



Please find attached the detailed information regarding BBVA's transparency exercise results that the European Banking Authority (EBA) published today.

This exercise constitutes updated information regarding the prior exercise by EBA in 2013 and does not include any stress test element. The reference dates of updated information are December 2014 and June 2015.

Further information is available on the EBA website (www.eba.europa.eu).

Madrid, November 24, 2015

Note

The transparency exercise information is provided in the accompanying disclosure tables based on the common format provided by the EBA.



2015 EU-wide Transparency Exercise

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

2015 EU-wide Transparency Exercise

Capital

Banco Bilbao Vizcaya Argentaria, SA

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	52,818	54,698	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	41,831	43,422	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	25,973	26,512	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	20,684	20,686	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Accumulated other comprehensive income	-1,339	-336	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
Other Reserves	67	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
Minority interest given recognition in CET1 capital	1,072	632	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-408	-482	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (f) of CRR
(-) Intangible assets (including Goodwill)	-8,738	-9,126	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-1,196	-1,053	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	0	0	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	-135	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-201	-189	CA1 {1.1.1.17 to 1.1.1.21}	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 (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-158	-145	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	-113	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	-8	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceeding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	-
Transitional adjustments	6,030	6,921	CA1 {1.1.1.16 + 1.1.1.8 + 1.1.1.26}	-
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	813	583	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	5,217	6,338	CA1 {1.1.1.26}	Articles 469 to 472, 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	4,205	5,341	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-4,205	-5,341	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	41,831	43,422	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,986	11,276	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	8,194	8,388	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	2,793	2,888	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	350,814	352,420	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	11.92%	12.32%	CA3 {1}	-
Tier 1 Capital ratio	11.92%	12.32%	CA3 {3}	-
Total Capital ratio	15.06%	15.52%	CA3 {5}	-



2015 EU-wide Transparency Exercise

Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	295,939	300,295
Risk exposure amount for securitisation and re-securitisations in the banking book	1,777	1,752
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	294,162	298,543
Risk exposure amount for position, foreign exchange and commodities (Market risk)	20,972	19,673
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	100	107
Risk exposure amount for Credit Valuation Adjustment	4,498	4,307
Risk exposure amount for operational risk	29,406	28,145
Other risk exposure amounts	0	0
Total Risk Exposure Amount	350,814	352,420

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

2015 EU-wide Transparency Exercise

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Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	24,402	11,579
Of which debt securities income	4,798	2,307
Of which loans and advances income	18,515	8,738
Interest expenses	9,586	4,205
(Of which deposits expenses)	6,065	2,577
(Of which debt securities issued expenses)	2,684	1,226
(Expenses on share capital repayable on demand)	0	0
Dividend income	527	234
Net Fee and commission income	4,640	2,355
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	1,430	682
Gains or (-) losses on financial assets and liabilities held for trading, net	-76	40
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-9	13
Gains or (-) losses from hedge accounting, net	-62	3
Exchange differences [gain or (-) loss], net	779	665
Net other operating income /(expenses)	-1,717	-349
TOTAL OPERATING INCOME, NET	20,327	11,018
(Administrative expenses)	9,625	5,035
(Depreciation)	1,177	585
(Provisions or (-) reversal of provisions)	1,168	385
(Commitments and guarantees given)	15	-1
(Other provisions)	1,153	387
Of which pending legal issues and tax litigation ¹	93	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	4,474	2,207
(Loans and receivables)	4,449	2,203
(Held to maturity investments, AFS assets and financial assets measured at cost)	25	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	258	119
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	22
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	806	409
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-431	791
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4,000	3,908
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	3,053	2,932
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	3,053	2,932
Of which attributable to owners of the parent	2,586	2,732

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

2015 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, SA

		Standardised Approach							
		As of 31/12/2014				As of 30/06/2015			
		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
Consolidated data	Central governments or central banks	103,026	107,683	29,846		122,372	121,283	25,122	
	Regional governments or local authorities	7,462	7,320	3,297		7,161	7,454	3,462	
	Public sector entities	5,524	2,532	1,333		5,528	2,731	1,534	
	Multilateral Development Banks	93	92	28		60	60	27	
	International Organisations	16	16	0		3,158	3,158	0	
	Institutions	20,266	11,461	2,635		38,518	19,696	4,714	
	Corporates	107,908	71,340	66,425		109,663	72,550	69,522	
	of which: SME	12,571	10,562	8,928		13,263	10,505	8,356	
	Retail	59,973	43,338	30,721		56,974	40,145	28,213	
	of which: SME	16,610	11,065	6,551		17,764	11,922	7,003	
	Secured by mortgages on immovable property	54,500	52,109	19,760		49,813	47,703	17,884	
	of which: SME	6,368	6,177	3,230		5,539	5,330	2,074	
	Exposures in default	9,311	5,224	5,450	3,440	9,126	5,047	5,318	3,605
	Items associated with particularly high risk	380	176	158		214	123	110	
	Covered bonds	605	605	121		4,993	1,249	154	
	Claims on institutions and corporates with a ST credit assessment	2,063	1,834	421		2,221	2,003	443	
	Collective investments undertakings (CIU)	124	50	14		305	135	43	
Equity	0	0	0		0	0	0		
Securitisation	2,723	2,705	1,065		3,363	3,360	949		
Other exposures	27,105	31,329	17,231		27,336	31,114	20,794		
Standardised Total²	402,098	337,815	178,503	4,639	441,295	357,911	178,290	6,797	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Central governments or central banks	52,352	52,243	9,109		72,360	66,829	9,159	
	Regional governments or local authorities	1,597	1,516	315		2,304	2,138	291	
	Public sector entities	86	84	12		296	292	143	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		3,148	3,148	0	
	Institutions	8,206	0	0		20,967	3,531	3,405	
	Corporates	4,686	3,924	3,690		2,920	4,770	3,329	
	of which: SME	2,857	2,514	2,417		2,057	1,573	1,077	
	Retail	11,217	6,091	4,052		12,771	6,150	4,643	
	of which: SME	5,017	3,931	2,493		5,356	4,175	2,503	
	Secured by mortgages on immovable property	12,952	12,333	4,548		5,769	5,518	2,164	
	of which: SME	1,684	1,612	857		2,422	2,349	806	
	Exposures in default	5,341	2,972	3,184	0	5,300	2,622	2,814	0
	Items associated with particularly high risk	380	176	158		214	123	110	
	Covered bonds	0	0	0		4,222	579	0	
	Claims on institutions and corporates with a ST credit assessment	211	211	46		202	202	44	
	Collective investments undertakings (CIU)	106	32	6		144	46	21	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	12,397	11,884	11,092		15,397	13,186	14,946		
Standardised Total²	123,977	118,884	11,092	6,729	153,977	133,186	14,946	9,625	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Central governments or central banks	5,663	5,600	67		7,249	7,205	62	
	Regional governments or local authorities	4,461	4,461	2,660		4,986	4,986	3,063	
	Public sector entities	236	652	35		364	737	44	
	Multilateral Development Banks	12	12	0		5	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,883	1,880	338		3,026	2,930	952	
	Corporates	49,407	33,336	30,396		54,073	34,538	33,898	
	of which: SME	80	62	62		80	61	60	
	Retail	7,302	5,409	3,670		7,953	6,094	4,248	
	of which: SME	3,449	1,671	967		3,685	1,831	1,051	
	Secured by mortgages on immovable property	14,024	13,576	5,020		15,595	15,103	5,606	
	of which: SME	0	0	0		2	2	1	
	Exposures in default	528	372	375	0	625	451	454	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	1,238	1,238	254		1,843	1,625	331	
	Collective investments undertakings (CIU)	7	7	1		97	25	5	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1,491	2,786	942		1,544	4,491	1,375		
Standardised Total²	74,684	70,786	42,422	233	83,144	70,491	47,375	430	

(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 31/12/2014				As of 30/06/2015			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
MEXICO	Central governments or central banks	12,913	16,936	19		15,217	19,596	527	
	Regional governments or local authorities	1,014	1,014	244		121	121	70	
	Public sector entities	3,148	520	249		3,170	276	138	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,542	1,512	302		2,226	2,186	618	
	Corporates	16,159	4,852	3,377		15,379	4,817	4,509	
	of which: SME	4,091	3,221	1,974		4,476	3,489	2,051	
	Retail	5,915	5,799	4,349		6,526	6,313	4,698	
	of which: SME	196	194	146		210	207	118	
	Secured by mortgages on immovable property	9,799	8,770	3,155		10,389	9,393	3,518	
	of which: SME	574	557	281		604	583	301	
	Exposures in default	947	417	418	0	764	699	701	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	605	605	121		770	770	154	
	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	6,559	7,075	3,013		5,191	5,711	3,089		
Standardised Total²	46,588	50,786	23,422	831	53,144	57,111	30,889	932	

(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 31/12/2014				As of 30/06/2015			
		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
FRANCE	Central governments or central banks	0	0	0		142	140	3	
	Regional governments or local authorities	13	13	3		20	20	0	
	Public sector entities	4	1	1		4	4	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	159	163	33		1,455	1,304	383	
	Corporates	1,239	1,081	1,047		1,314	1,062	1,052	
	of which: SME	34	33	33		159	120	120	
	Retail	51	40	37		82	60	52	
	of which: SME	29	28	28		37	36	34	
	Secured by mortgages on immovable property	5	8	3		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	78	56	53	0	76	51	48	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	0	0	0		0	0	0		
Other exposures	1,477	1,335	45		1,005	1,008	0		
Standardised Total²				97				70	

(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 31/12/2014				As of 30/06/2015			
		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
PERU	Central governments or central banks	4,422	4,126	1,470		6,233	5,931	2,522	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	348	306	173		374	331	142	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	307	343	161		375	521	130	
	Corporates	6,432	5,261	5,167		7,263	5,954	5,827	
	of which: SME	2,254	1,864	1,575		2,116	1,713	1,639	
	Retail	6,897	4,232	2,616		7,015	4,453	2,225	
	of which: SME	4,157	2,677	1,449		3,872	2,586	1,538	
	Secured by mortgages on immovable property	3,385	3,271	1,277		3,696	3,595	1,394	
	of which: SME	673	655	347		826	815	389	
	Exposures in default	407	319	319	0	458	289	289	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		1	1	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	1,145	1,401	316		983	1,235	303		
Standardised Total²				360				401	

(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 31/12/2014				As of 30/06/2015			
		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
TURKEY	Central governments or central banks	5,633	5,566	1,311		5,098	5,125	2,555	
	Regional governments or local authorities	13	5	4		10	2	1	
	Public sector entities	0	3	0		0	3	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	724	746	310		851	801	468	
	Corporates	9,172	7,425	7,410		9,973	8,090	7,970	
	of which: SME	749	606	606		1,358	1,011	1,001	
	Retail	5,273	4,337	2,900		5,251	4,384	3,044	
	of which: SME	2,343	1,536	797		2,376	1,612	921	
	Secured by mortgages on immovable property	1,857	1,849	769		2,196	2,036	742	
	of which: SME	810	807	403		809	809	308	
	Exposures in default	350	77	87	0	373	87	98	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	0	0	0		0	0	0		
Other exposures	425	661	227		467	621	228		
Standardised Total²				312				352	

(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 31/12/2014				As of 30/06/2015			
		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
VENEZUELA, BOLIVARIAN REPUBLIC OF	Central governments or central banks	9,430	9,430	14,144		694	693	1,039	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	7	5	3		0	0	0	
	Multilateral Development Banks	42	42	28		39	39	27	
	International Organisations	0	0	0		0	0	0	
	Institutions	210	220	24		58	52	14	
	Corporates	3,531	3,490	3,490		372	314	245	
	of which: SME	10	1	1		10	1	1	
	Retail	7,400	6,071	4,553		681	552	410	
	of which: SME	380	378	284		24	23	13	
	Secured by mortgages on immovable property	1,027	964	471		99	98	40	
	of which: SME	735	692	377		75	74	31	
	Exposures in default	153	44	44	0	13	5	5	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	0	0	0		0	0	0		
Other exposures	952	1,028	515		106	119	66		
Standardised Total²				179				32	

(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 31/12/2014				As of 30/06/2015			
		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
CHILE	Central governments or central banks	765	765	0		1346	1363	0	
	Regional governments or local authorities	1	0	0		9	9	2	
	Public sector entities	568	288	280		97	96	96	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,578	1,577	317		1,568	1,571	320	
	Corporates	6,937	5,311	5,300		7,136	5,533	5,477	
	of which: SME	1,455	1,436	1,436		1,885	1,538	1,538	
	Retail	3,656	2,309	1,731		3,860	2,389	1,792	
	of which: SME	297	288	216		429	279	159	
	Secured by mortgages on immovable property	4,324	4,322	1,795		5,015	5,015	1,840	
	of which: SME	553	553	298		51	51	20	
	Exposures in default	321	206	206	0	342	232	279	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	330	330	78		156	156	42	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	515	1,313	197		682	1,006	312		
Standardised Total²				208				61	

(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 31/12/2014				As of 30/06/2015			
		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
UNITED KINGDOM	Central governments or central banks	115	115	0		107	106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	6	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,572	1,381	217		2,373	1,336	240	
	Corporates	447	347	340		570	353	337	
	of which: SME	118	109	109		35	34	34	
	Retail	187	184	161		219	210	181	
	of which: SME	2	1	1		0	0	0	
	Secured by mortgages on immovable property	32	32	12		92	92	34	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	13	13	0	83	54	54	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	0	0	0		0	0	0		
Other exposures	2	323	0		0	341	0		
Standardised Total²				7				6	

(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 31/12/2014				As of 30/06/2015			
		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
ITALY	Central governments or central banks	6,792	6,792	13		8,266	8,266	28	
	Regional governments or local authorities	137	137	34		16	16	0	
	Public sector entities	1	0	0		0	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	124	100	22		157	116	26	
	Corporates	223	130	130		262	168	167	
	of which: SME	20	13	13		36	34	34	
	Retail	282	282	211		179	183	138	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	9	9	3		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	34	7	7	0	36	5	5	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)	2	2	0		1	1	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	5	5	5		4	5	4		
Standardised Total²				28				31	

(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

2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, SA

		IRB Approach											
		As of 31/12/2014					As of 30/06/2015						
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted				
Consolidated data	Central banks and central governments	3.001	309	4.529	376	6	4	3.653	323	5.078	346	15	5
	Institutions	112.235	227	109.494	12.425	42	78	88.555	267	85.821	11.182	47	111
	Corporates	130.154	10.824	102.682	60.998	3.156	6.711	139.958	19.390	109.477	63.822	5.232	7.433
	Corporates - Of Which: Specialised Lending	12.942	457	12.196	10.520	0	270	12.985	486	12.106	10.390	0	241
	Corporates - Of Which: SME	18.549	6.449	16.800	11.084	2.190	3.761	20.188	6.934	18.219	11.589	2.194	4.130
	Retail	96.276	4.269	86.866	21.059	881	1.620	127.505	6.667	110.568	24.876	1.633	2.801
	Retail - Secured on real estate property	70.113	3.573	69.892	10.420	758	721	99.098	5.689	92.509	13.638	1.566	1.688
	Retail - Secured on real estate property - Of Which: SME	1.066	200	1.063	321	42	45	2.316	733	2.269	881	290	337
	Retail - Secured on real estate property - Of Which: non-SME	69.047	3.373	68.830	10.099	716	676	96.782	4.956	90.239	12.757	1.276	1.350
	Retail - Qualifying Revolving	17.943	172	9.134	7.203	86	516	19.116	169	9.276	7.731	6	498
	Retail - Other Retail	8.219	523	7.839	3.436	37	384	9.291	809	8.783	3.506	61	615
	Retail - Other Retail - Of Which: SME	2.097	174	1.896	965	18	100	3.090	376	2.669	1.251	44	239
	Retail - Other Retail - Of Which: non-SME	6.123	349	5.943	2.471	19	284	6.201	434	6.115	2.255	17	376
	Equity	10.696	0	10.696	21.865	0	0	10.658	0	10.658	20.976	0	0
	Securitisation	1.042	0	1.042	712	0	21	1.063	0	1.063	803	0	16
Other non credit-obligation assets													
IRB Total				117.436						122.005			

(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 31/12/2014					As of 30/06/2015						
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
SPAIN	Central banks and central governments	149	0	446	148	0	3	127	0	372	124	0	3
	Institutions	53.478	219	52.464	7.994	42	86	47.859	259	46.639	7.988	47	124
	Corporates	66.208	10.229	53.766	31.723	3.028	6.354	70.425	18.903	56.091	31.626	5.181	7.054
	Corporates - Of Which: Specialised Lending	4.856	219	4.607	4.106	0	184	4.553	257	4.315	3.811	0	123
	Corporates - Of Which: SME	12.341	6.390	16.705	10.943	2.183	3.741	19.945	6.915	18.062	11.445	2.191	4.112
	Retail	82.134	4.118	79.594	14.031	795	1.124	112.014	6.506	102.781	17.138	1.605	2.318
	Retail - Secured on real estate property	70.113	3.573	69.892	10.420	758	721	98.599	5.675	92.012	13.452	1.543	1.683
	Retail - Secured on real estate property - Of Which: SME	1.066	200	1.063	321	42	45	2.295	733	2.248	867	290	337
	Retail - Secured on real estate property - Of Which: non-SME	69.047	3.373	68.830	10.099	716	676	96.304	4.942	89.764	12.585	1.253	1.346
	Retail - Qualifying Revolving	3.801	21	1.863	175	1	20	4.142	22	2.002	186	1	20
	Retail - Other Retail	8.219	523	7.839	3.436	37	384	9.273	809	8.766	3.500	61	615
	Retail - Other Retail - Of Which: SME	2.097	174	1.896	965	18	100	3.083	376	2.663	1.248	44	239
	Retail - Other Retail - Of Which: non-SME	6.123	349	5.943	2.471	19	284	6.189	433	6.103	2.253	17	375
	Equity	4.991	0	4.991	8.998	0	0	6.314	0	6.314	10.694	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 31/12/2014					As of 30/06/2015						
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
UNITED STATES	Central banks and central governments	1.619	0	1.647	11	0	0	2.273	0	2.299	11	0	0
	Institutions	3.276	0	2.781	481	0	4	2.725	0	2.285	484	0	5
	Corporates	7.558	49	4.549	1.791	5	5	9.648	54	6.318	2.750	0	7
	Corporates - Of Which: Specialised Lending	379	49	363	317	0	0	581	54	485	457	0	1
	Corporates - Of Which: SME	3	0	2	1	0	0	2	0	2	1	0	0
	Retail	2	0	1	0	0	0	28	0	26	8	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	24	0	24	8	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	0	0	0	0	0	0	24	0	24	8	0	0
	Retail - Qualifying Revolving	2	0	1	0	0	0	2	0	1	0	0	0
	Retail - Other Retail	0	0	0	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	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	129	0	129	340	0	0	166	0	166	514	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 31/12/2014					As of 30/06/2015						
		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, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted					
MEXICO	Central banks and central governments	113	0	440	52	0	0	129	0	450	58	0	0
	Institutions	540	0	265	7	0	0	584	0	305	9	0	1
	Corporates	15.408	173	14.625	10.771	117	159	16.966	145	15.959	12.202	41	171
	Corporates - Of Which: Specialised Lending	26	0	25	22	0	0	46	0	35	32	0	0
	Corporates - Of Which: SME	45	39	44	11	5	1	69	0	14	16	0	0
	Retail	14.111	151	7.260	7.027	85	496	14.911	147	7.271	7.547	5	478
	Retail - Secured on real estate property	0	0	0	0	0	0	9	0	9	2	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	0	0	0	0	0	0	9	0	9	2	0	0
	Retail - Qualifying Revolving	14.111	151	7.260	7.027	85	496	14.911	147	7.262	7.544	5	478
	Retail - Other Retail	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	1.141	0	1.141	2.686	0	0	1.416	0	1.416	3.125	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 31/12/2014					As of 30/06/2015								
		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			
(min EUR, %)															
FRANCE	Central banks and central governments	0	0	2	0	0	0	0	0	0	6	0	0	0	0
	Institutions	27,369	0	27,026	720	0	0	13,220	0	12,985	455	0	0	0	0
	Corporates	6,907	19	4,850	2,500	3	11	6,601	18	4,571	2,469	3	9	0	0
	Corporates - Of Which: Specialised Lending	1,899	0	1,697	1,268	0	2	1,854	0	1,638	0	1,257	0	2	0
	Corporates - Of Which: SME	78	4	78	98	2	2	77	2	75	95	7	1	1	1
	Retail	3	0	1	0	0	0	35	1	33	16	2	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	30	1	30	15	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	1	0	1	3	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	29	1	29	12	2	0	0	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	2	0	2	1	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0	0	0
	Equity	54	0	54	158	0	0	57	0	57	201	0	0	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 31/12/2014					As of 30/06/2015								
		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			
(min EUR, %)															
PERU	Central banks and central governments	1	0	166	16	0	0	1	0	190	21	0	0	0	0
	Institutions	13	0	6	1	0	0	8	0	4	1	0	0	0	0
	Corporates	688	0	469	257	0	1	640	0	421	284	0	1	0	0
	Corporates - Of Which: Specialised Lending	261	0	246	182	0	0	271	0	254	189	0	0	0	0
	Corporates - Of Which: SME	2	0	2	1	0	0	2	0	2	1	0	0	0	0
	Retail	0	0	0	0	0	0	2	0	2	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	2	0	2	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	14	0	14	38	0	0	15	0	15	42	0	0	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 31/12/2014					As of 30/06/2015								
		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			
(min EUR, %)															
TURKEY	Central banks and central governments	3	0	143	3	0	0	2	0	152	3	0	0	0	0
	Institutions	19	0	13	5	0	0	9	0	5	2	0	0	0	0
	Corporates	347	0	136	83	0	0	528	0	275	201	0	0	0	0
	Corporates - Of Which: Specialised Lending	134	0	67	47	0	0	279	0	178	140	0	0	0	0
	Corporates - Of Which: SME	14	0	2	0	0	0	14	0	2	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	79	0	79	193	0	0	96	0	96	235	0	0	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 31/12/2014					As of 30/06/2015								
		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			
(min EUR, %)															
VENEZUELA, BOLIVARIAN REPUBLIC OF	Central banks and central governments	178	178	95	0	0	0	178	178	95	13	13	0	0	0
	Institutions	21	0	18	4	0	0	38	0	35	9	0	0	0	0
	Corporates	4	0	4	2	0	0	17	0	7	2	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	2	0	0	0	18	0	15	3	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	12	0	12	3	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	12	0	12	3	0	0	0	0
	Retail - Qualifying Revolving	4	0	1	0	0	0	4	0	2	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	1	0	1	0	0	0	0	0
	Equity	56	0	56	138	0	0	10	0	10	24	0	0	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 31/12/2014					As of 30/06/2015						
		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				
(min EUR, %)													
CHILE	Central banks and central governments	1	0	4	0	0	0	0	0	4	0	0	0
	Institutions	40	0	38	1	0	0	51	0	49	4	0	0
	Corporates	476	0	382	197	0	1	610	0	442	217	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
	Retail	0	0	0	0	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	2	0	2	1	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	0	0	0	0	0	0	2	0	2	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	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	0	0	0	0	0	0	1	0	1	0	0	0
	Equity	77	0	77	190	0	0	81	0	81	202	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 31/12/2014					As of 30/06/2015						
		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				
(min EUR, %)													
UNITED KINGDOM	Central banks and central governments	0	0	35	1	0	0	0	0	0	0	0	0
	Institutions	12,258	0	12,210	696	0	0	9,871	0	9,822	710	0	0
	Corporates	4,783	95	3,488	2,006	0	28	5,750	44	4,417	2,337	0	25
	Corporates - Of Which: Specialised Lending	1,118	95	1,062	717	0	25	1,129	44	1,081	756	0	19
	Corporates - Of Which: SME	9	0	5	4	0	9	0	5	4	0	0	0
	Retail	3	0	1	0	0	0	175	5	172	63	9	2
	Retail - Secured on real estate property	0	0	0	0	0	0	169	5	169	62	9	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	5	0	5	5	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	165	5	164	57	9	2
	Retail - Qualifying Revolving	3	0	1	0	0	0	3	0	1	0	0	0
	Retail - Other Retail	0	0	0	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	0	0	0	0	0	0	2	0	2	1	0	0
	Equity	117	0	117	340	0	0	66	0	66	237	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 31/12/2014					As of 30/06/2015						
		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				
(min EUR, %)													
ITALY	Central banks and central governments	0	0	3	0	0	0	0	33	0	0	0	0
	Institutions	2,036	8	1,991	246	0	8	1,954	8	1,913	255	0	8
	Corporates	6,395	165	4,437	2,157	6	77	5,794	92	3,865	1,976	6	50
	Corporates - Of Which: Specialised Lending	464	21	447	376	0	14	402	18	392	336	0	15
	Corporates - Of Which: SME	18	17	18	1	0	17	18	17	2	2	17	0
	Retail	0	0	0	0	0	0	11	0	11	3	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	11	0	11	3	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	2	0	2	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	9	0	9	3	0	0
	Retail - Qualifying Revolving	0	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	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	13	0	13	39	0	0	10	0	10	33	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).

2015 EU-wide Transparency Exercise

Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)		As of 31/12/2014																
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)			NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances			of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Austria	6	0	6	4	0	0	1	0	0	0	0	0	40	0	0	-40	0
[2Y - 3Y]		1	0	1	0	0	0	1	0	0	0	0	0	0	0	0	-10	0
[3Y - 5Y]		2	0	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		9	0	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
[10Y - more]		4	0	4	0	0	0	4	0	0	0	0	0	4	0	0	0	0
Total		22	0	17	4	0	0	12	0	0	0	0	42	0	0	-50	0	0
[0 - 3M]		32	0	32	18	0	0	14	0	0	0	0	50	0	0	0	-100	0
[3M - 1Y]		0	0	-13	0	0	0	-13	0	0	0	0	32	0	0	0	-36	0
[1Y - 2Y]	Belgium	266	0	127	0	0	0	127	0	0	0	0	10	0	0	0	-10	0
[2Y - 3Y]		87	0	85	15	0	0	70	0	0	0	0	41	1	0	0	-48	-1
[3Y - 5Y]		13	0	11	0	0	0	11	0	0	0	0	126	4	0	0	-66	-2
[5Y - 10Y]		38	0	-54	0	0	0	-54	0	0	0	0	77	6	0	0	-1	-6
[10Y - more]		32	32	0	0	0	0	-4	0	0	0	0	0	0	0	0	0	0
Total		468	32	185	33	0	0	152	0	0	0	0	336	11	0	-261	-9	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Denmark	0	0	0	0	0	0	0	0	0	0	0	7	0	0	0	-7	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	-1	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	9	0	0	-9	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Finland	12	0	12	12	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		12	0	12	12	0	0	0	0	0	0	0	17	0	0	-17	0	0
[0 - 3M]		0	0	71	0	0	0	71	0	0	0	0	41	0	0	0	-38	0
[3M - 1Y]	France	615	0	532	40	0	0	492	0	0	0	0	83	0	0	0	-83	0
[1Y - 2Y]		52	0	-156	0	0	0	-156	0	0	0	0	3	0	0	0	-1	0
[2Y - 3Y]		66	0	-33	0	0	0	-33	0	0	0	0	24	1	0	0	-5	-1
[3Y - 5Y]		32	0	-8	0	0	0	-8	0	0	0	0	10	1	0	0	-50	0
[5Y - 10Y]		39	0	-105	0	0	0	-105	0	0	0	0	0	0	0	0	0	0
[10Y - more]		44	28	4	0	0	0	4	0	0	0	0	0	0	0	0	0	0
Total		939	28	304	40	0	0	264	0	0	0	0	253	2	0	-123	-1	0

2015 EU-wide Transparency Exercise

Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
	Malta	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Netherlands	13	0	3	0	3	0	0	0	0	0	0	0	0	10	0	
	Poland	4	0	4	0	4	0	0	0	0	0	0	0	0	0	0	
	Portugal	19	280	19	0	19	0	0	0	0	0	0	12	0	-12	0	
	Romania	6	0	6	0	6	0	0	0	0	0	0	0	0	0	0	
	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Spain	7,328	6,926	402	91	312	1,221	728	0	0	0	0	171	0	-31	-3	
	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	61,185	23,422	35,851	28,857	4,419	3,040	165	967	-8	3,226	141	-9,228	0			

2015 EU-wide Transparency Exercise

Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)		As of 31/12/2014															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
										Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		115	0	115	115	0	0	0	0	0	0	50	0	-37	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	1	0	-1	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	21	0	-21	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	11	2	-12	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		115	0	115	115	0	0	0	0	0	82	3	-71	-1	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	7	0	-7	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	1	0	-1	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	9	0	-9	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	31	1	-18	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Hong Kong	79	0	79	79	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		79	0	79	79	0	0	0	0	0	0	0	0	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	22	0	-10	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	-1	1	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	21	1	-10	0	0		
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	U.S.	140	0	140	139	0	0	0	0	0	0	0	-37	0	-24	0	
[3M - 1Y]		3,443	2,354	1,089	371	0	716	0	0	0	0	1,528	2	0	0	0	
[1Y - 2Y]		200	0	172	20	0	151	0	0	0	0	2,479	0	-2,479	-1	0	
[2Y - 3Y]		378	0	97	11	0	70	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		911	0	790	365	0	387	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		3,561	1,637	1,883	925	0	816	0	0	0	0	-171	0	152	0	0	
[10Y - more]	2,609	0	2,603	2,400	0	1	0	0	0	0	2	0	-2	0	0		
Total		11,242	3,991	6,773	4,231	0	2,140	0	0	0	3,801	3	-2,347	-1	0		

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book		of which: FVO (designated at fair value through profit/loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	5	0	-5	0
[1Y - 2Y]	Austria	6	0	6	5	0	1	0	0	0	0	0	0	0	0	-9	0
[2Y - 3Y]		3	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		9	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0
[10Y - more]		4	0	4	0	0	4	0	0	0	0	0	0	4	0	0	0
Total		24	0	19	5	0	14	0	0	0	0	5	0	-14	-1		
[0 - 3M]		22	0	0	0	0	0	0	0	0	0	64	0	0	99	0	0
[3M - 1Y]		307	0	299	0	0	299	0	0	0	0	5	0	0	-5	0	0
[1Y - 2Y]	Belgium	23	0	23	0	0	23	0	0	0	0	54	1	0	-47	-1	0
[2Y - 3Y]		15	0	15	15	0	0	0	0	0	0	0	0	0	-10	0	0
[3Y - 5Y]		14	0	0	0	0	0	0	0	0	0	160	5	0	-70	-2	0
[5Y - 10Y]		44	0	0	0	0	0	0	0	0	0	53	5	0	11	-6	0
[10Y - more]		74	32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		499	32	337	15	0	322	0	0	0	0	337	11	-22	-9		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		2	0	2	2	0	2	0	0	0	0	0	0	0	0	0	0
[10Y - more]		5	0	5	5	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	0	5	5	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Denmark	0	0	0	0	0	0	0	0	0	0	5	0	0	-5	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	5	0	-5	0		
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]	Finland	0	0	13	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		14	0	14	13	0	0	0	0	0	0	14	0	-14	0		
[0 - 3M]		51	0	51	0	0	51	0	0	0	0	33	0	0	-26	0	0
[3M - 1Y]		387	0	387	111	0	190	0	0	0	0	10	0	0	-10	0	0
[1Y - 2Y]	France	109	7	77	77	0	77	0	0	0	0	8	0	0	5	0	0
[2Y - 3Y]		324	0	248	0	0	248	0	0	0	0	30	1	0	-11	0	0
[3Y - 5Y]		28	0	3	0	0	3	0	0	0	0	1	0	0	0	0	0
[5Y - 10Y]		87	0	52	2	0	50	0	0	0	0	0	0	0	0	0	0
[10Y - more]		77	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		1,062	35	732	113	0	619	0	0	0	0	15	2	-42	-1		

(mln EUR)		As of 30/06/2015															
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)		NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances		of which: AFS banking book	of which: FVJ (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value				
							Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	United Kingdom	255	0	255	255	0	0	0	0	0	0	0	5	0	0	-5	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-22	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	12	2	0	-13	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		255	0	255	255	0	0	0	0	0	0	40	2	0	-41	-1	
[0 - 3M]	Iceland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Liechtenstein	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	-5	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	5	0	0	-5	0	0
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	85	0	85	85	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		85	0	85	85	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		9	0	9	9	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	0	9	9	0	0	0	0	0	0	-2	1	0	0	0	0
[0 - 3M]	U.S.	307	0	163	163	0	0	0	0	0	0	0	0	2,517	3	-2,563	-29
[3M - 1Y]		3,794	2,689	938	218	0	720	0	0	0	0	0	0	2,686	7	-2,336	-1
[1Y - 2Y]		536	0	20	20	0	0	0	0	0	0	0	0	588	20	-509	0
[2Y - 3Y]		356	0	321	11	0	290	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		1,556	0	1,479	156	0	1,274	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		4,237	1,758	1,245	1,334	0	24	0	0	0	0	0	0	0	46	-45	-46
[10Y - more]	3,397	0	3,397	3,195	0	7	0	0	0	0	0	0	0	0	0	0	
Total		14,644	4,448	7,662	5,097	0	2,291	36	1	0	0	0	5,752	56	-5,303	-76	

(mln EUR)		As of 30/06/2015																	
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)				NET DIRECT POSITIONS (gross exposures (long) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching) (1)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)					
		of which: loans and advances				of which: AFS banking book		of which: FVO (designated at fair value through profit&loss) banking book		of which: Financial assets held for trading (2)		Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value	
		Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)	Notional value	Fair-value (+)
	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other advanced economies non EEA	5	0	5	5	0	0	0	0	0	0	0	0	0	-8	3	5	0	0
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	446	64	351	340	11	340	119	36	0	0	0	0	0	49	0	-56	-3	0
	Africa	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others	20	20	2	2	0	2	0	0	0	0	0	0	0	0	0	0	0	0
	Total	43	53	127	126	1	126	0	126	0	0	0	0	0	128	4	-133	-4	0

Notes and definitions

- (1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees
- (2) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

2015 EU-wide Transparency Exercise

Information on performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12/2014							As of 30/06/2015							
	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 ⁴		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	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					
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	80,712	0	96	96	23	33	0	95,254	0	96	96	23	34	0	
Central banks	2,394	0	0	0	0	0	0	2,128	0	0	0	0	0	0	
General governments	58,662	0	0	0	13	0	0	63,402	0	0	0	13	0	0	
Credit institutions	4,535	0	21	21	5	17	0	3,840	0	22	22	3	19	0	
Other financial corporations	8,345	0	75	75	2	16	0	18,582	0	74	74	2	15	0	
Non-financial corporations	6,776	0	0	0	2	0	0	7,302	0	0	0	5	0	0	
Loans and advances (including at amortised cost and fair value)	402,856	1,504	23,193	23,193	3,988	10,800	9,986	431,555	1,370	25,801	24,432	5,424	12,853	11,186	
Central banks	7,462	22	0	0	0	0	0	9,689	0	0	0	0	0	0	
General governments	39,207	54	180	180	26	24	23	39,845	20	201	200	32	36	25	
Credit institutions	25,829	0	25	25	14	18	0	25,428	0	22	22	12	17	0	
Other financial corporations	16,138	1	33	33	82	21	4	16,699	5	124	111	94	58	20	
Non-financial corporations	143,908	500	15,042	15,042	2,021	7,859	5,674	154,912	469	16,139	15,028	2,973	8,906	5,804	
Households	170,313	928	7,913	7,913	1,845	2,878	4,285	184,981	875	9,314	9,070	2,314	3,836	5,337	
DEBT INSTRUMENTS other than HFT	483,568	1,504	23,288	23,288	4,011	10,833	9,986	526,808	1,370	25,897	24,527	5,447	12,886	11,186	
OFF-BALANCE SHEET EXPOSURES	146,073		286	286	131	273	14,324	154,635		1,228	404	299	334	487	

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)

2015 EU-wide Transparency Exercise

Forborne Exposures

Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12/2014					As of 30/06/2015				
	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		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min 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)	31,867	14,611	7,255	6,379	19,551	32,788	15,565	8,146	7,178	19,435
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	925	6	2	1	916	888	12	7	6	838
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	22	3	3	0	1	52	3	6	2	3
Non-financial corporations	18,281	10,015	5,662	5,013	8,819	18,436	10,654	6,297	5,616	8,442
Households	12,639	4,588	1,589	1,364	9,815	13,412	4,896	1,836	1,554	10,151
DEBT INSTRUMENTS other than HFT	31,867	14,611	7,255	6,379	19,551	32,788	15,565	8,146	7,178	19,435
Loan commitments given	1,124	39	10	10	11	1,725	33	8	8	7

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□



2015 EU-wide Transparency Exercise

Leverage ratio

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR, %)

		As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	41,831	43,422	LRCom {20}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
B	Total leverage ratio exposures	647,997	700,631	LRCom {21}	
C	Leverage ratio	6.46%	6.20%	A/B	



2015 EU-wide Transparency Exercise

Information on collaterals: Mortgage loans

Banco Bilbao Vizcaya Argentaria, SA

(min EUR, %)	As of 31/12/2014		As of 30/06/2015	
	Mortgage loans [Loans collateralized by immovable property]		Mortgage loans [Loans collateralized by immovable property]	
	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹
Loans and advances	<i>153,817</i>	<i>139,864</i>	<i>174,282</i>	<i>164,342</i>
of which: Other financial corporations	<i>660</i>	<i>326</i>	<i>600</i>	<i>566</i>
of which: Non-financial corporations	<i>32,572</i>	<i>23,732</i>	<i>39,016</i>	<i>37,407</i>
of which: Households	<i>118,022</i>	<i>114,256</i>	<i>129,826</i>	<i>122,742</i>

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.