



2016 EU-wide Transparency Exercise

Bank Name	Banco Bilbao Vizcaya Argentaria, SA
LEI Code	K8MS7FD7N5Z2WQ51AZ71
Country Code	ES

2016 EU-wide Transparency Exercise
Capital

Banco Bilbao Vizcaya Argentaria, SA

(mín EUR, %)			As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	60,200	62,107	C 01.00 (r010,d010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	48,554	47,559	C 01.00 (r020,d010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,377	26,741	C 01.00 (r030,d010)	Articles 26(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	22,478	20,471	C 01.00 (r130,d010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-1,904	0	C 01.00 (r180,d010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	5,835	6,484	C 01.00 (r230,d010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-331	-480	C 01.00 (r250,d010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-9,752	-9,464	C 01.00 (r300,d010) + C 01.00 (r340,d010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-949	-1,035	C 01.00 (r370,d010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d010)	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,d010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-549	0	C 01.00 (r440,d010)	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	-119	-82	C 01.00 (r450,d010) + C 01.00 (r460,d010) + C 01.00 (r470,d010) + C 01.00 (r471,d010) + C 01.00 (r472,d010)	Articles 4(36), 36(1) point (h) (i) and 89 to 91 of CRR; Articles 36(1) point (h) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (a) and 379(3) of CRR; Articles 36(1) point (h) (iv) and 133(8) of CRR and Articles 36(1) point (h) (v) and 133(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-89	-65	C 01.00 (r460,d010)	Articles 36(1) point (h) (iv), 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,d010)	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,d010)	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,d010)	Articles 4(27), 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	-278	-409	C 01.00 (r510,d010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d010)	-
	A.1.21	Transitional adjustments	7,747	5,332	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.36)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	1,308	735	C 01.00 (r240,d010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	6,439	4,597	C 01.00 (r520,d010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	2,805	C 01.00 (r530,d010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	5,101	6,037	C 01.00 (r540,d010) + C 01.00 (r670,d010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	549	0	C 01.00 (r680,d010) + C 01.00 (r700,d010) + C 01.00 (r710,d010) + C 01.00 (r740,d010) + C 01.00 (r744,d010) + C 01.00 (r748,d010)	
	A.2.4	Additional Tier 1 transitional adjustments	-5,651	-3,232	C 01.00 (r660,d010) + C 01.00 (r680,d010) + C 01.00 (r730,d010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	48,554	50,364	C 01.00 (r015,d010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	11,646	11,742	C 01.00 (r750,d010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	7,623	8,439	C 01.00 (r760,d010) + C 01.00 (r890,d010)	
	A.4.2	Other Tier 2 Capital components and deductions	3,496	3,482	C 01.00 (r910,d010) + C 01.00 (r920,d010) + C 01.00 (r930,d010) + C 01.00 (r940,d010) + C 01.00 (r950,d010) + C 01.00 (r970,d010) + C 01.00 (r974,d010) + C 01.00 (r978,d010)	
	A.4.3	Tier 2 transitional adjustments	528	-180	C 01.00 (r880,d010) + C 01.00 (r900,d010) + C 01.00 (r960,d010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	401,277	395,085	C 02.00 (r010,d010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	695	1,022	C 05.01 (r010,d040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.10%	12.04%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.10%	12.75%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.00%	15.72%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	41,356	42,227	[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))]	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.32%	10.72%	[B.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

2016 EU-wide Transparency Exercise

Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, SA

	as of 31/12/2015	as of 30/06/2016
(mln EUR)		
Risk exposure amounts for credit risk	348,002	342,129
Risk exposure amount for securitisation and re-securitisations in the banking book	1,395	1,466
Risk exposure amount for contributions to the default fund of a CCP	511	245
Risk exposure amount Other credit risk	346,096	340,418
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,151	18,230
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	102	93
Risk exposure amount for Credit Valuation Adjustment	3,833	2,687
Risk exposure amount for operational risk	33,291	32,040
Other risk exposure amounts	0	0
Total Risk Exposure Amount	401,277	395,085

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

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Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12/2015	As of 30/06/2016
(mln EUR)		
Interest income	27,927	13,684
Of which debt securities income	4,858	2,365
Of which loans and advances income	21,996	10,874
Interest expenses	10,653	5,494
(Of which deposits expenses)	6,983	3,732
(Of which debt securities issued expenses)	2,778	1,210
(Expenses on share capital repayable on demand)	0	0
Dividend income	412	299
Net Fee and commission income	5,260	2,495
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	1,170	667
Gains or (-) losses on financial assets and liabilities held for trading, net	-387	-16
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	141	14
Gains or (-) losses from hedge accounting, net	-18	-62
Exchange differences [gain or (-) loss], net	1,012	524
Net other operating income /(expenses)	-990	-476
TOTAL OPERATING INCOME, NET	23,875	11,635
(Administrative expenses)	11,384	5,549
(Depreciation)	1,311	673
(Provisions or (-) reversal of provisions)	720	278
(Commitments and guarantees given)	2	20
(Other provisions)	718	257
Of which pending legal issues and tax litigation ¹	-12	
Of which restructuring ¹	36	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,542	2,111
(Loans and receivables)	4,517	1,977
(Held to maturity investments, AFS assets and financial assets measured at cost)	25	135
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	258	81
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	26	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-1,212	481
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	740	-77
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	5,213	3,346
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,779	2,453
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,779	2,453
Of which attributable to owners of the parent	2,597	1,818

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

2016 EU-wide Transparency Exercise

Market Risk

Banco Bilbao Vizcaya Argentaria, SA

	SA		IM											IM										
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015											As of 30/06/2016										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR (<i>Memorandum item</i>)		STRESSED VaR (<i>Memorandum item</i>)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)																								
Traded Debt Instruments	2,470	2,466	188	55	509	130							225	95	586	195								
Of which: General risk	2,135	2,122	155	46	428	109							173	78	472	165								
Of which: Specific risk	335	344	33	9	81	21							52	17	114	30								
Equities	271	215	104	40	140	47							104	41	203	69								
Of which: General risk	88	98	104	40	140	47							104	41	203	69								
Of which: Specific risk	110	80	0	0	0	0							0	0	0	0								
Foreign exchange risk	4,003	5,321	46	23	119	54							66	21	92	25								
Commodities risk	59	19	0	0	0	0							0	0	0	0								
Total	6,804	8,021	190	61	450	126	107	108	0	0	0	9,347	214	73	489	150	110	113	0	0	0	0	10,208	

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, SA

Standardised Approach								
As of 31/12/2015				As of 30/06/2016				
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
(mn EUR, %)								
Consolidated data	Central governments or central banks	139,910	138,669	35,174	115,988	133,557	32,709	
	Regional governments or local authorities	7,050	6,807	2,996	5,708	5,665	2,939	
	Public sector entities	5,211	2,616	1,349	4,185	1,813	701	
	Multilateral Development Banks	39	38	25	58	58	36	
	International Organisations	9	9	0	6	6	0	
	Institutions	33,594	19,555	5,730	43,595	23,278	6,240	
	Corporates	155,351	105,263	101,195	145,878	106,629	100,254	
	of which: SME	15,778	11,985	10,331	20,958	16,884	15,251	
	Retail	76,212	52,632	36,929	79,582	53,333	37,438	
	of which: SME	24,263	15,987	9,540	24,695	16,716	9,860	
	Secured by mortgages on immovable property	54,979	53,158	20,497	55,251	54,077	21,298	
	of which: SME	6,490	6,394	2,782	7,016	6,927	3,807	
	Exposures in default	9,745	4,371	4,706	9,625	4,653	5,013	4,625
	Items associated with particularly high risk	258	154	143	1,436	1,359	1,970	
	Covered bonds	846	839	393	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	2,364	2,364	727	1,734	1,734	370	
	Collective investments undertakings (CIU)	605	293	67	437	239	51	
	Equity	0	0	0	0	0	0	
	Securitisation	3,370	3,358	1,049	4,552	4,543	1,217	
	Other exposures	27,690	34,081	18,806	26,472	44,522	18,811	
	Standardised Total ²	517,235	424,207	229,787	494,506	435,467	229,047	7,776

⁽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).

Standardised Approach								
As of 31/12/2015				As of 30/06/2016				
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	
(mn EUR, %)								
SPAIN	Central governments or central banks	69,189	63,211	9,652	59,666	75,247	12,012	
	Regional governments or local authorities	1,755	1,554	74	441	439	7	
	Public sector entities	395	349	142	136	131	136	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	12,586	638	100	13,168	1,374	260	
	Corporates	6,149	5,147	3,763	4,773	4,032	4,058	
	of which: SME	1,843	1,403	1,121	1,893	1,379	532	
	Retail	11,878	6,029	3,859	13,145	6,273	4,227	
	of which: SME	6,454	4,955	2,816	6,371	4,889	2,801	
	Secured by mortgages on immovable property	5,528	5,280	2,100	5,208	5,005	2,007	
	of which: SME	2,191	2,113	838	2,043	1,982	851	
	Exposures in default	4,816	2,025	2,229	3,854	1,505	1,787	0
	Items associated with particularly high risk	254	150	142	181	105	90	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	124	174	39	172	172	38	
	Collective investments undertakings (CIU)	197	53	16	207	113	24	
	Equity	0	0	0	0	0	0	
	Securitisation							
	Other exposures	13,243	14,012	11,452	13,670	14,595	11,917	
	Standardised Total ²							3,299

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

Standardised Approach								
As of 31/12/2015				As of 30/06/2016				
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	
(mn EUR, %)								
UNITED STATES	Central governments or central banks	10,821	10,977	201	7,289	7,327	715	
	Regional governments or local authorities	4,945	4,945	2,873	4,992	4,992	2,843	
	Public sector entities	310	764	42	295	755	40	
	Multilateral Development Banks	0	0	0	2	2	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	2,495	2,857	897	3,670	3,452	1,339	
	Corporates	55,470	36,268	34,962	53,841	39,002	35,566	
	of which: SME	152	133	133	280	275	275	
	Retail	8,428	6,674	4,679	10,726	6,648	4,562	
	of which: SME	3,575	1,831	1,046	3,420	1,815	1,037	
	Secured by mortgages on immovable property	15,747	15,273	5,675	14,926	14,488	5,371	
	of which: SME	2	2	1	2	2	1	
	Exposures in default	643	458	461	1,094	836	839	0
	Items associated with particularly high risk	0	0	0	1	1	0	
	Covered bonds	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1,684	1,684	344	1,363	1,363	288	
	Collective investments undertakings (CIU)	187	92	18	138	33	7	
	Equity	0	0	0	0	0	0	
	Securitisation							
	Other exposures	1,381	2,814	973	1,354	2,696	1,004	
	Standardised Total ²							332

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

Standardised Approach								
As of 31/12/2015				As of 30/06/2016				
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	
(mn EUR, %)								
TURKEY	Central governments or central banks	19,837	19,862	9,063	19,542	19,545	10,932	
	Regional governments or local authorities	11	2	2	10	3	2	
	Public sector entities	2	3	0	1	2	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	2,847	3,454	1,516	3,539	3,634	1,778	
	Corporates	40,627	32,852	32,781	41,573	33,988	33,282	
	of which: SME	5,162	3,920	3,727	10,413	8,975	8,919	
	Retail	27,892	17,384	11,503	28,684	17,814	12,050	
	of which: SME	10,251	6,456	3,689	11,308	7,336	4,192	
	Secured by mortgages on immovable property	8,493	8,493	3,350	9,478	9,471	4,240	
	of which: SME	3,484	3,484	1,579	4,242	4,237	2,621	
	Exposures in default	1,588	320	378	1,715	398	463	0
	Items associated with particularly high risk	0	0	0	208	208	312	
	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	2,162	2,712	1,394	2,292	3,054	1,396	
	Standardised Total ²							1,736

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mn EUR, %)									
MEXICO	Central governments or central banks	16,441	20,501	48		8,868	12,273	1,897	
	Regional governments or local authorities	0	0	0		0	0	1	
	Public sector entities	2,911	171	35		2,777	104	22	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,112	2,938	775		7,781	2,718	777	
	Corporates	18,955	5,870	4,915		13,875	6,430	4,982	
	of which: SME	4,257	3,259	2,477		4,189	3,129	2,406	
	Retail	6,920	6,602	4,953		7,175	6,853	5,139	
	of which: SME	189	189	62		155	154	88	
	Secured by mortgages on immovable property	9,845	8,938	3,245		9,235	8,900	3,234	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	434	380	380	0	501	477	477	0
	Items associated with particularly high risk	0	0	0		444	444	666	
	Covered bonds	846	839	393		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	288	288	288		0	0	0	
Standardised Total ²		6,242	6,772	3,274	769	5,211	16,369	3,118	688

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mn EUR, %)									
PERU	Central governments or central banks	6,808	6,808	3,162		5,912	3,891	1,956	
	Regional governments or local authorities	47	47	23		41	40	20	
	Public sector entities	333	282	145		344	271	85	
	Multilateral Development Banks	19	19	10		19	19	22	
	International Organisations	0	0	0		0	0	0	
	Institutions	556	536	179		584	574	181	
	Corporates	9,327	7,324	7,318		8,438	7,159	7,042	
	of which: SME	1,956	1,628	1,237		1,978	1,745	1,745	
	Retail	5,469	3,268	2,451		3,815	3,205	2,165	
	of which: SME	2,253	1,410	1,058		1,815	1,333	1,000	
	Secured by mortgages on immovable property	3,839	3,737	1,580		3,915	3,817	1,595	
	of which: SME	0	22	9		0	17	9	
	Exposures in default	509	211	216	0	582	284	328	0
	Items associated with particularly high risk	0	0	0		182	182	273	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		0	0	0	
Standardised Total ²		982	1,221	284	518	994	1,265	336	501

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mn EUR, %)									
FRANCE	Central governments or central banks	112	106	29		126	123	34	
	Regional governments or local authorities	19	19	4		32	32	21	
	Public sector entities	0	5	0		0	5	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,774	1,810	85		3,392	2,225	21	
	Corporates	955	851	826		466	453	331	
	of which: SME	26	20	20		4	4	4	
	Retail	85	64	54		45	33	25	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	7	7	2		23	23	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	48	48	48	0	0	0	0	0
	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	
Standardised Total ²		772	765	134	162	314	938	139	78

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mn EUR, %)									
UNITED KINGDOM	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		3	4	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,447	1,073	660		3,823	2,258	597	
	Corporates	909	473	463		644	473	465	
	of which: SME	37	32	32		30	23	23	
	Retail	252	236	199		225	216	180	
	of which: SME	3	1	1		1	0	0	
	Secured by mortgages on immovable property	115	115	53		120	120	57	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	36	28	38	0	35	27	34	0
	Items associated with particularly high risk	4	4	1		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	
Standardised Total ²		0	1,249	0	13	0	1,451	0	16

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, SA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
CHILE	Central governments or central banks	763	774	0		828	840	418	
	Regional governments or local authorities	7	7	1		7	7	1	
	Public sector entities	82	87	12		108	101	20	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,237	1,225	259		1,596	1,580	303	
	Corporates	7,453	6,186	6,132		7,055	5,759	5,694	
	of which: SME	1,303	961	961		1,323	996	996	
	Retail	3,845	2,566	1,925		4,103	2,734	2,005	
	of which: SME	346	254	190		348	257	193	
	Secured by mortgages on immovable property	4,717	4,717	1,857		5,263	5,263	2,055	
	of which: SME	49	49	19		53	53	27	
	Exposures in default	312	214	260	0	355	266	320	0
	Items associated with particularly high risk	0	0	0		175	175	263	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	197	197	50		177	177	38	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Securitisation									
Other exposures									
Standardised Total ²		610	619	319	118	639	656	336	130

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
ITALY	Central governments or central banks	7,539	7,539	28		7,154	7,152	32	
	Regional governments or local authorities	80	80	16		0	0	0	
	Public sector entities	0	1	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	492	174	65		400	155	59	
	Corporates	330	258	257		88	81	80	
	of which: SME	81	75	75		60	54	54	
	Retail	169	139	104		69	68	51	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	8	3	3	0	9	2	2	0
	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									
Standardised Total ²		4	126	4	7	74	147	7	10

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
COLOMBIA	Central governments or central banks	1,589	1,918	689		1,320	1,682	831	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	311	282	282		342	312	278	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	447	445	128		494	490	0	
	Corporates	4,139	3,290	3,283		3,600	3,169	3,142	
	of which: SME	64	16	16		60	20	20	
	Retail	5,087	4,064	3,048		5,849	4,351	3,208	
	of which: SME	278	193	145		333	237	177	
	Secured by mortgages on immovable property	2,735	2,698	1,033		3,301	3,257	1,222	
	of which: SME	0	3	1		0	3	1	
	Exposures in default	259	172	175	0	378	239	245	0
	Items associated with particularly high risk	0	0	0		245	245	368	
	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									
Standardised Total ²		723	836	209	252	736	833	109	314

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, SA

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted		
(min EUR, %)													
Consolidated data	Central banks and central governments	4.475	419	5.730	224	12	19	4.995	274	5.995	647	1	25
	Institutions	90.651	237	87.798	10.826	45	106	93.295	274	74.485	6.935	43	99
	Corporates	140.200	15.835	111.061	63.607	4.667	5.976	141.754	14.546	112.134	63.779	4.160	5.603
	Corporates - Of Which: Specialised Lending	12.480	460	11.748	10.165	0	259	11.858	353	11.288	10.495	0	264
	Corporates - Of Which: SME	21.135	5.429	19.059	12.487	1.846	3.112	21.187	5.095	18.834	12.444	1.685	2.883
	Retail	125.898	6.142	108.669	23.180	1.167	2.510	124.681	5.903	107.282	22.578	1.064	2.206
	Retail - Secured on real estate property	97.099	5.291	90.441	12.411	1.107	1.533	95.319	5.123	88.623	11.415	1.009	1.270
	Retail - Secured on real estate property - Of Which: SME	1.061	480	1.031	441	200	266	940	331	920	409	135	135
	Retail - Secured on real estate property - Of Which: non-SME	96.038	4.811	89.410	11.970	907	1.267	94.378	4.793	87.703	11.005	874	1.135
	Retail - Qualifying Revolving	19.507	151	9.433	7.420	6	462	19.272	130	9.011	7.410	5	463
	Retail - Other Retail	9.291	700	8.795	2.349	54	515	10.090	650	9.647	3.754	50	473
	Retail - Other Retail - Of Which: SME	3.503	308	3.058	1.475	39	196	3.470	242	3.054	1.450	34	139
	Retail - Other Retail - Of Which: non-SME	5.788	392	5.737	1.874	16	319	6.620	408	6.593	2.304	16	334
	Equity	9.418	0	9.418	19.778	0	9.172	0	9.172	15.265	0	0	2
	Securitisation	982		982	345		864		864	249			
	Other non credit-obligation assets				0					0			
	IRB Total			117,960						109,452			

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
					Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted		
(min EUR, %)													
SPAIN	Central banks and central governments	57	8	243	16	1	3	891	7	1,044	236	0	3
	Institutions	43,646	229	42,081	7,552	45	115	45,234	274	27,480	3,579	43	108
	Corporates	65,425	15,410	52,748	31,723	4,622	5,479	64,458	14,204	52,228	30,807	4,087	5,138
	Corporates - Of Which: Specialised Lending	4,263	243	4,138	3,755	0	150	3,933	233	3,825	3,838	0	145
	Corporates - Of Which: SME	18,272	5,427	16,500	10,848	1,845	3,032	18,252	5,093	16,225	10,820	1,684	2,809
	Retail	110,287	5,991	100,890	15,766	1,142	1,867	109,386	5,778	99,928	15,152	1,040	1,626
	Retail - Secured on real estate property	96,594	5,277	89,938	12,231	1,087	1,520	94,820	5,110	88,128	11,237	989	1,268
	Retail - Secured on real estate property - Of Which: SME	1,061	480	1,031	441	200	267	940	331	920	409	135	135
	Retail - Secured on real estate property - Of Which: non-SME	95,532	4,797	88,908	11,790	887	1,263	93,880	4,779	87,208	10,828	855	1,132
	Retail - Qualifying Revolving	4,421	15	2,176	193	1	13	4,503	19	2,179	170	1	17
	Retail - Other Retail	9,272	700	8,775	2,342	54	323	10,064	650	9,621	3,745	50	342
	Retail - Other Retail - Of Which: SME	3,496	308	3,051	1,471	39	5	3,459	242	3,043	1,444	34	7
	Retail - Other Retail - Of Which: non-SME	5,775	392	5,724	1,871	15	319	6,605	407	6,578	2,301	16	334
	Equity	6,173	0	6,173	12,051	0	0	6,029	0	6,029	7,874	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach											
		As of 31/12/2015					As of 30/06/2016						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
										Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
(min EUR, %)													
UNITED STATES	Central banks and central governments	3,008	0	3,034	7	0	0	1,498	0	1,523	22	0	0
	Institutions	1,910	0	1,684	491	0	5	2,777	0	2,517	459	0	5
	Corporates	12,766	56	8,690	3,533	0	10	13,520	0	9,556	4,123	0	18
	Corporates - Of Which: Specialised Lending	572	56	473	439	0	1	424	0	371	402	0	1
	Corporates - Of Which: SME	9	0	7	4	0	0	8	0	4	3	0	0
	Retail	33	0	31	7	0	0	31	0	29	7	0	0
	Retail - Secured on real estate property	29	0	29	7	0	0	27	0	27	6	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	29	0	29	7	0	0	27	0	27	6	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	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	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	148	0	148	423	0	0	119	0	119	301	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

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

		IRB Approach										
		As of 31/12/2015					As of 30/06/2016					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	
					Of which: defaulted					Of which: defaulted		
(min EUR, %)												
TURKEY	Central banks and central governments	1	0	146	3	0	1	0	214	3	0	0
	Institutions	5	0	3	1	0	5	0	2	1	0	0
	Corporates	568	0	333	235	0	591	0	321	232	0	0
	Corporates - Of Which: Specialised Lending	286	0	197	155	0	271	0	214	165	0	0
	Corporates - Of Which: SME	16	0	1	0	0	25	0	1	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	170	0	170	401	0	183	0	183	433	0	0
	Securitisation											
	Other non credit-obligation assets											
	IRB Total											

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

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, SA

[illegible]

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

		IRB Approach								
		As of 31/12/2015				As of 30/06/2016				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(mn EUR, %)										
PERU	Central banks and central governments	1	0	93	11	0	1	0	10	0
	Institutions	6	0	3	1	0	12	0	6	0
	Corporates	596	0	452	312	0	783	0	573	0
	Corporates - Of Which: Specialised Lending	284	0	265	197	0	293	0	274	0
	Corporates - Of Which: SME	2	2	2	0	6	2	2	0	0
	Retail	2	0	2	0	0	2	0	2	0
	Retail - Secured on real estate property	2	0	2	0	0	2	0	2	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	2	0	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	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
	Equity	14	0	14	38	0	14	0	14	0
	Securitisation									
	Other non credit-obligation assets									
	IRB Total									

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

		IRB Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
FRANCE	Central banks and central governments	0	0	3	0	0	33	0	0
	Institutions	16.939	0	16.724	430	0	15.930	0	15.643
	Corporates	7.340	12	5.213	2.896	2	7.460	11	5.353
	Corporates - Of Which: Specialised Lending	1.851	0	1.666	1.297	0	1.928	0	1.765
	Corporates - Of Which: SME	2	110	1	114	1	130	125	132
	Retail	36	2	33	14	3	35	2	33
	Retail - Secured on real estate property	30	2	30	13	3	29	1	29
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	30	2	30	13	3	29	1	29
	Retail - Qualifying Revolving	4	0	1	0	0	4	0	1
	Retail - Other Retail	2	0	2	1	0	2	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	0	0
	Equity	33	0	33	107	0	48	0	48
	Securitisation								
Other non credit-obligation assets									
IRB Total									

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

[illegible]

(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).

(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 efforts).

⁽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).

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



2016 EU-wide Transparency Exercise
Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)				As of 31/12/2015														
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		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	136,266.3	38,544.2	97,722.1	28,446.1	0.0	28,446.1	0.0	0.0	0.0	66,048.5	0.0	66,048.5	41,785.7	38,544.2	3,241.5	0.0	0.0	0.0
Austria	24.2	0.0	24.2															
Belgium	349.0	32.4	316.6															
Bulgaria	20.3	0.0	20.3															
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	13.9	0.0	13.9															
France	960.7	34.3	926.4															
Germany	533.6	0.0	533.6															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.6	0.0	0.6															
Italy	9,831.8	79.8	9,752.0															
Latvia	0.0	0.0	0.0															
Lithuania	10.2	0.0	10.2															
Luxembourg	-0.6	0.0	-0.6															
Malta	0.0	0.0	0.0															
Netherlands	250.8	0.0	250.8															
Poland	22.2	0.0	22.2															
Portugal	701.9	427.6	274.3															
Romania	299.2	5.3	293.9															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	65,497.2	23,500.0	41,997.1															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
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	64.0	0.0	64.0															
Japan	9.0	0.1	8.9															
U.S.	15,809.4	4,443.0	11,366.4															
Other advanced economies non EEA	14.5	0.0	14.5															
Other Central and eastern Europe countries non EEA	12,024.7	271.0	11,753.7															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	29,410.1	9,544.4	19,873.7															
Africa	17.0	17.0	0.0															
Others	394.7	189.4	205.3															

Note:
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, state or regional 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.

Residuals:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Dillboud, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belis, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽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



2016 EU-wide Transparency Exercise
Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)				As of 30/06/2016														
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		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	135,384.9	38,175.6	97,209.3	29,247.4	0.0	29,247.4	0.0	0.0	0.0	46,236.0	0.0	46,236.0	42,302.5	38,175.6	4,127.0	17,585.4	0.0	17,585.4
Austria	48.1	0.0	48.1															
Belgium	283.3	33.3	250.0															
Bulgaria	8.1	0.0	8.1															
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	13.6	0.0	13.6															
France	434.0	33.3	400.7															
Germany	500.0	0.0	500.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	11,144.2	69.7	11,074.5															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	-0.6	0.0	-0.6															
Malta	0.0	0.0	0.0															
Netherlands	290.6	0.0	290.6															
Poland	44.5	0.0	44.5															
Portugal	599.8	259.4	340.4															
Romania	322.5	3.9	318.5															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	65,123.8	23,708.6	41,415.2															
Sweden	0.0	0.0	0.0															
United Kingdom	10.4	10.4	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
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	62.6	0.0	62.6															
Japan	8.7	0.1	8.6															
U.S.	16,222.0	4,503.5	11,718.4															
Other advanced economies non EEA	26.2	0.0	26.2															
Other Central and eastern Europe countries non EEA	11,661.6	242.6	11,419.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	28,239.8	9,082.1	19,157.7															
Africa	16.3	16.3	0.0															
Others	325.4	212.4	113.0															

Note:
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, state or regional 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.

Residuals:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Diliibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.
Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽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

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR, %)	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
			Of which: defaulted						Of which: defaulted					
Debt securities (including at amortised cost and fair value)	99,166	0	81	81	102	35	0	96,043	0	256	245	38	163	0
Central banks	2,306	0	0	0	0	0	0	1,936	0	0	0	0	0	0
General governments	69,306	0	0	0	16	0	0	67,953	0	0	0	7	0	0
Credit institutions	4,806	0	22	22	13	20	0	3,720	0	17	17	12	15	0
Other financial corporations	13,716	0	59	59	4	16	0	12,746	0	100	90	4	51	0
Non-financial corporations	9,031	0	0	0	69	0	0	9,688	0	138	138	15	98	0
Loans and advances(including at amortised cost and fair value)	502,591	1,219	25,359	22,457	5,864	12,827	9,739	496,298	1,842	24,234	19,997	5,695	11,724	9,420
Central banks	36,276	0	0	0	0	0	0	29,006	0	0	0	0	0	0
General governments	38,611	279	194	191	30	37	87	38,254	12	218	188	31	48	103
Credit institutions	32,359	0	26	26	34	17	0	32,999	232	24	20	28	16	0
Other financial corporations	14,956	1	67	53	117	38	22	15,776	74	48	33	64	32	9
Non-financial corporations	186,296	200	16,255	14,510	2,897	9,220	5,342	185,152	796	15,066	12,207	2,769	8,057	5,117
of which: small and medium-sized enterprises at amortised cost	56,027	105	5,196	4,431	866	2,852	1,762	61,612	195	8,533	7,245	1,223	4,333	3,507
Households	194,093	739	8,817	7,678	2,786	3,515	4,288	195,112	729	8,878	7,548	2,803	3,572	4,192
DEBT INSTRUMENTS other than HFT	601,756	1,219	25,441	22,538	5,966	12,862	9,739	592,341	1,842	24,491	20,242	5,733	11,888	9,420
OFF-BALANCE SHEET EXPOSURES	184,951		1,110	360	332	372	88	174,862		1,900	391	562	356	976

⁽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 incurred 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)

⁽³⁾ 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)

2016 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
(mln EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	34,092	16,079	7,993	7,132	18,669	31,581	15,398	7,477	6,739	16,876
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	827	18	9	6	784	695	41	16	14	84
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	62	13	8	2	28	70	13	17	11	38
Non-financial corporations	19,281	10,797	6,104	5,533	8,497	17,544	10,076	5,538	5,083	8,036
of which: small and medium-sized enterprises at amortised cost	5,790	2,830	1,594	1,428	3,346	9,448	6,143	3,215	2,998	5,218
Households	13,923	5,252	1,871	1,591	9,360	13,272	5,267	1,905	1,632	8,718
DEBT INSTRUMENTS other than HFT	34,092	16,079	7,993	7,132	18,669	31,581	15,398	7,477	6,739	16,876
Loan commitments given	662	37	9	9	10	586	28	8	8	68

⁽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□