



2017 EU-wide Transparency Exercise

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

2017 EU-wide Transparency Exercise

Capital

Banco Bilbao Vizcaya Argentaria, SA

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	58,893	57,835	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	47,370	43,888	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,993	26,936	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	22,859	21,269	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,700	-1,486	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	6,328	5,215	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-452	-485	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-9,459	-8,768	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-1,093	-1,189	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	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,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	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	-78	-66	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-62	-50	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	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,d10)	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	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	4,971	2,463	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	642	305	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	4,329	2,158	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,713	4,596	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	6,061	6,307	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	-3,347	-1,711	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	50,083	48,484	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,810	9,351	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	8,200	8,514	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	538	609	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	71	229	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	388,951	373,265	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.18%	11.76%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.88%	12.99%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.14%	15.49%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	42,398	41,425	[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 loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.90%	11.10%	[B.1]/[B-B.1]	-

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



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Leverage ratio

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	50,083	48,484	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	48,459	47,733	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	747,216	711,011	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	746,706	710,625	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.7%	6.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.7%	C 47.00 (r330,c010)	



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Risk exposure amounts

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	335,937	321,139
Risk exposure amount for securitisation and re-securitisations in the banking book	1,477	1,951
Risk exposure amount for contributions to the default fund of a CCP	93	65
Risk exposure amount Other credit risk	334,367	319,124
Risk exposure amount for position, foreign exchange and commodities (Market risk)	16,370	16,810
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	81	115
Risk exposure amount for Credit Valuation Adjustment	2,321	2,101
Risk exposure amount for operational risk	34,323	33,215
Other risk exposure amounts	0	0
Total Risk Exposure Amount	388,951	373,265

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

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Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	27,489	14,057
Of which debt securities income	4,590	2,055
Of which loans and advances income	22,010	11,494
Interest expenses	10,786	5,441
(Of which deposits expenses)	7,367	3,796
(Of which debt securities issued expenses)	2,351	1,115
(Expenses on share capital repayable on demand)	0	0
Dividend income	461	209
Net Fee and commission income	5,033	2,567
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	1,317	637
Gains or (-) losses on financial assets and liabilities held for trading, net	268	138
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	93	-97
Gains or (-) losses from hedge accounting, net	-84	-193
Exchange differences [gain or (-) loss], net	466	541
Net other operating income /(expenses)	-874	-379
TOTAL OPERATING INCOME, NET	23,382	12,039
(Administrative expenses)	11,176	5,485
(Depreciation)	1,393	697
(Provisions or (-) reversal of provisions)	1,181	351
(Commitments and guarantees given)	64	-81
(Other provisions)	1,116	432
Of which pending legal issues and tax litigation ¹	80	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	3,811	1,942
(Loans and receivables)	3,596	1,950
(Held to maturity investments, AFS assets and financial assets measured at cost)	214	-7
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	510	53
(of which Goodwill)	0	4
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1,038	456
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-45	-19
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	6,305	3,947
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	4,694	2,865
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	4,694	2,865
Of which attributable to owners of the parent	3,486	2,263

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

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Market Risk

Banco Bilbao Vizcaya Argentaria, SA

	SA		IM										IM											
	As of 31/12/2016	As of 30/06/2017	As of 31/12/2016										As of 30/06/2017											
	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	2,718	2,722	217	81	359	106							211	75	351	112								
Of which: General risk	2,370	2,218	152	63	275	87							159	56	223	67								
Of which: Specific risk	348	504	65	18	84	19							52	18	129	45								
Equities	177	82	132	50	165	53							168	43	224	68								
Of which: General risk	99	47	132	50	165	53							168	43	224	68								
Of which: Specific risk	78	35	0	0	0	0							0	0	0	0								
Foreign exchange risk	4,041	5,999	64	15	68	17							76	23	85	26								
Commodities risk	118	35	0	0	0	0							0	0	0	0								
Total	7,054	8,839	240	84	353	115	147	124	0	0	0	9,258	192	64	323	98	111	120	0	0	0	0	7,935	

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	112,153	133,925	30,106		121,540	139,279	31,880	
	Regional governments or local authorities	5,200	5,074	989		7,352	4,762	893	
	Public sector entities	5,474	3,097	941		2,462	2,556	828	
	Multilateral Development Banks	59	59	33		111	253	28	
	International Organisations	6	5	0		2	2	0	
	Institutions	34,785	19,136	6,370		28,419	17,261	5,622	
	Corporates	143,236	106,126	103,761		131,494	97,877	95,983	
	of which: SME	25,722	21,204	18,744		22,713	19,236	17,638	
	Retail	80,221	58,042	40,821		82,664	56,251	39,534	
	of which: SME	23,134	16,747	9,971		24,137	18,676	9,654	
	Secured by mortgages on immovable property	55,296	54,048	21,276		53,893	52,346	21,126	
	of which: SME	8,750	8,596	1,970		9,680	9,487	1,996	
	Exposures in default	10,112	4,991	5,807	4,906	9,991	4,640	5,551	5,005
	Items associated with particularly high risk	1,678	1,462	2,193		2,698	2,641	3,962	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	406	406	87		240	238	52	
	Collective investments undertakings (CIU)	444	140	140		82	37	37	
Equity	0	0	0		0	0	0		
Securitisation	5,183	5,183	1,144		4,641	4,641	996		
Other exposures	26,124	41,609	15,463		20,659	33,477	12,181		
Standardised Total²	480,465	433,302	229,131	9,130	466,251	416,261	218,673	9,172	

⁽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 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
SPAIN	Central governments or central banks	55,701	74,888	12,605		62,589	74,140	12,115	
	Regional governments or local authorities	694	692	71		585	567	0	
	Public sector entities	42	41	3		118	122	15	
	Multilateral Development Banks	0	0	0		0	143	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,798	650	30		1,921	744	77	
	Corporates	6,797	6,000	5,695		6,937	10,009	9,755	
	of which: SME	1,521	1,217	1,073		1,491	2,388	956	
	Retail	13,508	6,750	4,582		13,851	6,569	4,381	
	of which: SME	6,194	4,785	2,390		6,570	5,042	2,554	
	Secured by mortgages on immovable property	6,957	6,806	2,622		6,157	6,026	2,656	
	of which: SME	3,745	3,661	911		3,939	4,073	357	
	Exposures in default	4,156	1,592	1,882	0	3,571	1,598	2,000	0
	Items associated with particularly high risk	419	202	303		270	230	345	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	171	171	37		4	2	2	
	Collective investments undertakings (CIU)	96	18	18		27	2	2	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	12,047	12,174	8,319	2,834	5,022	4,960	3,530	2,700	
Standardised Total²				2,834				2,700	

⁽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 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
MEXICO	Central governments or central banks	11,552	14,826	1,867		12,763	16,289	2,050	
	Regional governments or local authorities	44	14	0		2,375	22	2	
	Public sector entities	2,513	182	37		42	22	9	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	7,939	3,083	802		10,801	3,432	1,048	
	Corporates	13,308	5,112	4,522		12,003	3,721	3,249	
	of which: SME	1,747	1,160	1,159		154	76	76	
	Retail	9,135	8,557	6,371		13,291	9,436	7,023	
	of which: SME	345	353	205		318	300	181	
	Secured by mortgages on immovable property	9,508	8,678	3,202		10,428	9,592	3,480	
	of which: SME	23	0	0		0	0	0	
	Exposures in default	628	419	419	0	921	436	445	0
	Items associated with particularly high risk	444	444	666		480	480	721	
	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	5,261	16,256	2,920	881	6,030	15,171	2,901	919	
Standardised Total²				881				919	

⁽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 31/12/2016				As of 30/06/2017			
		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
(mth EUR, %)									
UNITED STATES	Central governments or central banks	6,836	7,513	881		7,372	8,014	740	
	Regional governments or local authorities	4,304	4,160	832		4,115	3,959	792	
	Public sector entities	1,778	2,043	406		1,484	1,701	336	
	Multilateral Development Banks	3	3	0		13	13	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,971	2,367	500		2,429	1,958	283	
	Corporates	52,877	39,370	39,016		45,755	34,913	34,669	
	of which: SME	6,516	5,301	5,301		4,762	4,139	4,139	
	Retail	15,601	8,487	5,993		14,616	7,949	5,617	
	of which: SME	3,021	1,505	1,128		2,860	1,406	1,054	
	Secured by mortgages on immovable property	11,355	11,321	4,222		10,251	10,220	3,825	
	of which: SME	2	2	1		1	1	1	
	Exposures in default	1,025	783	1,009	0	970	566	687	0
	Items associated with particularly high risk	0	0	0		1,109	1,109	1,663	
	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)	287	63	63		48	28	28	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	1,872	2,073	1,368	925	1,733	1,879	1,331	801	
Standardised Total²				925				801	

⁽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

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Banco Bilbao Vizcaya Argentaria, SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(mn EUR, %)									
TURKEY	Central governments or central banks	16,482	16,480	7,305		18,616	21,464	9,919	
	Regional governments or local authorities	6	0	0		6	0	0	
	Public sector entities	14	8	7		63	56	40	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,695	2,803	2,142		3,330	3,396	2,035	
	Corporates	36,262	30,303	29,884		32,967	25,997	25,643	
	of which: SME	10,731	9,238	6,924		10,602	8,027	7,866	
	Retail	19,707	16,781	11,346		20,306	15,916	10,801	
	of which: SME	9,342	6,942	3,967		10,255	8,800	3,634	
	Secured by mortgages on immovable property	9,676	9,670	4,343		10,400	10,056	4,724	
	of which: SME	4,236	4,232	823		5,093	4,801	1,347	
	Exposures in default	1,402	373	419	0	1,538	263	307	0
	Items associated with particularly high risk	180	180	270		166	166	249	
	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	2,177	2,747	1,345		1,900	2,455	1,252		
Standardised Total²				2,050				2,236	

⁽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 31/12/2016				As of 30/06/2017			
		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
(mn EUR, %)									
FRANCE	Central governments or central banks	153	160	54		82	82	2	
	Regional governments or local authorities	34	34	21		54	54	41	
	Public sector entities	0	6	0		0	7	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,614	1,786	323		1,871	1,123	259	
	Corporates	1,005	1,035	990		0	0	0	
	of which: SME	7	4	4		0	0	0	
	Retail	49	38	29		27	16	12	
	of which: SME	1	0	0		1	1	0	
	Secured by mortgages on immovable property	68	68	25		13	13	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	337	609	5		2,196	2,413	806		
Standardised Total²				51				72	

⁽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 31/12/2016				As of 30/06/2017			
		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
(mn EUR, %)									
PERU	Central governments or central banks	5,637	3,761	1,817		4,738	3,376	1,587	
	Regional governments or local authorities	34	34	17		36	35	18	
	Public sector entities	358	274	88		309	247	132	
	Multilateral Development Banks	16	15	17		31	30	15	
	International Organisations	0	0	0		0	0	0	
	Institutions	942	934	296		17	267	52	
	Corporates	9,260	7,941	7,829		7,938	6,791	6,649	
	of which: SME	2,100	1,877	1,877		1,709	1,493	1,493	
	Retail	3,969	3,258	2,205		3,634	2,983	2,024	
	of which: SME	1,834	1,336	1,002		1,651	1,196	897	
	Secured by mortgages on immovable property	4,377	4,253	1,749		4,387	4,165	1,702	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	649	333	380	0	680	337	419	0
	Items associated with particularly high risk	195	195	292		99	87	130	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	1	1	0		7	7	2	
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	1,154	1,400	359		1,140	1,221	463		
Standardised Total²				680				707	

⁽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 31/12/2016				As of 30/06/2017			
		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
(mn EUR, %)									
CHILE	Central governments or central banks	991	1,008	454		1,119	1,138	364	
	Regional governments or local authorities	6	6	1		5	5	1	
	Public sector entities	155	122	24		78	72	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,143	2,126	417		1,944	1,832	356	
	Corporates	6,969	5,245	5,193		6,741	4,895	4,812	
	of which: SME	1,713	1,455	1,455		2,303	1,870	1,870	
	Retail	4,790	3,134	2,270		4,694	3,078	2,232	
	of which: SME	708	453	339		674	425	318	
	Secured by mortgages on immovable property	5,736	5,736	2,158		5,490	5,490	2,120	
	of which: SME	56	56	22		53	53	20	
	Exposures in default	677	579	764	0	608	510	709	0
	Items associated with particularly high risk	175	175	263		256	256	384	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	216	216	46		210	210	44	
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	429	450	170		428	586	146		
Standardised Total²				268				256	

⁽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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Bilbao Vizcaya Argentaria, SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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
(m€ 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	3	5	2		2	5	2	
	Multilateral Development Banks	0	0	0		12	12	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,111	2,309	601		2,955	1,698	367	
	Corporates	690	572	529		1,246	1,060	1,058	
	of which: SME	31	25	25		554	505	505	
	Retail	224	213	178		222	212	159	
	of which: SME	1	1	1		2	1	1	
	Secured by mortgages on immovable property	150	150	64		152	151	69	
	of which: SME	8	8	3		8	8	3	
	Exposures in default	35	19	25	0	32	18	18	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	1,766	0		0	1,272	0		
Standardised Total²				32				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 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
COLOMBIA	Central governments or central banks	1,267	1,655	840		1,498	1,859	912	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	270	267	230		243	233	197	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	428	461	47		469	441	121	
	Corporates	3,687	3,098	3,093		4,207	3,283	3,281	
	of which: SME	83	25	25		47	10	10	
	Retail	6,496	4,668	3,443		5,103	3,948	2,909	
	of which: SME	378	254	191		337	232	174	
	Secured by mortgages on immovable property	3,622	3,571	1,334		3,100	3,058	1,098	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	455	338	347	0	641	424	473	0
	Items associated with particularly high risk	266	266	399		318	314	470	
	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	881	975	146		731	808	120		
Standardised Total²				474				552	

⁽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 31/12/2016				As of 30/06/2017			
		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
(m€ EUR, %)									
ITALY	Central governments or central banks	7,566	7,564	32		7,311	7,377	15	
	Regional governments or local authorities	0	0	0		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	311	105	52		293	101	42	
	Corporates	90	75	75		160	149	149	
	of which: SME	54	49	49		122	116	116	
	Retail	3	3	2		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	4		9	9	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	0	2	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	
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	8	87	8		8	81	745		
Standardised Total²				5				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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, SA

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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	Of which: defaulted		
Consolidated data	Central banks and central governments	5.580	309	6.606	552	7	78	5.163	115	6.037	705	1	12
	Institutions	96.639	249	74.199	6.114	29	61	85.290	237	62.785	5.545	25	64
	Corporates	141.294	8.415	108.707	60.983	2.167	5.279	136.792	7.918	105.249	58.059	2.004	4.801
	Corporates - Of Which: Specialised Lending	11.186	750	10.677	9.710	0	166	10.461	327	10.080	9.244	0	158
	Corporates - Of Which: SME	20.956	4.609	18.420	12.061	1.417	2.745	18.254	4.253	15.533	10.107	1.252	2.327
	Retail	119.533	5.138	103.291	22.091	989	2.577	119.720	5.404	102.563	20.658	1.054	2.297
	Retail - Secured on real estate property	88.849	4.423	83.894	10.690	924	1.595	85.997	4.598	81.671	8.794	977	1.171
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-qualifying revolving	88.848	4.423	83.893	10.690	924	1.595	85.996	4.598	81.670	8.794	977	1.171
	Retail - Qualifying Revolving	20.322	146	9.302	7.376	6	512	22.220	170	9.833	7.761	9	578
	Retail - Other Retail	10.362	569	10.995	4.026	59	470	11.403	635	11.059	4.104	68	549
	Retail - Other Retail - Of Which: SME	3.303	196	3.040	1.503	34	137	3.289	242	2.954	1.364	41	146
	Retail - Other Retail - Of Which: non-SME	7.059	373	7.055	2.523	25	333	8.114	393	8.105	2.739	27	403
	Equity	8.213	0	8.213	16.639	0	0	8.276	0	8.276	16.480	0	0
	Securitisation	838	0	838	332	0	17	3.560	0	3.560	954	0	5
Other non credit-obligation assets													
IRB Total				106.713						102.401			

⁽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).

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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	Of which: defaulted		
SPAIN	Central banks and central governments	755	7	799	164	0	0	990	0	610	309	0	0
	Institutions	43.119	249	21.784	3.237	29	52	39.425	237	18.413	2.903	25	55
	Corporates	62.750	8.046	50.455	29.160	2.125	4.932	61.628	7.134	47.043	28.672	1.915	4.297
	Corporates - Of Which: Specialised Lending	3.790	118	3.605	3.462	0	145	3.800	107	3.634	3.569	0	103
	Corporates - Of Which: SME	18.193	4.608	15.953	10.378	1.416	2.708	16.986	4.248	14.377	9.366	1.251	2.322
	Retail	104.024	4.990	95.799	14.670	962	1.982	103.224	5.241	94.904	12.923	1.017	1.640
	Retail - Secured on real estate property	88.197	4.401	83.262	10.465	902	1.591	85.354	4.576	81.046	8.606	948	1.166
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-qualifying revolving	88.197	4.401	83.262	10.464	902	1.591	85.353	4.576	81.046	8.606	948	1.166
	Retail - Qualifying Revolving	5.490	21	2.466	189	2	20	6.494	31	2.826	218	3	29
	Retail - Other Retail	10.337	568	10.070	4.016	58	372	11.376	634	11.021	4.099	66	445
	Retail - Other Retail - Of Which: SME	3.296	196	3.033	1.499	34	40	3.280	242	2.946	1.363	41	42
	Retail - Other Retail - Of Which: non-SME	7.041	372	7.037	2.517	24	332	8.095	392	8.086	2.734	26	402
	Equity	5.504	0	5.504	9.781	0	0	5.926	0	5.926	10.626	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 31/12/2016					As of 30/06/2017						
		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	Of which: defaulted		
MEXICO	Central banks and central governments	780	0	860	151	0	1	662	0	586	121	0	2
	Institutions	7	0	3	1	0	5	0	3	1	0	0	0
	Corporates	18.380	152	16.533	10.339	37	114	21.023	183	18.817	11.416	49	144
	Corporates - Of Which: Specialised Lending	2	0	2	1	0	0	2	0	2	1	0	0
	Corporates - Of Which: SME	2.424	0	2.201	1.394	0	8	982	0	895	510	0	4
	Retail	14.798	125	6.833	7.189	4	492	15.785	139	7.001	7.544	6	548
	Retail - Secured on real estate property	12	0	12	3	0	0	12	0	12	3	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-qualifying revolving	12	0	12	3	0	0	12	0	12	3	0	0
	Retail - Qualifying Revolving	14.784	125	6.819	7.186	4	492	15.771	139	6.987	7.541	6	548
	Retail - Other Retail	2	0	2	0	0	0	2	0	2	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	2	0	2	0	0	0	2	0	2	0	0	0
	Equity	887	0	887	2.104	0	0	1.002	0	1.002	2.383	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 31/12/2016					As of 30/06/2017						
		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	Of which: defaulted		
UNITED STATES	Central banks and central governments	2.255	0	2.363	30	0	0	2.097	0	2.163	19	0	0
	Institutions	1.640	0	1.497	339	0	5	2.761	0	2.473	423	0	6
	Corporates	13.530	0	9.165	4.049	0	63	11.119	96	7.367	2.857	8	74
	Corporates - Of Which: Specialised Lending	392	0	355	368	0	2	345	9	326	318	0	3
	Corporates - Of Which: SME	3	0	1	0	0	0	37	0	20	38	0	0
	Retail	38	0	34	6	0	0	40	1	36	9	1	0
	Retail - Secured on real estate property	33	0	32	6	0	0	35	0	33	8	1	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-qualifying revolving	33	0	32	6	0	0	35	0	33	8	1	0
	Retail - Qualifying Revolving	3	0	1	0	0	0	4	0	1	0	0	0
	Retail - Other Retail	2	0	2	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	2	0	2	0	0	0	1	0	1	0	0	0
	Equity	163	0	163	411	0	0	198	0	198	483	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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, SA

		IRB Approach													
		As of 31/12/2016					As of 30/06/2017								
	(m EUR, %)	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		Of which: defaulted		Of which: defaulted	
TURKEY	Central banks and central governments	1	0	212	3	0	0	0	0	183	3	0	0	0	0
	Institutions	16	0	8	5	0	0	14	0	7	4	0	0	0	0
	Corporates	620	0	370	278	0	1	538	0	538	266	0	0	0	0
	Corporates - Of Which: Specialised Lending	278	0	241	209	0	0	256	0	234	202	0	0	0	0
	Corporates - Of Which: SME	18	0	1	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	0	1	0	0	1	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-Retail - Qualifying Revolving	0	0	0	1	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	160	0	160	386	0	0	163	0	163	396	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 31/12/2016					As of 30/06/2017								
	(m EUR, %)	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		Of which: defaulted		Of which: defaulted	
FRANCE	Central banks and central governments	29	0	92	9	0	0	25	0	89	8	0	0	0	0
	Institutions	24,518	0	24,228	448	0	3	16,851	0	16,439	376	0	2	2	2
	Corporates	7,148	30	5,035	2,800	4	28	6,739	30	4,798	2,462	4	27	1	
	Corporates - Of Which: Specialised Lending	1,224	0	1,587	1,199	1	1	1,398	0	1,286	985	0	0	0	
	Corporates - Of Which: SME	140	1	131	157	1	2	63	1	63	61	0	1	1	
	Retail	42	2	37	13	2	0	42	2	38	13	2	0	0	
	Retail - Secured on real estate property	35	2	33	12	2	0	34	2	33	12	2	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	4	0	2	0	0	0	5	0	2	0	0	0	0	
	Retail - Other Retail	2	0	2	1	0	0	3	0	3	1	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	0	0	0	0	
	Equity	34	0	34	185	0	0	63	0	63	171	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 31/12/2016					As of 30/06/2017								
	(m EUR, %)	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		Of which: defaulted		Of which: defaulted	
PERU	Central banks and central governments	1	0	156	11	0	0	1	0	141	10	0	0	0	0
	Institutions	11	0	6	2	0	0	12	0	6	2	0	0	0	0
	Corporates	750	3	496	592	0	2	732	116	722	560	12	1	1	
	Corporates - Of Which: Specialised Lending	237	0	236	484	0	1	211	0	210	433	0	0	0	
	Corporates - Of Which: SME	6	0	6	3	0	0	10	3	9	5	0	0	0	
	Retail	3	0	3	1	0	0	5	0	4	1	0	0	0	
	Retail - Secured on real estate property	2	0	2	0	0	0	4	0	4	1	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	2	0	2	0	0	0	4	0	4	1	0	0	0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	14	0	14	39	0	0	13	0	13	35	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 31/12/2016					As of 30/06/2017								
	(m EUR, %)	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		Of which: defaulted		Of which: defaulted	
CHILE	Central banks and central governments	30	0	32	17	0	0	0	0	1	0	0	0	0	
	Institutions	77	0	75	5	0	0	92	0	90	2	0	0	0	
	Corporates	854	0	655	313	0	1	524	407	407	165	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	1	0	0	0	0	0	1	0	1	1	0	0	0	
	Retail	3	0	3	0	0	0	4	0	3	0	0	0	0	
	Retail - Secured on real estate property	2	0	2	0	0	0	2	0	2	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	
	Retail - Secured on real estate property - Of Which: non-Retail - Qualifying Revolving	2	0	2	0	0	0	2	0	2	0	0	0	0	
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0	0	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	104	0	104	259	0	0	86	0	86	214	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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco Bilbao Vizcaya Argentaria, SA

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		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		
(m€ EUR, %)											
UNITED KINGDOM	Central banks and central governments	0	0	28	1	0	0	27	1	0	0
	Institutions	12,039	0	12,020	488	0	11,873	0	11,825	474	0
	Corporates	4,515	4	3,563	1,950	1	6	5,357	3	3,807	1,820
	Corporates - Of Which: Specialised Lending	990	0	956	712	0	0	907	0	884	688
	Corporates - Of Which: SME	39	0	31	20	0	0	35	0	29	15
	Retail	208	7	199	77	7	1	198	8	190	56
	Retail - Secured on real estate property	200	7	195	76	7	1	190	8	186	55
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	200	7	195	76	7	1	190	8	186	55
	Retail - Qualifying Revolving	5	0	2	0	0	0	6	0	2	0
	Retail - Other Retail	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1
	Equity	50	0	50	206	0	0	49	0	49	123
	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 31/12/2016					As of 30/06/2017				
		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		
(m€ EUR, %)											
COLOMBIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	154	0	153	91	0	0	158	0	156	89
	Corporates	690	0	687	373	0	1	360	0	360	173
	Corporates - Of Which: Specialised Lending	145	0	143	100	0	0	128	0	127	89
	Corporates - Of Which: SME	3	0	3	1	0	0	3	0	3	2
	Retail	4	0	4	2	0	0	4	0	3	2
	Retail - Secured on real estate property	3	0	3	2	0	0	3	0	3	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	2	0	0	3	0	3	1
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	1	0	1	0	0
	Equity	239	0	239	580	0	229	0	229	555	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 31/12/2016					As of 30/06/2017				
		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		
(m€ EUR, %)											
ITALY	Central banks and central governments	9	8	43	1	1	6	9	8	39	1
	Institutions	2,086	0	2,047	115	0	0	1,234	0	1,127	88
	Corporates	6,482	22	4,256	2,009	0	15	6,463	22	4,138	1,826
	Corporates - Of Which: Specialised Lending	345	18	341	278	0	10	289	18	285	228
	Corporates - Of Which: SME	0	0	0	0	0	0	14	0	10	13
	Retail	15	0	14	4	0	0	14	0	13	4
	Retail - Secured on real estate property	14	0	14	4	0	0	12	0	12	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	14	0	14	4	0	0	12	0	12	3
	Retail - Qualifying Revolving	1	0	0	0	0	1	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	1	0	1	0	0
	Equity	13	0	13	79	0	8	0	8	22	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).

2017 EU-wide Transparency Exercise
Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²		Available-for-sale ³	Loans and Receivables ⁴		Held-to-maturity investments	of which: Debt securities							
					of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	118,071.3	34,820.2	83,251.0	22,715.9	0.0	22,715.9	0.0	0.0	0.0	39,913.7	0.0	39,913.7	39,477.9	34,820.2	4,657.7	16,049.3	0.0	16,049.3
Austria	2.8	0.0	2.8															
Belgium	242.4	31.7	210.7															
Bulgaria	8.5	0.0	8.5															
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	14.3	0.0	14.3															
France	440.1	27.5	412.5															
Germany	504.4	0.0	504.4															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	11,223.7	59.7	11,164.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	104.9	0.0	104.9															
Poland	44.3	0.0	44.3															
Portugal	584.1	285.1	299.0															
Romania	369.4	3.4	366.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	51,529.1	20,710.7	30,818.4															
Sweden	0.0	0.0	0.0															
United Kingdom	15.8	15.8	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	104.5	0.0	104.5															
Japan	9.2	0.1	9.1															
U.S.	16,013.6	4,592.9	11,420.7															
Other advanced economies non EEA	8.5	0.0	8.5															
Other Central and eastern Europe countries non EEA	10,472.1	216.6	10,255.5															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	26,034.6	8,625.2	17,409.3															
Africa	13.2	13.2	0.0															
Others	331.7	238.2	93.6															

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.

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Dillibout, 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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Banco Bilbao Vizcaya Argentaria, SA

(mln EUR)

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:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	114,372.6	34,120.8	80,251.8	22,630.3	0.0	22,630.3	0.0	0.0	0.0	39,515.2	0.0	39,515.2	38,957.9	34,120.8	4,837.0	13,263.1	0.0	13,263.1
Austria	2.9	0.0	2.9															
Belgium	126.8	32.6	94.1															
Bulgaria	8.6	0.0	8.6															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	397.7	28.8	368.9															
Germany	226.8	0.0	226.8															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	9,593.7	60.7	9,533.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	28.5	0.0	28.5															
Poland	39.9	0.0	39.9															
Portugal	928.4	314.3	614.1															
Romania	375.3	1.2	374.1															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	48,397.1	20,367.9	28,029.2															
Sweden	25.7	0.0	25.7															
United Kingdom	38.4	38.4	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	97.5	0.0	97.5															
Japan	22.2	0.1	22.1															
U.S.	15,317.5	4,467.1	10,850.3															
Other advanced economies non EEA	10.1	0.0	10.1															
Other Central and eastern Europe countries non EEA	9,988.4	181.9	9,806.6															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	28,412.8	8,339.1	20,073.7															
Africa	11.8	11.8	0.0															
Others	322.3	276.9	45.5															

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.

Regions:

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

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

Middle East: Bahrain, Doha, 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, 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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12/2016							As of 30/06/2017						
	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					
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	83,330	0	272	272	44	144	0	75,972	0	207	207	24	107	0
Central banks	1,710	0	0	0	0	0	0	2,271	0	0	0	0	0	0
General governments	60,622	0	0	0	6	0	0	57,618	0	0	0	5	0	0
Credit institutions	3,412	0	18	18	13	15	0	2,445	0	17	17	11	14	0
Other financial corporations	11,114	0	66	66	2	26	0	10,077	0	63	63	5	27	0
Non-financial corporations	6,473	0	188	188	24	103	0	3,561	0	127	127	3	66	0
Loans and advances (including at amortised cost and fair value)	504,118	1,492	22,924	22,924	5,211	10,784	9,112	491,047	1,383	21,739	21,739	5,101	10,227	8,480
Central banks	37,566	0	0	0	0	0	0	35,859	0	0	0	0	0	0
General governments	34,873	2	295	295	13	39	190	34,183	4	225	225	8	54	68
Credit institutions	34,855	82	10	10	36	7	0	29,922	114	10	10	22	5	0
Other financial corporations	17,663	28	34	34	56	25	3	17,000	71	13	13	49	9	1
Non-financial corporations	187,100	475	13,783	13,783	2,776	7,393	4,400	184,196	420	12,477	12,477	2,931	6,854	3,761
of which: small and medium-sized enterprises at amortised cost	57,743	286	7,890	7,890	1,296	3,967	2,894	66,075	205	7,104	7,104	1,502	3,716	2,635
Households	192,062	905	8,802	8,802	2,331	3,319	4,520	189,889	775	9,014	9,014	2,091	3,305	4,651
DEBT INSTRUMENTS other than HFT	587,448	1,492	23,196	23,196	5,255	10,928	9,112	567,019	1,383	21,947	21,947	5,125	10,334	8,480
OFF-BALANCE SHEET EXPOSURES	167,413		1,091	1,091	573	377	198	150,862		1,245	1,245	458	392	148

⁽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)

2017 EU-wide Transparency Exercise

Forborne exposures

Banco Bilbao Vizcaya Argentaria, SA

	As of 31/12/2016					As of 30/06/2017				
	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		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)	26,289	14,870	6,798	6,281	14,050	24,377	14,263	6,374	5,975	12,004
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	719	40	6	4	682	697	88	13	13	86
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	53	8	5	4	33	48	7	5	5	29
Non-financial corporations	14,107	9,461	5,164	4,847	5,296	12,976	8,628	4,782	4,549	4,632
of which: small and medium-sized enterprises at amortised cost	8,039	5,573	2,875	2,673	3,934	7,327	5,002	2,579	2,455	3,452
Households	11,410	5,361	1,622	1,426	8,038	10,656	5,540	1,573	1,409	7,256
DEBT INSTRUMENTS other than HFT	26,289	14,870	6,798	6,281	14,050	24,377	14,263	6,374	5,975	12,004
Loan commitments given	327	171	49	48	49	289	154	35	35	42

⁽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