adjustments (AVVe) and other own funds reductions related to the exposures, but includes general credit risk adjustments and valuation adjustments and valuation adjustments and valuation adjustments are considered in the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen
	(min EUR, %) Central governments or central banks	14.475	17.309	1.678		10,969	13.624	2.047	
	Regional governments or local authorities			1,6/8					
	Public sector entities	2.031 756	94 79	16		2.330	556 54	112 11	
	Multilateral Development Banks	/36	79	10		/4	34	11	
	International Organisations	0	0	0		0	0	0	
	Institutions	6.036	3,407	992		5,434	3.165	886	
	Corporates	14.735	1.567	1.209		13.305	4.337	3.824	
	of which: SME	273	189	147		891	746	737	
	Retail	12.366	8,932	6.660		19.326	9,533	7,129	
	of which: SME	258	268	112		12,129	3.074	2,287	
MEXICO	Secured by mortgages on immovable property	10.686	10.110	4.330		9.616	9.074	3,326	
LILATO	of which: SME	2.237	2.272	1.138		0	0	0	
	Exposures in default	836	368	392	0	784	247	274	454
	Items associated with particularly high risk	418	418	627		358	351	527	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	8	8	2		1	1	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	4,846	12,140	2,106		4,147	13,585	2,041	
	Standardised Total ²				1,159				1,066

¹⁰ Chajnal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

2) Total value adjustments and oroxisions per country of countercarty excludes those for securistication exposures, additional valuation adjustments (AVNs) and other own funds reductions related to the exposures, but includes general credit risk adjustments



Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

					Standardis	ed Approach				
			As of 31/12	/2017		As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central governments or central banks	16.535	19.013	7.841		13.962	16.387	7.121		
	Regional governments or local authorities	31	45	10		49	38	15		
	Public sector entities	75	103	56		92	86	39		
	Multilateral Development Banks	6	5	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2.467	2.494	1.167		2.436	2.425	841		
	Corporates	31,688	24,681	24,428		29,333	23,412	23,142		
	of which: SME Retail	9.822	7.880	7.163		8.383	6.408	6.287		
		25,908	15,239	10,341		26,009	14,764	9,958		
TUDICEV	of which: SME	11.004	7.497	2.701		11.375	6.297	3.608		
TURKEY	Secured by mortgages on immovable property of which: SME	8,512	8,261	3,763		7,038	6,936	3,196		
	or which: SME Exposures in default	5.906 2.341	5.722 764	2.166 764	0	2.355 2.431	2.645 1.168	97 1.315	1,230	
	Exposures in default Items associated with particularly high risk	2,341	764 147	764 220		2,431 125	1,168	1,315	1,230	
	Covered bonds	14/	147	220		125	125	187		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0		0		0	0	0		
	Securitisation	U U	0	U		U	0	U		
	Other exposures	2.016	2.588	784		1.822	2.296	647		
	Standardised Total ²	2,010	2,300	701	1,263	LJULE	2,230	017	1.878	

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).
Or Total value and internation of completion part country for control or conversion factors or credit risk miligation techniques (e.g. substitution effects).

					Standardis	ed Approach					
			As of 31/12	2/2017		As of 30/06/2018					
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	1,900	358	18		2,144	744	105			
	Regional governments or local authorities	1,900	330	18		103	103	105			
	Public sector entities	0	7	0		103	103				
	Multilateral Development Banks	0	1 6	0				0			
	International Organisations	0	, i	0		0		0			
	Institutions	1.599	988	246		3,606	2.710	964			
	Corporates	389	451	426		531	341	331			
	of which: SME	303	132	0		10	311	331			
	Retail	22	17	13		0	0	0			
	of which: SME	0	0	0		0	0	0			
FRANCE	Secured by mortgages on immovable property	12	12	5		11	11	4			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	13	6	6	7		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	61	272	76		30	210	0			
	Standardised Total ²				12				11		

Outpass exposure, unine exposure value, is reported before basing from account any effect due to creat conversion statistics or creat rate majorate exposure, unine exposure value, is reported before basing from account any effect due to creat conversion statistics or creat rate majorate to creat exposure to conversion or c

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,640	2.691	1.272		3,358	2,380	1.175	
	Regional governments or local authorities	67	66	33		5,336	60	30	
	Public sector entities	288	224	118		331	275	136	
	Multilateral Development Banks	49	27	14		44	20	10	
	International Organisations	0	10	0			0	0	
	Institutions	967	984	358		599	744	258	
	Corporates	8.024	6.347	6.195		9,224	6.785	6,665	
	of which: SME	1.867	1.687	1.510		1.963	1.664	1.599	
	Retail	5.060	3.036	2.063		5.125	3.103	2.111	
	of which: SME	1,807	1,478	862		1,926	1,224	702	
PERU	Secured by mortgages on immovable property	4.205	4.086	1.677		4.271	4.206	1.728	
	of which: SME	0	0	0		778	763	359	
	Exposures in default	640	367	371	0	695	256	266	423
	Items associated with particularly high risk	95	84	126		92	80	121	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		1	1	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	942	989	253		1,047	1,087	272	
	Standardised Total ²				518				771

| Standardised Total* | Standardised Total*

					Standardis	ed Approach						
			As of 31/12	2/2017			As of 30/06/	2018				
		Original Exposure ¹	Original Exposure Exposure Value Risk exposure amount and provisions Original Exposure Exposure Value - Risk exposure amount and provisions or Original Exposure Value - Risk exposure - Risk exposure Value - Risk exposure - Risk expo									
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	3	0		0	3	0				
	Multilateral Development Banks	4	4	0		0	0	0				
	International Organisations	0	. 0	0		0		0				
	Institutions	2,983	1,910	719		3,503	2,440	876				
	Corporates	566	454	453		336	288	287				
	of which: SME	74	78	71		72	68	68				
	Retail	136	133	99		98	96	72				
WITTED WINCDOM	of which: SME Secured by mortgages on immovable property		1	1		77	1 77	1				
NT LED KTINGDOM	of which: SMF	128	127	56 0		//	//	30				
	or which: SME Exposures in default	33	13	14	0	32	0	0	26			
	Exposures in derault Items associated with particularly high risk	33	13	14	0	32	6	6	26			
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0		0		0		0				
	Securitisation	0	U	U		0	U	U				
	Other exposures	,	1.044	0		0	1.019	59				
	Standardised Total ²	1	1,011	· ·	25		1,019		29			

¹⁰ Chainal exocurse, unitie Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpanty excludes those for securidization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, S.A.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	1.475	1.496	396		1.545	1.557	420	
	Regional governments or local authorities Public sector entities	5	5	1		5	5	1	
	Multilateral Development Banks	91 0	84	17		111	93 0	19	
	Multilateral Development Banks International Organisations	0		0		0	0	0	
	Institutions	1.447	1,300	221		2.068	1.920	320	
	Corporates	7.038	1.300 5.430	5,373		2.068 7.563	1.920 6.088	6.059	
	of which: SME	2,392	2,102	1,908		2,068	1,673	1,665	
	Retail	5,259	3.461	2.513		4,944	3.104	2,313	
	of which: SME	735	572	2,313		732	458	329	
CHILE	Secured by mortgages on immovable property	5.734	5.730	2.140		5.854	5.834	2.197	
CHILL	of which: SME	3,731	3,730	0		25	25	14	
	Exposures in default	420	302	315	0	443	282	300	155
	Items associated with particularly high risk	291	291	436		304	303	455	133
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation						_	-	
	Other exposures	355	516	132		324	460	143	
	Standardised Total ²				241				276

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
Or Total value and consistors are country of countries the total properties of the contribution of the translated of the countries of countries of countries of the countries of the countries of countries of the countries of the countries of the countries of countries of the countr

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,379	1,774	863		1.714	2.053	1.037	
	Regional governments or local authorities	1,379	1,774	003		1,714	2,033	1,037	
	Public sector entities	250	245	201		438	437	300	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	ō	0		0	0	0	
	Institutions	355	389	175		491	442	175	
	Corporates	4,694	3,748	3,568		4,350	3,658	3,653	
	of which: SME	96	39	35		119	43	41	
	Retail	5,502	4,370	3,223		5,966	4,743	3,524	
	of which: SME	345	306	178		576	410	274	
COLOMBIA	Secured by mortgages on immovable property	2,947	2,908	1,034		3,114	3,089	1,115	
	of which: SME	0	0	0		497	37	14	
	Exposures in default	679	355	362	0	784	252	258	515
	Items associated with particularly high risk	332	321	482		350	331	496	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0 0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	732	818	95		721	778	98	
	Standardised Total ²				427				767

*** Changiant Exposure value, is reported before taking in this account any effect due to credit conversion factors or reported risk implacement (ask indicated to the control conversion factors or reported risk indicated to the control conversion factors or reported risk indicated to the control conversion factors or reported risk indicated to the exposures, but includes general credit risk adjustment for Total value adjustments and provisions per country of counterparty excludes the take or securities on exposures and provisions and provisions are reported for the exposures, but includes general credit risk adjustment for Total value adjustment and provisions are recorded for the exposures, but includes general credit risk adjustment for Total value and provisions are recorded from the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6.658	6.657	16		7.401	7.401	1.145	
	Regional governments or local authorities	0,038	0,037	10		7,401	7,401	1,145	
	Public sector entities	0	,	0		0	1	0	
	Multilateral Development Banks	o o		0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	288	101	49		438	262	200	
	Corporates	116	108	108		94	82	82	
	of which: SME	79	85	77		66	66	66	
	Retail	1	1	,,		1	1	0	
	of which: SME	0	i .	0		i i	i i	0	
ITALY	Secured by mortgages on immovable property	9	9	4		8	8	3	
11/12	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	0	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	4	68	68		4	62	291	
	Standardised Total ²				4				4

Sandardised Total

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

Total value adjustments and sovisions or country of counterparty excludes those for securistication exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments.



Credit Risk - IRB Approach Banco Bilbao Vizcaya Argentaria, S.A.

				Darico Diibao	vicuju rugu	icaria, Sirti							
							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted ⁽²⁾	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	6.817	96	8.131	1.172	0	4	6.700	220	8.179	1.088	5	10
	Institutions	97,127	194	75,314	5,931	26	71	95,354	145	74,390	5,416	9	64
	Corporates	134.011	6.198	103.323	56.643	1.418	3.447	135.458	5.462	104.829	57.323	1.212	3.136
	Corporates - Of Which: Specialised Lending	9,325	321	9,111	8,077	0	109	8,795	238	8,496	7,396	0	110
	Corporates - Of Which: SME	18.015	3.485	15.651	10.056	947	1.821	17.169	3.174	14.849	9.320	850	1.889
	Retail	117,747	5,397	101,576	19,662	1,053	2,339	117,409	5,193	100,657	19,377	1,000	2,711
	Retail - Secured on real estate property	84.366	4.479	80.073	8.268	949	1.192	83.177	4.219	78.900	7.853	891	1.548
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-	84,365	4,479	80,072	8,268	949	1,192	83,177	4,219	78,899	7,853	891	1,548
	Retail - Qualifying Revolving	20,625	168	9,154	6,764	9	527	21,347	168	9,275	6,948	9	488
	Retail - Other Retail	12.756	750	12.350	4.629	95	620	12.885	806	12.483	4.576	100	676
	Retail - Other Retail - Of Which: SME	3,857	367	3,464	1,612	70	198	3,819	373	3,428	1,613	77	234
	Retail - Other Retail - Of Which: non-SME	8.899	384	8.885	3.017	25	421	9.066	434	9.055	2.963	24	442
	Equity	7,783	0	7,783	16,775	0		7,016	0	7,016	14,528	0	
	Securitisation	3.267		3.148	827		9	5.413		5.222	1.279		10
	Other non credit-obligation assets				0						0		
	IRB Total				101,010						99,010		

<sup>101,010
10</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk militation factorisques (e.g., substitution effects).

Or for corporate —specialised lending, original values reported in Describer 2017 at consolidated level include all specialised lending exposures, while the corresponding for which defaulted* exclude those subject to the slotting orients approach.

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure¹	Exposure Value ¹	Risk expo	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	595	0	264	81	0	0	18	0	139	10	0	0
	Institutions	44.396	186	24.094	3.298	25	54	43.024	137	23.725	2.839	9	53
	Corporates	64,286	5,596	49,814	28,451	1,340	3,149	60,930	4,929	48,242	26,937	1,131	2,822
	Corporates - Of Which: Specialised Lending	3.572	80	3.539	3.342	0	31	3.488	61	3.352	3.216	0	39
	Corporates - Of Which: SME	16.831	3.479	14.578	9.350	946	1.814	16.001	3.168	13.882	8.661	849	1.881
	Retail	103,155	5,235	94,747	12,954	1,016	1,835	102,040	5,039	93,635	12,471	962	2,240
	Retail - Secured on real estate property	83.716	4.455	79.442	8.110	918	1.187	82.528	4.195	78.270	7.668	858	1.534
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-	83,715	4,455	79,441	8,110	918	1,187	82,527	4,195	78,269	7,668	858	1,534
	Retail - Qualifying Revolving	6,713	31	2,984	221	3	29	6,659	39	2,912	234	3	32
	Retail - Other Retail - Of Which: SME	12.727	749	12.321	4.623	95	619	12.853	805	12.453	4.569	100	674
		3,848	367	3,455	1,610	70	198	3,810	372	3,421	1,612	77	233
	Retail - Other Retail - Of Which: non-SME	8.879	383	8.866	3.012	25	420	9.043	432	9.032	2.957	24	441
	Equity	5,756	0	5,756	11,535	0	0	4,923	0	4,923	9,211	0	0
	Securitisation												
	Other non credit-obligation assets												_
	IRB Total reported before taking into account any effect due to credit conversion factors or credit risk mitigation te												

							IRB Appro	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	4.231 2.544	0	4.318	27	0	0	3.819	0	3.937	104	0	0
	Institutions Corporates		0	2,283	361	0	0	2,721	0	2,433	309	0	1
		10.307	91	6.773	2.725	8	16	11.809	92	7.756	2.937	8	16
	Corporates - Of Which: Specialised Lending	306	7	302	285	0	3	292	6	278	253	0	4
	Corporates - Of Which: SME	5	0	6	5	0	0	5	0	4	4	0	0
	Retail	41	1	37	7	1	0	43	1	39	9	2	1
	Retail - Secured on real estate property	36	1	35	7	1	0	37	1	35	8	2	1
LINITED STATES	Retail - Secured on real estate property - Of Which: S		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: r	on- 36	1	35	7	1	0	37	1	35	8	2	1
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	2	1	0	0
	Equity	201	0	201	502	0	0	223	0	223	572	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	136	0	439	48	0	1	133	0	415	44	0	1
	Institutions	505	0	501	80	0	0	587	0	341	87	0	0
	Corporates	18,639	152	16,579	10,532	54	128	21,532	175	19,053	13,529	61	178
	Corporates - Of Which: Specialised Lending	1	0	1	1	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	928	0	818	470	0	3	925	0	803	488	0	3
	Retail	13.869	137	6.162	6.545	6	498	14.643	128	6.355	6.716	6	456
	Retail - Secured on real estate property	13	0	13	2	0	0	13	0	13	3	0	0
	Retail - Secured on real estate property - Of Which: SN		0	0	0	0	0	0	0	0	0	0	0
MEXICO	Retail - Secured on real estate property - Of Which: no	n- 13	0	13	2	0	0	13	0	13	3	0	0
	Retail - Qualifying Revolving	13.855	137	6.148	6.543	6	498	14.628	128	6.340	6.712	6	456
	Retail - Other Retail	1	0	1	0	0	0	2	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	2	1	0	0
	Equity Securitisation	811	0	811	1.913	0	0	837	0	837	1.956	0	0
	Other non credit-obligation assets												
	IRB Total												



Credit Risk - IRB Approach Banco Bilbao Vizcaya Argentaria, S.A.

							IRB Approa	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	160	3	0	0	0	0	151	3	0	0
	Institutions	26	0	13	8	0	0	39	0	19	16	0	0
	Corporates	499	0	512	261	0	0	501	0	345	260	0	0
	Corporates - Of Which: Specialised Lending	239	0	230	199	0	0	243	0	238	206	0	0
	Corporates - Of Which: SME	3	0	3	5	0	0	18	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TURKEY	Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	157	0	157	381	0	0	51	0	51	119	0	-
	Securitisation Other non credit-obligation assets												
	IRB Total												

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central I	banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
			20,125	0	19,837	310	0	. 7	18,053	0	17,761	302	0	0
	Corporal		6.210	21	4.232	2.210	3	14	6.224	17	4.330	2.063	2	17
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,147	0	1,047	779	0	1	1,104	0	1,005	749	0	0
	Retail	Corporates - Of Which: SME	57	2	57 38	69	0	1	54	2	54 37	74	0	2
	Retail	Retail - Secured on real estate property	42	1	.58 33	12	2	0	41	2		13	3	1
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	34 0	1	33	11	2	0	34 0	1	33	12	3	1
EDANICE		Retail - Secured on real estate property - Of Which: non-	0 34	0	33		0	0	34	0	33	12	0	0
FRANCE		Retail - Qualifying Revolving	34	1	33	11	2	0	34	1	33	12	3	1
		Retail - Other Retail	3	0	2		0	0	3	0	2		0	0
		Retail - Other Retail - Of Which: SME	3	0	3	1	0	0	2	0	2	1 0		,
		Retail - Other Retail - Of Which: SME	2	0	2	1	0	0	2	0	2	,	ı ö	ů
	Equity	rectal Other rectal - Of Which, Horr-Shie	47	0	47	196	0	0	42	0	42	138		0
	Securitis	action	*/	0	4/	190	U	U	42	0	42	130		
		on credit-obligation assets												
	IRB Tota													

								T00 4						
								IRB Approx	acn					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	1	0	243	29	0	0	0	0	250	27	0	0
	Instituti		11	0	6	2	0	0	18	0	9	2	0	0
	Corporat		736	45	736	499	6	1	625	42	302	134	6	1
		Corporates - Of Which: Specialised Lending	185	0	185	376	0	0	57	0	57	55	0	0
		Corporates - Of Which: SME	11	4	10	4	1	1	10	4	5	1	1	1
	Retail		5	0	5	1	0	0	4	0	3	1	0	0
		Retail - Secured on real estate property	4	0	4	1	0	0	3	0	3	1	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
PERU		Retail - Secured on real estate property - Of Which: non-	4	0	4	1	0	0	3	0	3	1	0	0
		Retail - Qualifying Revolving	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
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		13	0	13	36	0	0	11	0	11	30	0	0
		n credit-obligation assets												-
	IRB Tota	ıl .												

IRB Total

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

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		panks and central governments	0	0	25	1	0	0	0	0	23	1	0	0
	Instituti		11,542	0	11,496	444	0	1	14,801	0	14,758	507	0	0
	Corporal		4.429	46	3.306	1.699	6	21	4.735	0	3.488	1.710	0	2
		Corporates - Of Which: Specialised Lending	817	0	802	599	0	0	775	0	767	573	0	0
		Corporates - Of Which: SME	21	0	11	6	0	0	28	0	13	6	0	0
	Retail		193	8	184	45	11	2	192	/	183	51	10	4
		Retail - Secured on real estate property	185	8	180	44	11	2	183	7	178	50	10	4
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-	185	8	180	44	11	2	183	7	178	50	10	4
		Retail - Qualifying Revolving	6	0	2	0	0	0	6	0	2	0	0	0
		Retail - Other Retail	3	0	2	1	0	0	3	0	3	1	0	0
		Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	2	0	2	0	0	0	3	0	3	1	0	0
	Equity		42	0	42	111	0	0	157	0	157	407	0	0
	Securitis													
		n credit-obligation assets												
iginal exposure, unlike Exposure value, is report	IRB Tota	ıl												



Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, S.A.

(min BJR, %)		Original Exp	osure ¹	As of 31/12/						As of 30/	06/2018		
(min EUR. %)		Original Exp	osure¹										
(min EUR. %)					Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
			Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
Central banks and central governments		0	0	1	0	0	0	0	0	0	0	0	0
Institutions						0	0	83	0	82	1	0	0
Corporates		509	0	344	119	0	0	550	0	379	128	0	0
Corporates - Of Which: Specialised Len	ding	0	0	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME		2	0	2	1	0	0	0	0	0	0	0	0
Retail		4	0	3	1	0	0	4	0	3	0	0	0
Retail - Secured on real estate pro		1	0	1	0	0	0	2	0	2	0	0	0
Retail - Secured on real est	ate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	ate property - Of Which: non-	1	0	1	0	0	0	2	0	2	0	0	0
Retail - Qualifying Revolving		1	0	0	0	0	0	1	0	0	0	0	0
Retail - Other Retail		2	0	2	0	0	0	1	0	1	0	0	0
Retail - Other Retail - Of W		0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of W	hich: non-SME	1	0	1	0	0	0	1	0	1	. 0	0	0
Equity Securitisation Other non credit-obligation assets		92	0	92	230	0	0	97	0	97	239	0	· ·

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	43	0	0	0	0	0	42	0	0	0
	Institution	ons	149	0	189	75	0	0	97	0	73	26	0	0
	Corporat		224	0	227	64	0	0	259	0	216	75	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	4	0	5	2	0	0	5	0	4	3	0	0
	Retail		5	0	4	3	0	0	6	0	5	3	0	0
		Retail - Secured on real estate property	4	0	4	3	0	0	4	0	4	3	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
COLOMBIA		Retail - Secured on real estate property - Of Which: non-	4	0	4	3	0	0	4	0	4	3	0	0
		Retail - Qualifying Revolving	1	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	U	0	0	0	0	0	0	0	0	0	0	0
	F	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitis		258	0	258	618	0	0	261	0	261	639	0	-
		n credit-obligation assets												
	IRB Tota													

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		anks and central governments	0	0	27	0	0	0	0	0	27	0	0	0
	Institution		1.544	8	1.520	136	1	6	1.703	8	1.566	172	0	9
	Corporat		6,209	11	3,953	1,791	0	10	5,843	11	3,703	1,747	0	11
		Corporates - Of Which: Specialised Lending	269	11	265	217	0	7	245	11	243	192	0	8
		Corporates - Of Which: SME	11	0	7	7	0	0	8	0	8	7	0	0
	Retail		15	0	14	3	0	0	15	0	14	5	0	0
		Retail - Secured on real estate property	13	0	13	3	0	0	13	0	13	5	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY		Retail - Secured on real estate property - Of Which: non-	13	0	13	3	0	0	13	0	13	5	0	0
		Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
l		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
l	Equity	Retail - Other Retail - Of Which: non-SME	0 18	0	0 18	77	0	0	0 36	0	0 36	110	0	0
l	Equity Securitis	atta-	18	0	18	//	0	0	36	0	36	110	0	-
		n credit-obligation assets												
	IRB Tota													

TRG TOTAL

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



Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, S.A.

(min EUR)									As of 31	/12/2017								
				Memo: brea	kdown by acco	ounting portf	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	- Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	106,366.8	32,289.1	74,077.7	18,824.2	0.0	18,824.2	648.2	648.2	0.0	38,258.6	0.0	38,258.6	36,020.9	31,640.9	4,380.0	12,617.8	0.0	12,617.8
Austria	1.8	0.0	1.8									-						
Belgium	51.1	31.1	20.0															
Bulgaria	9.2	0.0	9.2															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	334.6	27.3	307.3															
Germany	226.4	0.0	226.4															
Greece Hungary	0.0 0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	8,894.5	54.1	8.840.4															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	16.5	0.0	16.5															
Poland	38.4	0.0	38.4															
Portugal	721.6	201.9	519.7															
Romania	416.7	0.8	415.9															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	45,317.4	18,079.0	27,238.5															
Sweden	24.2	0.0	24.2															
United Kingdom	36.5	36.5	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	116.3	0.0	116.3															
Japan	20.9	0.1	20.8															
U.S.	14,003.7	5,141.3	8,862.4															
Other advanced economies non EEA	17.6	0.0	17.6															
Other Central and eastern Europe countries non EEA	9,813.6	152.1	9,661.4															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	25,866.5	8,168.1	17,698.4															
Africa	223.4	223.4	0.0															
Others	215.8	173.4	42.4															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Banco Bilbao Vizcava Argentaria, S.,												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	albina falonalina	Bardinasina mista	negative fair value	on balance si	icet exposures	
								Derivatives with po	sitive fall value	Derivatives with	negative fail value			
														Disk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Platuitty	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	UI WITICIT. FILIATICIAI ASSELS AL		Notional amount	C	Notional amount			
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Nocional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [2 1	1	0 1	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
		0 32 34	0 32 34	0 0	0	0 0	0 32 33	0 0	0	0 0 0	0 0	0 0	0 0 0	11
[0 - 3M [
[1Y - 2Y [Bulgaria													
「0-3M「 「3M-1Y「 「1Y-2Y「														
1 VC - VC 1	Cyprus													
37 - 57 137 - 57 157 - 107 1107 - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [2Y - 3Y 13Y - 5Y	Denmark													
[5V - 10V [
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
13Y - 5Y I	Estonia													
[5Y - 10Y [10Y - more														
Total	l													



		Banco Bilbao Vizcava Argentaria, S.A	A				As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Diek weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
1 M E - 0.1														
0 - 3M 3M - 1Y	Finland													
[0 - 3M [France	13 28 94 6 11 3 29	0 28 94 6 11 3 29	13 28 94 6 2 3 2	0 0 0 0	0 0 0 0 0	1 0 0 0 8 0 27	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	
Total [0 - 3M [Germany	183 23 9 27 18 16 44 19	170 0 9 27 18 16 44 19	147 1 9 27 18 16 44 19	0 0 0 0 0	0 0 0 0 0 0 0	36 23 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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35
Total [0 - 3M	Croatia	15/	133	134	U	Ů	23	Ü	0	U	0	0	0	13
[0 - 3M [Greece													
Total [0 - 3M [Hungary													
10 - 3M	Ireland													



		Banco Bilbao Vizcava Argentaria, S./												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	citivo fair valvo	Dowlyntings with	negative fair value	on balance si	icet exposures	
								Derivatives with po	siuve iaii vaiue	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			, , , , , , , , , , , , , , , , , , , ,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [177	0 3,794 391	149 360 381	0	26 2,426	2 1,008 10	0	0	0	0	0	0	
[17 - 27]	Italy	177 3,794 391 26	391 26 484	16	0	0	10	0	0	0	0	0	0	
[2Y - 3Y [,	484 2,327 2,248	2,327 2,248	441 442 155	0 0 0	738 606	43 1,146 1,487	0 0 0	0 0	0 0	0 0	0 0	0 0 0	
[10Y - more Total [0 - 3M [9,447	9,270	1,944	0	3,796	3,707	0	0	0	0	0	0	47
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Latvia													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [
1Y - 2Y 2Y - 3Y	Lithuania													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [[2Y - 3Y [Luxembourg													
Total [0 - 3M [
[3M - 1Y [Malta													
[3Y - 5Y [5Y - 10Y 10Y - more														
Total		0 4	0 4	0	0	0 4	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Netherlands	9	9	9	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more 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	
Total [0 - 3M [[3M - 1Y [13 0 16	13 0 16	9 0	0	4 0	0 0 16	0	0	0	0	0	0	17
[1Y - 2Y [[2Y - 3Y [Poland	0 0	0	0	0	0	0 0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	- Oldina	0 0 9	0 0 9	0 0	0	0 0 0	0 0 9	0 0 0	0	0 0	0	0 0	0 0	
Total	1	25	25	Ō	0	0	25	ŏ	ŏ	ő	Ŏ	Ő	ŏ	8



		Banco Bilbao Vizcava Argentaria. S.	Α.				As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	exposure amount
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Portugal	49 7 171 59 90 152 59 587	0 7 171 59 90 152 59 538	5 7 121 59 0 152 59 404	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0	43 0 49 0 90 0 0	28 1 0 0 0 0 0 0	13 86 0 0 0 0	2 1 1 2 64 0	35 7 7 7 14 436 0	0 0 0 3 0 0	0 0 0 0 0	
[0 - 3M [Romania	0 0 0 115 0 290	0 0 0 115 0 290 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 0 0 0 0 0 0 0 0 0 0	0 0 0 115 0 290 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 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 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 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 0	3
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Slovakia	405	406	Ü	0	405	1	0	U	0	U	0	0	0
[0 - 3M [Slovenia													
[0 - 3M [Spain	4,154 9,384 5,138 2,987 1,822 17,174 6,571 47,230	0 9,384 5,138 2,987 1,822 17,174 6,571 43,077	1,362 2,804 290 468 252 775 981 6,933	0 0 0 0 0	666 4,497 1,063 187 96 5,954 204	2,126 2,083 3,785 1,027 1,474 10,445 5,385 26,325	16 1 2 29 18 10 285 361	290 54 114 352 184 97 949 2,040	19 0 6 3 8 4 5	123 0 277 81 74 50 81 685	764 1.044 36 144 131 46 64 2,230	0 0 0 1 0 0 0	11,501
[0 - 3M [Sweden	0 0 0 0 25 0 0	0 0 0 0 25 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 25 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 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 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 0	0
Total	United Kingdom	57 57 0 16 0 0 59 0	57 0 16 0 0 59 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	57 0 16 0 0 59 0	0 0 0 0 1	0 9 0 0 0 0 37 0	0 0 0 0 0 0	1 2 1 1 3 1 0	0 0 0 1 1 0 4 0	0 0 0 0 0	39



		Banco Bilbao Vizcava Argentaria, S.												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
	, , ,											Off-balance sl		
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [3M - 1Y [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Iceland													
[10Y - more Total														
[0 - 3M [
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Liechtenstein													
[10V - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y														
13Y - 3Y 1 13Y - 5Y 1	Norway													
[10Y - more Total [0 - 3M [
0 - 3M 3M - 1Y 1Y - 2Y														
[2Y - 3Y [Australia													
[5Y - 10Y [[10Y - more Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Canada													
Total [0 - 3M [3M - 1Y [1Y - 2Y		120	120	0	0	120 0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0 0 120	0 0 120	0	0	0 0 120	0 0	0 0	0	0 0	0	0 0	0	3
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	Ĭ
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y]	Japan	0 4 17	0 4 17	0	0 0	0	0 4 17	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
Total		22	22	0	0	. 0	22	0	0	0	0	. 0	0	11



		ments exposures by country of Banco Bilbao Vizcava Argentaria, S.												
	'	pauco piitati Vizcava Argentaria. S.	м				As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance si	ieet				Deriva	tives		Off balar	ice sheet	
	(min Edity													
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [397 325	303 325 257	0	0	347 265 140	50 60 114	0	0	0	0	1 56	0	
[1Y - 2Y [U.S.	257 316 4,361	257 316 4,361 2,927	3 17 13	0	103	114 106 504	0	0	0	0	109 85 117	0	
[5Y - 10Y [[10Y - more		2,927 8,388	8.388	78 13	0	3,844 1,069 4,207	1,780 4,167	0	0	0	0	128 63	0	
Total [0 - 3M [[3M - 1Y [16,969 0	16,875 0	123 0	0	10,066 0	6,781 0	0	0	0	0	557 0	0	551
「1Y - 2Y 「 「2Y - 3Y 「	China	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [0 0 0	0	0 0 0	0	0 0 0	0 0 0	0	0 0	0	0	0	0	0
「1Y - 2Y 「 「2Y - 3Y 「	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M		0 35	0 35	0	0	0 35	0	0	0	0	0	0	0	6
[3M - 1Y [Other advanced economies	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [35 29	35 28	0 1	0	35 9	0 19	0	0	0 0	0	0 0 1	0 0	5
[3M - 1Y [[1Y - 2Y [292 1,605	292 1,605 552 1,938	3	0	284 879	6 723	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Other Central and eastern Europe countries non EEA	552 1,938 3,395	1,938 3,395 354	2 20 28	0	137 893 1,725	413 1,025 1,642	0	0	0	0	0	0	
[10Y - more Total		354 8,165	354 8,164	2	0	127 4,053	225 4,052	0	0	0	0	0	0	2,744
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0 0 0	0	0	0	0	0	0	0	0 0 0	
1 2Y - 3Y I 13Y - 5Y I	Middle East	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	75
[0 - 3M [3M - 1Y 1Y - 2Y		747	714 6,282	287 4,204 6,061 1,297	0	47 1,867 967	410 211 193 324	5 0	293 47	3 1	190 1.041	880 76	0	
[2Y - 3Y [3Y - 5Y	Latin America and the Caribbean	743 6,282 7,221 3,446 2,622	714 6,282 7,221 3,446 2,622	1,032	0 0 0	1,825 560	1,029	199 0 0	1.038 1,079 0	2 180 0	889 149 12	2 0 0	0 0 0	
		5,182 4,529 30,025	5,182 4,529 29,996	462 1,537 14.879	0	1,902 91 7,261	2,818 2,900 7,885	9 20 233	1.038 842 4,336	168 27 381	0 0 2,281	49 1 1.008	0	5,663
iotal	l	30,025	29,996	14,879		7,261	7,885	233	4,336	381	2,281	1,008		5,663



	General govern	ments exposures by country of	tne counterparty											
	I	Banco Bilbao Vizcava Argentaria, S.	Α				As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	23 16 9 15 62 88 0	23 16 9 15 62 88 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	23 16 9 15 62 88 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	20 8 0 1 40 29 0	0 0 0 0 0	99
[0 - 3M [Others	0 27 0 6 11 52 8	0 27 0 6 11 52 8	0 1 0 6 1 21 8	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 26 0 0 9 31 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 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 0 0 0 0	0 15 0 0 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the counterparts with full or cartial coverment cuarantees.

(4) The exposures recorded over only exposures to central, recording the control oxidion for the control oxidion for the counterparts with full or cartial coverment cuarantees.

(4) The exposures recorded over only exposures of the control oxidion for the control oxidion for the counterparts of the formation oxidion for the control oxidion for the counterparts of the demonstration of the control oxidion for the counterparts of the counterparts of the demonstration oxidion for the counterparts of the counterparts of the demonstration oxidion for the counterparts of the counterparts of the demonstration oxidion for the counterparts of the cou

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libro. Iran. Iran. Jordan. Sudian. Swia. Jordan. Sudian. Swia. Jordan. Sudian. Swia. Jordan. Jordan. Swia. Jordan. Swia. Jordan. Swia. Jordan. Swia. Jordan. Swia. Jordan. Swia. Jordan.



Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	Gross carr		ying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²	On non- performing exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)	day	days and <=90 days	Of which: defaulted							Of which: defaulted	exposures	exposures ³		
Debt securities (including at amortised cost and fair value)	70,701	0	66	66	21	28	0	74,106	0	38	38	21	15	0
Central banks	1,363	0	0	0	0	0	0	1,122	0	0	0	0	0	0
General governments	55,263	0	0	0	6	0	0	58,303	0	6	6	11	0	0
Credit institutions	1,968	0	0	0	9	0	0	1,154	0	0	0	0	0	0
Other financial corporations	9,144	0	42	42	2	16	0	9,147	0	32	32	6	15	0
Non-financial corporations	2,964	0	24	24	3	12	0	4,381	0	0	0	3	0	0
Loans and advances(including at amortised cost and fair value)	470,040	1,262	19,396	19,396	4,097	8,670	7,478	439,759	4,675	18,632	18,632	4,408	9,076	6,391
Central banks	39,019	0	0	0	0	0	0	30,496	0	0	0	2	0	0
General governments	32,400	16	171	171	69	42	62	30,181	74	160	160	43	48	44
Credit institutions	30,175	0	11	11	30	6	0	17,971	1	10	10	6	6	0
Other financial corporations	18,449	0	12	12	19	7	1	8,451	35	12	12	13	5	1
Non-financial corporations	172,493	323	10,784	10,784	1,929	5,593	3,002	173,243	1,735	10,075	10,075	1,975	5,467	2,496
of which: small and medium-sized enterprises at amortised cost	62,341	168	5,711	5,711	905	2,808	2,266	62,288	951	5,212	5,212	981	2,783	1,834
Households	177,504	923	8,417	8,417	2,050	3,022	4,413	179,418	2,830	8,375	8,375	2,370	3,550	3,849
DEBT INSTRUMENTS other than HFT	540,741	1,262	19,461	19,461	4,118	8,697	7,478	513,865	4,675	18,670	18,670	4,429	9,091	6,391
OFF-BALANCE SHEET EXPOSURES	156,129		1,276	1,276	327	251	128	171,033		1,057	1,057	383	216	104

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

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

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 1TS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fib-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	Gross carrying amo with forbearance n		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	•	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0		0	0		
General governments		· ·	U	0	· ·	U	U	0	ľ	U		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	21,320	12,127	4,995	4,616	11,253	19,910	11,550	5,780	5,011	10,184		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	537	101	18	16	414	240	99	31	21	105		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	24	4	5	3	1	24	5	5	3	2		
Non-financial corporations	10,430	6,635	3,436	3,223	3,639	9,454	6,194	3,652	3,262	3,481		
of which: small and medium-sized enterprises at amortised cost	5,988	3,972	1,868	1,770	2,864	5,321	3,475	1,909	1,704	2,550		
Households	10,329	5,386	1,537	1,373	7,199	10,193	5,253	2,092	1,725	6,596		
DEBT INSTRUMENTS other than HFT	21,320	12,127	4,995	4,616	11,253	19,910	11,550	5,780	5,011	10,184		
Loan commitments given	252	142	29	29	18	216	99	33	28	0		

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

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