



Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), in compliance with the securities market legislation, hereby communicates the following:

RELEVANT INFORMATION

BBVA has been subject to the 2018 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the European Central Bank (ECB), and the European Systemic Risk Board (ESRB).

The 2018 EU-wide stress test does not contain a pass fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing BBVA's ability to meet applicable prudential requirements under stressed scenarios based on a common methodology and assumptions.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2018-2020). It is not a forecast of BBVA profits. The stress test has been carried out applying a static balance sheet assumption as at December 2017, and therefore does not take into account future business strategies and management actions. Therefore, it is not taking into account the sale of BBVA Chile that closed on July 6th, 2018.

BBVA's results are summarized below:

- The starting CET1 fully loaded ratio as of December 31st 2017 is restated to include IFRS9 first implementation impact. Therefore, BBVA's restated starting CET 1 fully loaded ratio is 10.73%, after the negative impact of 31 basis points from IFRS9.
- Under the adverse scenario, BBVA's CET1 fully loaded ratio as of December 31st 2020 decreases 1.93 percentage points to 8.80%. In this adverse scenario, BBVA generates a positive cumulative result in the 3 years of approximately 344 million euros.
- Under the baseline scenario, BBVA's CET1 fully loaded ratio increases 1.99 percentage points to 12.72% as of December 31st 2020.

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

Madrid, November 2, 2018

Note

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



2018 EU-wide Stress Test

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

2018 EU-wide Stress Test: Summary

Banco Bilbao Vizcaya Argentaria S.A.

	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
			31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(min EUR, %)								
Net interest income	17,258		17,193	17,048	16,910	16,360	15,589	14,890
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	907		458	458	458	-542	343	343
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,658		-5,262	-2,892	-2,940	-10,886	-5,083	-4,798
Profit or (-) loss for the year	4,712		4,137	5,500	5,367	-2,766	1,773	1,337
Coverage ratio: non-performing exposure (%)	44.27%	46.85%	50.94%	48.58%	47.21%	54.65%	51.98%	51.08%
Common Equity Tier 1 capital	42,341	42,054	43,610	45,970	48,175	33,629	35,764	36,749
Total Risk exposure amount (all transitional adjustments included)	362,875	362,857	368,183	369,582	370,524	379,821	392,051	397,286
Common Equity Tier 1 ratio, %	11.67%	11.59%	11.84%	12.44%	13.00%	8.85%	9.12%	9.25%
Fully loaded Common Equity Tier 1 ratio, %	11.04%	10.73%	11.45%	12.09%	12.72%	8.44%	8.58%	8.80%
Tier 1 capital	46,980	46,693	49,865	52,225	54,430	39,884	42,019	43,004
Total leverage ratio exposures	709,480	709,480	709,480	709,480	709,480	709,480	709,480	709,480
Leverage ratio, %	6.62%	6.58%	7.03%	7.36%	7.67%	5.62%	5.92%	6.06%
Fully loaded leverage ratio, %	6.53%	6.36%	6.83%	7.18%	7.53%	5.38%	5.59%	5.78%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 Instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

						Restated													
						31/12/2017													
						Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
						A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)						Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Banco Bilbao Vizcaya Argentaria S.A.	Central banks and central governments					8,110	21	0	0	1,172	0	0	0	6,956	21	2	0	0.6%	
	Institutions					75,226	88	0	0	5,905	26	0	0	12,472	88	113	15	17.0%	
	Corporates					88,626	5,587	8,806	305	47,148	1,418	8,077	0	94,118	5,843	3,918	3,230	55.3%	
	Corporates - Of Which: Specialised Lending					0	0	8,806	305	0	0	8,077	0	97	7,625	272	141	97	35.5%
	Corporates - Of Which: SME					12,345	3,306	0	0	9,109	947	0	0	12,196	3,291	2,048	1,749	53.2%	
	Retail					96,192	5,384	0	0	18,609	1,053	0	0	96,184	5,383	2,448	1,441	26.8%	
	Retail - Secured on real estate property					75,598	4,474	0	0	7,319	949	0	0	75,598	4,474	1,369	888	19.8%	
	Retail - Secured on real estate property - Of Which: SME					0	0	0	0	0	0	0	0	0	0	0	0	30.0%	
	Retail - Secured on real estate property - Of Which: non-SME					75,598	4,474	0	0	7,319	949	0	0	75,598	4,474	1,369	888	19.8%	
	Retail - Qualifying Revolving					8,986	168	0	0	6,756	9	0	0	8,986	168	565	145	86.6%	
	Retail - Other Retail					11,608	742	0	0	4,534	95	0	0	11,599	741	515	408	55.0%	
	Retail - Other Retail - Of Which: SME					3,105	359	0	0	1,542	70	0	0	3,097	359	223	169	47.2%	
	Retail - Other Retail - Of Which: non-SME					8,503	383	0	0	2,992	25	0	0	8,503	383	291	238	62.3%	
	Equity													0	0	0	0	-	
	Securitisation													0	0	0	0	-	
	Other non-credit obligation assets													0	0	0	0	-	
	IRB TOTAL					268,154	11,079	8,806	305	72,834	2,497	8,077	0	209,730	11,335	6,481	4,686	41.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Spain	Central banks and central governments	763	0	0	0	90	0	0	0	318	0	1	0	0.0%	
	Institutions	24,367	80	0	0	3,285	25	0	0	4,773	80	45	10	12.3%	
	Corporates	42,962	5,286	3,460	80	24,230	1,341	3,342	0	45,151	5,343	3,528	3,054	57.2%	
	Corporates - Of Which: Specialised Lending	0	0	3,460	80	0	0	3,342	0	3,003	72	36	18	25.3%	
	Corporates - Of Which: SME	11,369	3,300	0	0	8,461	946	0	0	11,222	3,285	2,041	1,749	53.2%	
	Retail	89,525	5,222	0	0	11,938	1,016	0	0	89,517	5,221	1,892	1,304	25.0%	
	Retail - Secured on real estate property	74,992	4,450	0	0	7,192	918	0	0	74,992	4,450	1,354	877	19.7%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	30.0%	
	Retail - Secured on real estate property - Of Which: non-SME	74,991	4,450	0	0	7,192	918	0	0	74,991	4,450	1,354	877	19.7%	
	Retail - Qualifying Revolving	2,953	31	0	0	218	3	0	0	2,953	31	24	20	63.8%	
	Retail - Other Retail	11,580	741	0	0	4,528	95	0	0	11,572	740	514	407	55.0%	
	Retail - Other Retail - Of Which: SME	3,096	359	0	0	1,540	70	0	0	3,088	359	223	169	47.2%	
	Retail - Other Retail - Of Which: non-SME	8,484	382	0	0	2,988	25	0	0	8,484	382	291	238	62.3%	
	Equity									0				0	
	Securitisation									0				0	
	Other non-credit obligation assets									0				0	
	IRB TOTAL		157,617	10,588	3,460	80	39,543	2,382	3,342	0	139,758	10,644	5,466	4,367	41.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
		(mln EUR, %)												
United States	Central banks and central governments	4,318	0	0	0	27	0	0	0	4,318	0	0	0	-
	Institutions	2,283	0	0	0	361	0	0	0	677	0	1	0	-
	Corporates	6,297	57	295	7	2,403	8	285	0	6,400	62	33	9	14.6%
	Corporates - Of Which: Specialised Lending	0	0	295	7	0	0	285	0	273	5	5	2	50.4%
	Corporates - Of Which: SME	4	0	0	0	4	0	0	0	4	0	0	0	-
	Retail	36	1	0	0	6	1	0	0	36	1	0	0	51.7%
	Retail - Secured on real estate property	34	1	0	0	5	1	0	0	34	1	0	0	51.9%
	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	34	1	0	0	5	1	0	0	34	1	0	0	51.9%
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	41.4%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Equity													-
	Securitisation													-
	Other non-credit obligation assets													-
	IRB TOTAL	12,935	58	295	7	2,797	9	285	0	11,432	63	34	9	15.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Turkey	(mln EUR, %)														
	Central banks and central governments	160	0	0	0	3	0	0	0	160	0	0	0	-	
	Institutions	13	0	0	0	8	0	0	0	13	0	0	0	-	
	Corporates	100	0	230	0	50	0	199	0	321	0	1	0	-	
	Corporates - Of Which: Specialised Lending	0	0	230	0	0	0	199	0	227	0	1	0	-	
	Corporates - Of Which: SME	3	0	0	0	4	0	0	0	3	0	0	0	-	
	Retail	1	0	0	0	0	0	0	0	1	0	0	0	-	
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	-	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity	-	-	-	-	-	-	-	-	-	0	0	0	0	-
	Securitisation	-	-	-	-	-	-	-	-	-	0	0	0	0	-
	Other non-credit obligation assets	-	-	-	-	-	-	-	-	-	0	0	0	0	-
	IRB TOTAL	274	0	230	0	61	0	199	0	495	0	1	0	0	-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Mexico	(mln EUR, %)													
	Central banks and central governments	439	0	0	0	48	0	0	0	439	0	0	0	-
	Institutions	267	0	0	0	80	0	0	0	267	0	0	0	-
	Corporates	16,311	125	1	0	10,457	54	1	0	16,310	125	153	59	47.1%
	Corporates - Of Which: Specialised Lending	0	0	1	0	0	0	1	0	0	0	0	0	-
	Corporates - Of Which: SME	799	0	0	0	461	0	0	0	799	0	5	0	-
	Retail	6,026	137	0	0	6,539	6	0	0	6,026	137	541	125	91.8%
	Retail - Secured on real estate property	13	0	0	0	2	0	0	0	13	0	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-SME	13	0	0	0	2	0	0	0	13	0	1	0	-
	Retail - Qualifying Revolving	6,012	137	0	0	6,536	6	0	0	6,012	137	540	125	91.8%
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL		23,043	262	1	0	17,123	60	1	0	23,042	262	695	184

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated												
		31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
(mln EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
France	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	19,837	0	0	0	310	0	0	0	519	0	36	0	-
	Corporates	3,152	19	1,047	0	1,422	2	779	0	3,921	19	17	10	54.4%
	Corporates - Of Which: Specialised Lending	0	0	1,047	0	0	0	779	0	856	0	5	0	-
	Corporates - Of Which: SME	55	2	0	0	68	0	0	0	53	2	0	0	0.0%
	Retail	36	1	0	0	9	2	0	0	36	1	1	1	59.4%
	Retail - Secured on real estate property	32	1	0	0	8	2	0	0	32	1	1	1	59.5%
	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	32	1	0	0	8	2	0	0	32	1	1	1	59.5%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	59.3%
	Retail - Other Retail	3	0	0	0	1	0	0	0	3	0	0	0	58.8%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	1	0	0	0	2	0	0	0	58.8%
	Equity										0	0	0	-
	Securitisation										0	0	0	-
	Other non-credit obligation assets										0	0	0	-
	IRB TOTAL	23,025	20	1,047	0	1,741	5	779	0	4,477	20	53	11	54.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Peru	(mln EUR, %)													
	Central banks and central governments	242	0	0	0	29	0	0	0	242	0	0	0	-
	Institutions	6	0	0	0	2	0	0	0	6	0	0	0	-
	Corporates	197	41	185	0	75	6	376	0	364	41	2	1	2.1%
	Corporates - Of Which: Specialised Lending	0	0	185	0	0	0	376	0	166	0	1	0	-
	Corporates - Of Which: SME	1	4	0	0	2	1	0	0	1	4	1	1	17.8%
	Retail	5	0	0	0	1	0	0	0	5	0	0	0	71.0%
	Retail - Secured on real estate property	4	0	0	0	1	0	0	0	4	0	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	4	0	0	0	1	0	0	0	4	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	71.0%
	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	71.0%
	Equity													-
	Securitisation													-
	Other non-credit obligation assets													-
	IRB TOTAL	450	41	185	0	106	6	376	0	616	41	2	1	2.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)		1	0	0	0	0	0	0	0	1	0	0	0	0
Chile	Central banks and central governments	316	0	0	0	2	0	0	0	1	0	0	0	-
	Institutions	340	0	0	0	118	0	0	0	340	0	1	0	-
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	1	0	0	0	1	0	0	0	1	0	0	0	-
	Retail	3	0	0	0	1	0	0	0	3	0	0	0	10.4%
	Retail - Secured on real estate property	1	0	0	0	0	0	0	0	1	0	0	0	10.4%
	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	1	0	0	0	0	0	0	0	1	0	0	0	10.4%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2	0	0	0	0	0	0	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	1	0	0	0	0	0	0	0	1	0	0	0	-
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	660	0	0	0	121	0	0	0	345	0	1	0	10.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
		(m€ EUR, %)												
United Kingdom	Central banks and central governments	25	0	0	0	1	0	0	0	25	0	0	0	-
	Institutions	11,496	0	0	0	444	0	0	0	988	0	21	0	-
	Corporates	2,429	46	802	0	1,091	6	599	0	2,884	46	19	18	38.5%
	Corporates - Of Which: Specialised Lending	0	0	802	0	0	0	599	0	607	0	0	0	-
	Corporates - Of Which: SME	10	0	0	0	6	0	0	0	10	0	0	0	0.6%
	Retail	176	8	0	0	34	11	0	0	176	8	5	4	48.0%
	Retail - Secured on real estate property	172	8	0	0	34	11	0	0	172	8	5	4	47.8%
	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	172	8	0	0	34	11	0	0	172	8	5	4	47.8%
	Retail - Qualifying Revolving	2	0	0	0	0	0	0	0	2	0	0	0	74.2%
	Retail - Other Retail	2	0	0	0	1	0	0	0	2	0	0	0	3.9%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	0	0	0	0	2	0	0	0	3.9%
	Equity									0	0	0	0	-
	Securitisation									0	0	0	0	-
	Other non-credit obligation assets									0	0	0	0	-
IRB TOTAL	14,126	54	802	0	1,571	17	599	0	4,073	54	45	21	39.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Banco Bilbao Vizcaya Argentaria S.A.													
		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts					Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
A-IRB		F-IRB		A-IRB		F-IRB									
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Colombia	Central banks and central governments	43	0	0	0	0	0	0	0	0	43	0	0	0	-
	Institutions	147	0	0	0	65	0	0	0	0	147	0	1	0	-
	Corporates	180	0	0	0	62	0	0	0	0	179	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	1	0	0	0	0	1	0	0	0	-
	Retail	4	0	0	0	3	0	0	0	0	4	0	0	0	69.3%
	Retail - Secured on real estate property	4	0	0	0	3	0	0	0	0	4	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-SME	4	0	0	0	3	0	0	0	0	4	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	65.8%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	72.7%
	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	72.7%
	Equity										0	0	0	0	-
	Securitisation										0	0	0	0	-
	Other non-credit obligation assets										0	0	0	0	-
	IRB TOTAL	374	0	0	0	130	0	0	0	0	373	0	1	0	69.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
Italy	Central banks and central governments	27	0	0	0	0	0	0	0	27	0	0	0	-	
	Institutions	1,512	8	0	0	135	1	0	0	517	8	6	5	63.6%	
	Corporates	3,576	0	253	11	1,549	0	217	0	3,506	11	18	8	70.9%	
	Corporates - Of Which: Specialised Lending	0	0	253	11	0	0	217	0	239	11	8	8	70.9%	
	Corporates - Of Which: SME	7	0	0	0	7	0	0	0	7	0	0	0	-	
	Retail	14	0	0	0	3	0	0	0	14	0	0	0	3.3%	
	Retail - Secured on real estate property	13	0	0	0	2	0	0	0	13	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	-	
	Retail - Secured on real estate property - Of Which: non-SME	13	0	0	0	2	0	0	0	13	0	0	0	0.0%	
	Retail - Qualifying Revolving	1	0	0	0	0	0	0	0	1	0	0	0	54.6%	
	Retail - Other Retail	1	0	0	0	0	0	0	0	1	0	0	0	-	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	1	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	-	
	Securitisation									0	0	0	0	-	
	Other non-credit obligation assets									0	0	0	0	-	
IRB TOTAL	5,128	8	253	11	1,687	2	217	0	4,064	20	24	13	67.0%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Banco Bilbao Vizcaya Argentaria S.A.	Central banks and central governments	6,955	22	9	9	40.0%	6,954	23	10	9	40.0%	6,954	23	10	9	40.0%
	Institutions	12,422	138	83	48	34.8%	12,365	195	100	61	31.1%	12,301	260	117	78	30.2%
	Corporates	93,007	6,953	4,423	3,761	54.1%	91,861	8,100	4,788	4,113	50.8%	90,665	9,295	5,141	4,467	48.1%
	Corporates - Of Which: Specialised Lending	7,531	367	217	138	37.7%	7,431	467	248	162	34.7%	7,326	572	282	195	34.1%
	Corporates - Of Which: SME	11,975	3,512	2,161	1,953	55.6%	11,750	3,727	2,236	2,025	54.2%	11,515	3,972	2,304	2,095	52.8%
	Retail	94,911	6,656	3,224	2,258	33.9%	93,718	7,849	3,617	2,737	34.9%	92,606	8,960	3,988	3,182	35.5%
	Retail - Secured on real estate property	74,946	5,127	1,730	1,236	24.1%	74,337	5,735	1,789	1,343	23.4%	73,773	6,299	1,848	1,443	22.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	33.5%	0	0	0	0	31.8%	0	0	0	0	30.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,946	5,127	1,730	1,236	24.1%	74,337	5,735	1,789	1,343	23.4%	73,773	6,299	1,848	1,443	22.9%
	Retail - Qualifying Revolving	8,546	608	865	493	81.1%	8,140	1,014	1,141	802	79.1%	7,765	1,388	1,398	1,085	78.2%
	Retail - Other Retail	11,419	922	629	530	57.5%	11,241	1,100	686	592	53.9%	11,068	1,273	742	654	51.4%
	Retail - Other Retail - Of Which: SME	3,036	419	287	250	59.5%	2,975	480	308	272	56.6%	2,915	541	328	293	54.2%
	Retail - Other Retail - Of Which: non-SME	8,383	502	342	280	55.7%	8,266	619	379	321	51.8%	8,153	732	415	360	49.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL	207,295	13,770	7,739	6,076	44.1%	204,899	16,166	8,515	6,920	42.8%	202,526	18,539	9,256	7,736	41.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Spain	Central banks and central governments	317	1	1	0	40.0%	316	1	1	1	40.0%	316	2	1	1	40.0%
	Institutions	4,754	99	50	34	34.0%	4,734	119	55	39	32.7%	4,714	139	59	44	31.6%
	Corporates	44,619	5,875	3,798	3,368	57.3%	44,071	6,423	3,985	3,541	55.1%	43,500	6,994	4,160	3,716	53.1%
	Corporates - Of Which: Specialised Lending	2,949	126	95	45	35.6%	2,896	179	111	61	34.1%	2,843	232	126	77	33.1%
	Corporates - Of Which: SME	11,014	3,493	2,146	1,946	55.7%	10,801	3,706	2,218	2,012	54.3%	10,579	3,929	2,283	2,079	52.9%
	Retail	88,679	6,059	2,368	1,775	29.3%	87,887	6,851	2,487	1,948	28.4%	87,144	7,594	2,604	2,111	27.8%
	Retail - Secured on real estate property	74,344	5,098	1,715	1,224	24.0%	73,740	5,701	1,774	1,331	23.3%	73,181	6,261	1,831	1,430	22.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	33.5%	0	0	0	0	31.8%	0	0	0	0	30.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,344	5,098	1,715	1,224	24.0%	73,740	5,701	1,774	1,331	23.3%	73,181	6,261	1,831	1,430	22.8%
	Retail - Qualifying Revolving	2,942	42	26	23	55.0%	2,931	53	29	26	49.3%	2,920	64	33	29	45.7%
	Retail - Other Retail	11,392	920	627	529	57.4%	11,215	1,097	684	591	53.9%	11,043	1,270	740	652	51.3%
	Retail - Other Retail - Of Which: SME	3,027	419	287	250	59.5%	2,966	480	307	272	56.6%	2,906	540	328	293	54.2%
	Retail - Other Retail - Of Which: non-SME	8,365	501	340	279	55.7%	8,249	617	377	319	51.7%	8,136	729	413	359	49.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	138,368	12,034	6,217	5,177	43.0%	137,009	13,394	6,528	5,528	41.3%	135,674	14,728	6,824	5,872	39.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United States	Central banks and central governments	4,318	0	0	0	40.0%	4,318	0	0	0	40.0%	4,318	0	0	0	40.0%
	Institutions	676	1	1	0	26.2%	673	5	3	1	24.6%	667	10	4	2	24.1%
	Corporates	6,232	230	102	53	23.0%	6,040	422	149	95	22.6%	5,824	638	197	144	22.6%
	Corporates - Of Which: Specialised Lending	264	14	7	4	31.2%	255	23	9	6	27.6%	245	33	11	9	26.1%
	Corporates - Of Which: SME	4	0	0	0	23.1%	4	0	0	0	22.6%	4	0	0	0	22.6%
	Retail	36	1	1	1	47.2%	36	1	1	1	42.3%	35	2	1	1	38.3%
	Retail - Secured on real estate property	34	1	1	0	45.7%	33	1	1	1	40.0%	33	2	1	1	35.5%
	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	34	1	1	0	45.7%	33	1	1	1	40.0%	33	2	1	1	35.5%
	Retail - Qualifying Revolving	1	0	0	0	79.5%	1	0	0	0	79.4%	1	0	0	0	79.4%
	Retail - Other Retail	1	0	0	0	64.7%	1	0	0	0	65.1%	1	0	0	0	65.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	60.1%	0	0	0	0	62.0%	0	0	0	0	63.2%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	64.8%	1	0	0	0	65.2%	1	0	0	0	65.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
IRB TOTAL	11,263	232	104	54	23.1%	11,066	428	153	97	22.7%	10,844	650	202	147	22.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
		(mín EUR, %)														
Turkey	Central banks and central governments	160	0	0	0	40.0%	160	0	0	0	40.0%	160	0	0	0	40.0%
	Institutions	13	0	0	0	40.3%	13	0	0	0	40.3%	13	0	0	0	40.3%
	Corporates	319	2	1	1	39.4%	317	4	2	2	38.7%	315	6	3	2	38.3%
	Corporates - Of Which: Specialised Lending	225	2	1	1	39.4%	224	3	2	1	38.7%	223	4	2	2	38.3%
	Corporates - Of Which: SME	3	0	0	0	39.4%	3	0	0	0	38.7%	3	0	0	0	38.3%
	Retail	1	0	0	0	17.1%	1	0	0	0	16.9%	1	0	0	0	17.1%
	Retail - Secured on real estate property	1	0	0	0	5.7%	1	0	0	0	5.7%	1	0	0	0	5.7%
	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	1	0	0	0	5.7%	1	0	0	0	5.7%	1	0	0	0	5.7%
	Retail - Qualifying Revolving	0	0	0	0	41.7%	0	0	0	0	41.3%	0	0	0	0	41.2%
	Retail - Other Retail	0	0	0	0	33.7%	0	0	0	0	33.0%	0	0	0	0	32.8%
	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	33.7%	0	0	0	0	33.0%	0	0	0	0	32.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	493	2	2	1	39.4%	491	4	2	2	38.7%	489	6	3	2	38.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018				31/12/2019				31/12/2020						
		Performing exposure ^e	Non performing exposure ^f	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ^g	Performing exposure ^e	Non performing exposure ^f	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ^g	Performing exposure ^e	Non performing exposure ^f	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ^g
(min EUR, %)																
Mexico	Central banks and central governments	439	0	0	0	40.0%	439	0	0	0	40.0%	439	0	0	0	40.0%
	Institutions	267	0	0	0	34.1%	267	1	0	0	39.5%	266	1	1	0	36.6%
	Corporates	16,132	303	212	113	37.4%	15,969	466	267	209	44.8%	15,812	623	315	258	41.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	789	10	7	2	19.8%	781	18	10	7	37.4%	772	27	12	9	35.3%
	Retail	5,597	566	838	469	83.0%	5,202	960	1,111	775	80.7%	4,839	1,323	1,364	1,055	79.7%
	Retail - Secured on real estate property	13	0	0	0	12.8%	12	1	0	0	12.3%	12	1	0	0	12.0%
	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	13	0	0	0	12.8%	12	1	0	0	12.3%	12	1	0	0	12.0%
	Retail - Qualifying Revolving	5,583	565	838	469	83.0%	5,189	959	1,110	775	80.8%	4,826	1,322	1,363	1,054	79.8%
	Retail - Other Retail	1	0	0	0	84.5%	0	1	0	0	83.6%	0	1	0	0	83.6%
	Retail - Other Retail - Of Which: SME	0	0	0	0	55.7%	0	0	0	0	56.3%	0	0	0	0	56.5%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	87.8%	1	0	0	0	86.2%	1	0	0	0	85.5%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	22,435	869	1,051	583	67.1%	21,876	1,427	1,378	985	69.0%	21,356	1,948	1,680	1,314	67.4%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
(min EUR, %)																
France	Central banks and central governments	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	514	5	4	1	26.8%	509	11	5	3	26.8%	503	16	6	4	26.8%
	Corporates	3,896	44	28	19	43.9%	3,869	71	37	28	39.6%	3,842	98	46	37	37.4%
	Corporates - Of Which: Specialised Lending	856	0	0	0	40.0%	855	1	0	0	40.0%	855	1	0	0	40.0%
	Corporates - Of Which: SME	52	3	1	1	30.7%	50	4	1	1	24.9%	49	6	2	1	21.8%
	Retail	36	2	1	1	51.2%	35	2	1	1	46.5%	35	3	1	1	43.4%
	Retail - Secured on real estate property	31	2	1	1	51.3%	31	2	1	1	46.3%	31	2	1	1	42.9%
	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	31	2	1	1	51.3%	31	2	1	1	46.3%	31	2	1	1	42.9%
	Retail - Qualifying Revolving	2	0	0	0	57.9%	2	0	0	0	53.6%	2	0	0	0	50.5%
	Retail - Other Retail	2	0	0	0	46.6%	2	0	0	0	46.6%	2	0	0	0	45.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	39.4%	1	0	0	0	39.4%	1	0	0	0	39.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	49.6%	2	0	0	0	47.1%	2	0	0	0	45.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	4,445	52	34	22	42.4%	4,413	83	44	32	38.1%	4,381	116	53	42	36.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Peru	Central banks and central governments	242	0	0	0	40.0%	242	0	0	0	40.0%	242	0	0	0	40.0%
	Institutions	6	0	0	0	51.9%	6	0	0	0	51.2%	6	0	0	0	49.8%
	Corporates	355	50	58	47	94.1%	346	59	64	54	91.3%	337	68	70	60	88.2%
	Corporates - Of Which: Specialised Lending	162	4	9	4	83.0%	157	9	12	7	79.5%	153	14	15	10	75.4%
	Corporates - Of Which: SME	1	4	4	4	96.3%	1	4	4	4	96.2%	1	4	4	4	96.0%
	Retail	4	0	0	0	46.4%	4	0	0	0	42.0%	4	0	0	0	39.6%
	Retail - Secured on real estate property	4	0	0	0	22.9%	4	0	0	0	21.8%	4	0	0	0	20.8%
	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	4	0	0	0	22.9%	4	0	0	0	21.8%	4	0	0	0	20.8%
	Retail - Qualifying Revolving	0	0	0	0	72.2%	0	0	0	0	72.2%	0	0	0	0	72.2%
	Retail - Other Retail	0	0	0	0	70.4%	0	0	0	0	69.4%	0	0	0	0	68.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	86.3%	0	0	0	0	76.9%	0	0	0	0	74.6%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	70.1%	0	0	0	0	69.2%	0	0	0	0	68.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL		608	50	58	47	94.0%	598	59	65	54	91.2%	589	68	70	60	88.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Chile	Central banks and central governments	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Institutions	1	0	0	0	20.0%	1	0	0	0	19.6%	1	0	0	0	19.7%
	Corporates	338	2	1	1	30.4%	335	5	2	1	30.5%	333	7	3	2	30.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	30.8%	1	0	0	0	30.9%	1	0	0	0	30.9%
	Retail	3	0	0	0	81.5%	3	0	0	0	84.1%	3	0	1	0	84.4%
	Retail - Secured on real estate property	1	0	0	0	13.4%	1	0	0	0	12.3%	1	0	0	0	11.7%
	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	1	0	0	0	13.4%	1	0	0	0	12.3%	1	0	0	0	11.7%
	Retail - Qualifying Revolving	0	0	0	0	41.8%	0	0	0	0	38.1%	0	0	0	0	36.1%
	Retail - Other Retail	1	0	0	0	98.5%	1	0	0	0	94.7%	1	0	1	0	92.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	34.5%	0	0	0	0	33.7%	0	0	0	0	33.5%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	100.0%	1	0	0	0	96.0%	1	0	1	0	94.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL		343	2	2	1	34.1%	340	5	3	2	34.0%	337	8	4	3	33.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
United Kingdom	Central banks and central governments	25	0	0	0	40.0%	25	0	0	0	40.0%	25	0	0	0	40.0%
	Institutions	979	9	10	3	27.6%	966	22	13	6	27.3%	952	36	16	10	27.1%
	Corporates	2,859	71	35	26	37.3%	2,834	95	43	35	36.4%	2,810	120	51	43	35.9%
	Corporates - Of Which: Specialised Lending	607	0	0	0	40.0%	607	0	0	0	40.0%	607	1	0	0	40.0%
	Corporates - Of Which: SME	9	0	0	0	32.5%	9	1	0	0	31.6%	9	1	0	0	31.3%
	Retail	175	9	5	4	44.1%	173	11	5	4	41.3%	172	12	6	5	39.3%
	Retail - Secured on real estate property	170	9	5	4	44.0%	169	11	5	4	41.2%	168	12	5	5	39.2%
	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	170	9	5	4	44.0%	169	11	5	4	41.2%	168	12	5	5	39.2%
	Retail - Qualifying Revolving	2	0	0	0	65.8%	2	0	0	0	60.0%	2	0	0	0	55.9%
	Retail - Other Retail	2	0	0	0	40.3%	2	0	0	0	40.7%	2	0	0	0	40.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	42.2%	1	0	0	0	42.2%	1	0	0	0	42.2%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	39.3%	2	0	0	0	40.0%	2	0	0	0	40.3%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets		0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL		4,038	89	50	33	37.0%	3,999	128	62	45	35.3%	3,958	168	73	58	34.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Colombia	Central banks and central governments	43	0	0	0	40.0%	43	0	0	0	40.0%	43	0	0	0	40.0%
	Institutions	145	1	5	1	48.8%	144	3	5	2	48.6%	142	5	6	2	48.5%
	Corporates	178	1	1	0	43.4%	177	2	1	1	43.3%	176	3	2	1	43.1%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	45.1%	1	0	0	0	44.8%	1	0	0	0	44.6%
	Retail	4	0	0	0	41.9%	4	0	0	0	36.5%	4	0	0	0	34.0%
	Retail - Secured on real estate property	4	0	0	0	14.4%	4	0	0	0	14.7%	4	0	0	0	14.9%
	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	4	0	0	0	14.4%	4	0	0	0	14.7%	4	0	0	0	14.9%
	Retail - Qualifying Revolving	0	0	0	0	63.9%	0	0	0	0	62.0%	0	0	0	0	61.2%
	Retail - Other Retail	0	0	0	0	68.1%	0	0	0	0	66.7%	0	0	0	0	66.1%
	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	68.1%	0	0	0	0	66.7%	0	0	0	0	66.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL		371	2	5	1	46.7%	368	5	7	2	46.4%	365	8	8	4	46.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		31/12/2018					Baseline Scenario 31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Italy	Central banks and central governments	27	0	0	0	40.0%	27	0	0	0	40.0%	27	0	0	0	40.0%
	Institutions	515	11	7	6	54.9%	512	14	8	7	49.6%	509	17	9	8	46.0%
	Corporates	3,482	35	23	16	46.9%	3,463	55	30	23	42.7%	3,445	73	36	30	40.9%
	Corporates - Of Which: Specialised Lending	239	11	8	8	70.7%	239	12	8	8	70.5%	239	12	8	8	70.3%
	Corporates - Of Which: SME	7	0	0	0	36.1%	7	0	0	0	36.1%	7	0	0	0	36.1%
	Retail	14	0	0	0	35.5%	14	0	0	0	34.3%	14	0	0	0	33.5%
	Retail - Secured on real estate property	13	0	0	0	33.8%	13	0	0	0	32.5%	13	0	0	0	31.5%
	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	13	0	0	0	33.8%	13	0	0	0	32.5%	13	0	0	0	31.5%
	Retail - Qualifying Revolving	1	0	0	0	59.6%	1	0	0	0	56.0%	1	0	0	0	53.1%
	Retail - Other Retail	1	0	0	0	39.2%	1	0	0	0	39.4%	1	0	0	0	39.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	39.4%	1	0	0	0	39.4%	1	0	0	0	39.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	36.1%	0	0	0	0	39.3%	0	0	0	0	40.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
IRB TOTAL		4,038	46	30	22	48.7%	4,015	69	38	30	44.1%	3,994	90	45	38	41.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Banco Bilbao Vizcaya Argentaria S.A.	Central banks and central governments	6,955	22	9	9	40.0%	6,954	23	10	9	40.0%	6,953	24	10	10	40.0%
	Institutions	12,310	250	181	90	35.9%	12,084	476	221	143	30.1%	11,946	615	262	188	30.6%
	Corporates	92,134	7,826	5,634	4,284	54.7%	89,663	10,297	6,355	5,235	50.8%	87,754	12,206	7,044	6,005	49.2%
	Corporates - Of Which: Specialised Lending	7,450	448	290	174	39.0%	7,254	644	314	225	34.9%	7,133	765	349	269	35.2%
	Corporates - Of Which: SME	11,727	3,760	2,645	2,177	57.9%	11,143	4,344	2,837	2,468	56.8%	10,752	4,735	3,010	2,684	56.7%
	Retail	94,273	7,294	5,468	3,434	47.1%	92,448	9,119	6,372	4,481	49.1%	90,695	10,872	7,180	5,490	50.5%
	Retail - Secured on real estate property	74,838	5,235	3,254	2,045	39.1%	74,162	5,910	3,406	2,346	39.7%	73,563	6,509	3,539	2,595	39.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	35.7%	0	0	0	0	37.2%	0	0	0	0	36.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,837	5,235	3,254	2,045	39.1%	74,162	5,910	3,406	2,346	39.7%	73,563	6,509	3,539	2,595	39.9%
	Retail - Qualifying Revolving	8,344	810	1,224	669	82.5%	7,709	1,445	1,153	1,153	79.8%	7,011	2,143	2,228	1,691	78.9%
	Retail - Other Retail	11,092	1,249	990	720	57.7%	10,577	1,764	1,220	981	55.0%	10,121	2,220	1,413	1,204	54.3%
	Retail - Other Retail - Of Which: SME	2,986	469	361	291	62.0%	2,878	578	397	342	59.1%	2,803	652	429	378	57.9%
	Retail - Other Retail - Of Which: non-SME	8,105	780	629	429	55.1%	7,700	1,186	823	640	53.9%	7,318	1,567	984	827	52.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	205,673	15,392	11,292	7,817	50.8%	201,150	19,915	12,959	9,868	49.6%	197,348	23,717	14,495	11,693	49.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Spain	Central banks and central governments	317	1	1	0	40.0%	316	2	1	1	40.0%	315	2	1	1	40.0%
	Institutions	4,718	134	88	47	35.0%	4,640	212	102	71	33.3%	4,595	258	114	86	33.1%
	Corporates	44,009	6,485	4,729	3,770	58.1%	42,615	7,879	5,144	4,402	55.9%	41,718	8,776	5,521	4,850	55.3%
	Corporates - Of Which: Specialised Lending	2,892	183	146	70	38.5%	2,781	284	157	109	37.1%	2,727	348	169	125	37.1%
	Corporates - Of Which: SME	10,773	3,724	2,623	2,166	58.0%	10,214	4,283	2,807	2,447	57.0%	9,841	4,667	2,974	2,658	56.9%
	Retail	88,242	6,495	4,251	2,776	42.7%	87,046	7,692	4,636	3,341	43.4%	85,385	8,753	4,965	3,815	43.6%
	Retail - Secured on real estate property	74,238	5,204	3,233	2,032	39.0%	73,569	5,873	3,384	2,331	39.7%	72,976	6,465	3,515	2,578	39.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	35.7%	0	0	0	0	37.2%	0	0	0	0	36.8%
	Retail - Secured on real estate property - Of Which: non-SME	74,237	5,204	3,233	2,032	39.0%	73,568	5,873	3,384	2,331	39.7%	72,976	6,465	3,515	2,578	39.9%
	Retail - Qualifying Revolving	2,940	44	30	25	56.1%	2,926	58	35	30	51.2%	2,912	72	40	35	48.6%
	Retail - Other Retail	11,065	1,247	988	719	57.7%	10,552	1,760	1,218	980	55.6%	10,097	2,216	1,410	1,202	54.3%
	Retail - Other Retail - Of Which: SME	2,978	469	360	291	62.0%	2,869	577	397	342	59.2%	2,795	651	429	377	57.9%
	Retail - Other Retail - Of Which: non-SME	8,087	778	627	428	55.0%	7,682	1,183	821	638	53.9%	7,301	1,564	981	825	52.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	137,287	13,115	9,069	6,593	50.3%	134,617	15,785	9,883	7,814	49.5%	132,613	17,789	10,602	8,751	49.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
United States	Central banks and central governments	4,318	0	0	0	40.0%	4,318	0	0	0	40.0%	4,318	0	0	0	40.0%
	Institutions	676	1	2	0	29.0%	672	6	5	2	35.0%	663	14	9	5	35.2%
	Corporates	6,227	235	139	62	26.2%	5,964	498	236	135	27.2%	5,570	892	333	237	26.5%
	Corporates - Of Which: Specialised Lending	263	15	8	5	33.1%	251	27	12	8	30.6%	234	44	17	12	28.6%
	Corporates - Of Which: SME	4	0	0	0	26.6%	4	0	0	0	27.7%	4	0	0	0	26.5%
	Retail	36	1	1	1	41.6%	35	2	1	1	36.4%	34	3	1	1	35.0%
	Retail - Secured on real estate property	33	1	1	1	40.0%	33	2	1	1	34.3%	32	3	1	1	32.8%
	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	33	1	1	1	40.0%	33	2	1	1	34.3%	32	3	1	1	32.8%
	Retail - Qualifying Revolving	1	0	0	0	82.3%	1	0	0	0	82.2%	1	0	0	0	81.4%
	Retail - Other Retail	1	0	0	0	67.1%	1	0	0	0	67.5%	1	0	0	0	66.8%
	Retail - Other Retail - Of Which: SME	0	0	0	0	63.7%	0	0	0	0	69.8%	0	0	0	0	71.7%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	67.2%	1	0	0	0	67.4%	1	0	0	0	66.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	IRB TOTAL	11,256	238	142	63	26.3%	10,989	506	242	138	27.3%	10,585	909	344	243	26.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
(mín EUR, %)																
Turkey	Central banks and central governments	160	0	0	0	40.0%	160	0	0	0	40.0%	160	0	0	0	40.0%
	Institutions	13	0	0	0	40.3%	13	0	0	0	40.3%	13	0	0	0	40.3%
	Corporates	318	3	3	1	40.7%	314	7	4	3	39.8%	312	9	5	4	39.8%
	Corporates - Of Which: Specialised Lending	224	2	2	1	40.7%	222	5	3	2	39.9%	220	6	3	3	39.8%
	Corporates - Of Which: SME	3	0	0	0	40.7%	3	0	0	0	39.9%	3	0	0	0	39.8%
	Retail	1	0	0	0	16.0%	1	0	0	0	16.1%	1	0	0	0	16.8%
	Retail - Secured on real estate property	1	0	0	0	5.7%	1	0	0	0	5.7%	1	0	0	0	5.7%
	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	1	0	0	0	5.7%	1	0	0	0	5.7%	1	0	0	0	5.7%
	Retail - Qualifying Revolving	0	0	0	0	43.3%	0	0	0	0	42.5%	0	0	0	0	42.4%
	Retail - Other Retail	0	0	0	0	34.3%	0	0	0	0	32.7%	0	0	0	0	32.7%
	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	34.3%	0	0	0	0	32.7%	0	0	0	0	32.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	492	3	3	1	40.7%	488	7	4	3	39.9%	486	9	5	4	39.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mín EUR, %)																
Mexico	Central banks and central governments	439	0	0	0	40.0%	439	0	0	0	40.0%	439	0	0	0	40.0%
	Institutions	266	1	1	0	39.0%	265	3	2	1	41.1%	264	4	2	1	40.6%
	Corporates	16,044	391	305	147	37.5%	15,739	696	384	302	43.4%	15,519	916	452	372	40.7%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	785	14	11	4	25.3%	770	29	16	11	38.5%	758	41	19	15	36.4%
	Retail	5,397	765	1,193	643	84.0%	4,777	1,386	1,710	1,123	81.0%	4,093	2,070	2,186	1,655	79.9%
	Retail - Secured on real estate property	13	0	0	0	14.1%	12	1	0	0	15.0%	12	1	0	0	15.8%
	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	13	0	0	0	14.1%	12	1	0	0	15.0%	12	1	0	0	15.8%
	Retail - Qualifying Revolving	5,383	765	1,193	643	84.1%	4,763	1,385	1,710	1,122	81.1%	4,080	2,068	2,185	1,654	80.0%
	Retail - Other Retail	1	0	0	0	86.0%	1	0	0	0	84.4%	1	0	0	0	83.7%
	Retail - Other Retail - Of Which: SME	0	0	0	0	57.0%	0	0	0	0	58.1%	0	0	0	0	57.7%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	89.3%	1	0	0	0	86.8%	1	0	0	0	85.8%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	22,146	1,158	1,499	790	68.3%	21,219	2,085	2,096	1,426	68.4%	20,314	2,989	2,640	2,029	67.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ²
(min EUR, %)																
France	Central banks and central governments	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Institutions	594	15	11	5	31.4%	493	26	13	8	31.3%	463	36	15	11	31.3%
	Corporates	3,883	57	47	27	47.0%	3,840	100	63	45	44.8%	3,802	138	77	61	44.0%
	Corporates - Of Which: Specialised Lending	856	0	0	0	60.0%	855	1	0	0	60.0%	855	1	1	0	60.0%
	Corporates - Of Which: SME	51	4	4	2	42.8%	47	7	5	3	43.4%	45	10	6	4	43.6%
	Retail	36	2	2	1	51.2%	35	3	2	1	46.8%	34	3	2	2	44.4%
	Retail - Secured on real estate property	31	2	1	1	51.1%	31	2	1	1	46.2%	30	3	1	1	43.3%
	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	31	2	1	1	51.1%	31	2	1	1	46.2%	30	3	1	1	43.3%
	Retail - Qualifying Revolving	2	0	0	0	54.9%	2	0	0	0	48.8%	2	0	0	0	45.8%
	Retail - Other Retail	2	0	0	0	50.8%	2	0	0	0	49.1%	2	1	0	0	48.5%
	Retail - Other Retail - Of Which: SME	1	0	0	0	45.3%	1	0	0	0	45.3%	1	0	0	0	45.3%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	51.3%	1	0	0	0	49.6%	1	1	0	0	48.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,423	74	60	33	44.0%	4,368	129	78	54	42.1%	4,319	178	94	74	41.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

(mín EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Peru	Central banks and central governments	242	0	0	0	40.0%	242	0	0	0	40.0%	242	0	0	0	40.0%
	Institutions	6	0	0	0	44.7%	6	0	0	0	43.8%	6	0	0	0	44.0%
	Corporates	352	53	60	49	91.1%	339	67	68	57	86.4%	328	77	74	65	83.4%
	Corporates - Of Which: Specialised Lending	160	6	10	4	72.9%	154	13	14	9	69.8%	148	18	17	12	68.2%
	Corporates - Of Which: SME	1	4	4	4	96.2%	1	4	4	4	95.9%	1	4	4	4	95.7%
	Retail	4	0	0	0	47.9%	4	0	0	0	43.5%	4	0	0	0	40.9%
	Retail - Secured on real estate property	4	0	0	0	24.0%	4	0	0	0	23.3%	4	0	0	0	22.0%
	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	4	0	0	0	24.0%	4	0	0	0	23.3%	4	0	0	0	22.6%
	Retail - Qualifying Revolving	0	0	0	0	72.2%	0	0	0	0	72.2%	0	0	0	0	72.2%
	Retail - Other Retail	0	0	0	0	74.3%	0	0	0	0	73.7%	0	0	0	0	72.4%
	Retail - Other Retail - Of Which: SME	0	0	0	0	89.8%	0	0	0	0	80.4%	0	0	0	0	77.4%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	74.0%	0	0	0	0	73.5%	0	0	0	0	72.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	604	53	60	49	91.1%	591	67	68	58	86.3%	580	78	74	65	83.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mín EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Chile	Central banks and central governments	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Institutions	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Corporates	336	4	3	1	30.4%	331	9	3	3	30.5%	329	11	4	3	30.5%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	30.8%	1	0	0	0	30.8%	1	0	0	0	30.8%
	Retail	3	0	0	0	80.9%	3	0	0	0	82.9%	3	1	1	1	82.7%
	Retail - Secured on real estate property	1	0	0	0	13.5%	1	0	0	0	12.2%	1	0	0	0	11.5%
	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	1	0	0	0	13.5%	1	0	0	0	12.2%	1	0	0	0	11.5%
	Retail - Qualifying Revolving	0	0	0	0	50.2%	0	0	0	0	45.5%	0	0	0	0	43.2%
	Retail - Other Retail	1	0	0	0	98.4%	1	0	0	0	94.8%	1	0	1	0	93.1%
	Retail - Other Retail - Of Which: SME	0	0	0	0	41.5%	0	0	0	0	40.6%	0	0	0	0	40.4%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	100.0%	1	0	0	0	96.2%	1	0	1	0	94.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	340	5	3	1	32.4%	336	9	4	3	32.4%	333	12	5	4	32.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mín EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
United Kingdom	Central banks and central governments	25	0	0	0	40.0%	25	0	0	0	40.0%	25	0	0	0	40.0%
	Institutions	960	28	28	9	32.3%	927	61	37	19	31.9%	892	96	45	30	31.6%
	Corporates	2,851	79	48	32	40.9%	2,812	118	63	48	40.3%	2,773	156	77	63	40.0%
	Corporates - Of Which: Specialised Lending	607	0	0	0	60.0%	607	0	0	0	60.0%	607	1	0	0	60.0%
	Corporates - Of Which: SME	9	0	1	0	36.5%	9	1	1	0	35.9%	8	1	1	0	35.6%
	Retail	174	10	8	5	50.9%	171	13	8	6	48.2%	169	16	9	7	46.3%
	Retail - Secured on real estate property	170	10	7	5	51.0%	168	12	8	6	48.3%	165	15	8	7	46.3%
	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	170	10	7	5	51.0%	168	12	8	6	48.3%	165	15	8	7	46.3%
	Retail - Qualifying Revolving	2	0	0	0	56.1%	2	0	0	0	48.1%	2	0	0	0	45.8%
	Retail - Other Retail	2	0	0	0	46.2%	2	0	0	0	46.6%	2	1	0	0	46.8%
	Retail - Other Retail - Of Which: SME	1	0	0	0	48.3%	1	0	0	0	48.3%	0	0	0	0	48.4%
	Retail - Other Retail - Of Which: non-SME	2	0	0	0	44.9%	1	0	0	0	45.8%	1	0	0	0	46.2%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	4,010	117	83	47	39.7%	3,935	191	108	73	38.2%	3,859	268	131	100	37.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Banco Bilbao Vizcaya Argentaria S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Colombia	Central banks and central governments	43	0	0	0	40.0%	43	0	0	0	40.0%	43	0	0	0	40.0%
	Institutions	132	14	20	7	45.3%	109	38	21	17	45.1%	107	40	21	19	45.3%
	Corporates	170	9	10	4	39.7%	153	26	11	10	39.5%	152	27	11	11	39.6%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Corporates - Of Which: SME	1	0	0	0	40.2%	1	0	0	0	40.0%	1	0	0	0	40.1%
	Retail	4	0	0	0	41.5%	4	0	0	0	36.2%	4	0	0	0	33.9%
	Retail - Secured on real estate property	4	0	0	0	14.4%	4	0	0	0	14.7%	4	0	0	0	14.9%
	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	4	0	0	0	14.4%	4	0	0	0	14.7%	4	0	0	0	14.9%
	Retail - Qualifying Revolving	0	0	0	0	63.7%	0	0	0	0	61.9%	0	0	0	0	61.1%
	Retail - Other Retail	0	0	0	0	68.1%	0	0	0	0	66.7%	0	0	0	0	66.1%
	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	68.1%	0	0	0	0	66.7%	0	0	0	0	66.1%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
IRB TOTAL		349	24	30	10	43.1%	309	64	31	27	42.8%	306	67	33	29	42.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Italy	Central banks and central governments	27	0	0	0	40.0%	27	0	0	0	40.0%	27	0	0	0	40.0%
	Institutions	511	15	10	7	50.3%	503	22	12	10	45.0%	497	29	15	12	42.7%
	Corporates	3,458	60	56	28	46.5%	3,390	128	80	56	43.5%	3,329	189	105	80	42.6%
	Corporates - Of Which: Specialised Lending	239	11	8	8	70.8%	239	12	8	8	70.8%	239	12	8	8	70.7%
	Corporates - Of Which: SME	2	0	0	0	41.5%	2	0	0	0	41.5%	6	0	0	0	41.5%
	Retail	14	0	0	0	50.5%	14	0	0	0	46.2%	14	1	0	0	43.1%
	Retail - Secured on real estate property	13	0	0	0	50.2%	13	0	0	0	45.7%	12	0	0	0	42.2%
	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	13	0	0	0	50.2%	13	0	0	0	45.7%	12	0	0	0	42.2%
	Retail - Qualifying Revolving	1	0	0	0	60.3%	1	0	0	0	55.2%	1	0	0	0	51.4%
	Retail - Other Retail	1	0	0	0	45.1%	1	0	0	0	45.3%	1	0	0	0	45.4%
	Retail - Other Retail - Of Which: SME	1	0	0	0	45.3%	1	0	0	0	45.3%	1	0	0	0	45.3%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	41.5%	0	0	0	0	45.2%	0	0	0	0	46.0%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Other non-credit obligation assets	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
IRB TOTAL		4,009	75	66	35	47.3%	3,933	151	93	66	43.7%	3,866	218	120	93	42.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mín EUR, %)											
Banco Bilbao Vizcaya Argentaria S.A.	Central governments or central banks	135,962	149	29,749	64	131,602	149	193	96	64.2%	
	Regional governments or local authorities	6,524	10	1,250	7	6,494	10	19	4	39.7%	
	Public sector entities	1,706	0	655	0	1,706	0	1	0	51.7%	
	Multilateral Development Banks	192	0	14	0	192	0	0	0	0.0%	
	International Organisations	1	0	0	0	1	0	0	0	70.4%	
	Institutions	16,305	76	5,788	51	12,223	76	68	31	41.5%	
	Corporates	94,933	3,854	91,874	2,161	93,422	3,854	3,242	1,967	51.0%	
	of which: SME	17,795	1,534	15,720	813	17,395	1,534	1,062	806	52.5%	
	Retail	56,891	2,790	39,122	1,141	56,841	2,790	2,838	1,749	62.7%	
	of which: SME	19,635	920	9,364	384	19,615	920	884	588	63.9%	
	Secured by mortgages on immovable property	49,079	1,991	19,593	1,160	49,079	1,991	1,328	957	48.1%	
	of which: SME	8,988	7	3,576	6	8,988	7	75	2	30.9%	
	Items associated with particularly high risk	2,531	36	3,754	40	2,531	36	32	3	8.7%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	25	0	5	0	25	0	0	0	0.0%	
	Collective investments undertakings (CIU)	24	0	24	0	24	0	0	0	0.0%	
	Equity			0	0	0	0	0	0	0.0%	
	Securitisation										
	Other exposures			11,392	273	22,389	423	797	187	44.3%	
	Standardised Total		393,480	9,329	203,221	4,897	376,528	9,329	8,517	4,995	53.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Spain	Central governments or central banks	71,240	1	13,001	0	70,960	1	25	0	51.9%	
	Regional governments or local authorities	582	7	4	3	557	7	5	4	51.9%	
	Public sector entities	5	0	0	0	5	0	0	0	51.9%	
	Multilateral Development Banks	119	0	0	0	119	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	848	0	414	0	517	0	2	0	51.9%	
	Corporates	7,609	1,060	7,423	667	7,568	1,060	541	480	45.3%	
	of which: SME	1,170	586	885	369	1,164	586	275	265	45.3%	
	Retail	7,181	353	4,778	154	7,172	353	323	250	70.7%	
	of which: SME	6,274	353	3,621	154	6,266	353	314	250	70.7%	
	Secured by mortgages on immovable property	4,920	1,318	1,839	779	4,920	1,318	655	623	47.3%	
	of which: SME	338	2	90	0	338	2	2	0	0.0%	
	Items associated with particularly high risk	153	2	229	3	153	2	1	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					6,284	308	414	117	38.0%	
	Standardised Total	98,942	3,049	32,990	1,835	98,255	3,049	1,967	1,474	48.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mín EUR, %)										
United States	Central governments or central banks	8,727	33	465	38	8,726	33	21	4	13.7%
	Regional governments or local authorities	5,571	3	1,111	4	5,570	3	13	0	13.7%
	Public sector entities	886	0	171	0	886	0	0	0	0.0%
	Multilateral Development Banks	3	0	0	0	3	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,569	22	342	22	1,002	22	14	6	25.5%
	Corporates	34,999	654	34,435	679	34,883	654	546	150	22.9%
	of which: SME	3,472	131	3,111	136	3,460	131	69	30	22.9%
	Retail	8,152	124	5,729	110	8,151	124	181	42	34.0%
	of which: SME	1,512	0	867	0	1,512	0	26	0	34.0%
	Secured by mortgages on immovable property	9,449	137	3,504	143	9,449	137	88	31	22.7%
	of which: SME	2	5	1	6	2	5	1	1	22.7%
	Items associated with particularly high risk	1,083	16	1,615	21	1,083	16	6	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	8	0	8	0	8	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					1,772	3	28	1	23.6%
	Standardised Total		72,313	991	48,790	1,020	71,532	991	897	234

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Turkey	Central governments or central banks	19,020	0	7,841	0	19,016	0	5	0	0.0%	
	Regional governments or local authorities	45	0	10	0	45	0	0	0	0.0%	
	Public sector entities	103	0	56	0	103	0	0	0	0.0%	
	Multilateral Development Banks	6	0	0	0	6	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	2,496	0	1,167	0	2,450	0	1	0	0.0%	
	Corporates	25,068	943	24,393	352	24,406	943	1,012	590	62.6%	
	of which: SME	7,970	563	7,122	211	7,760	563	486	352	62.6%	
	Retail	15,587	878	10,428	362	15,581	878	734	516	58.7%	
	of which: SME	7,537	507	2,678	209	7,534	507	403	298	58.7%	
	Secured by mortgages on immovable property	8,319	0	3,764	0	8,319	0	54	0	0.0%	
	of which: SME	5,762	0	2,167	0	5,762	0	38	0	0.0%	
	Items associated with particularly high risk	151	2	226	2	151	2	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					2,591	58	110	32	54.8%	
Standardised Total		73,385	1,880	48,648	743	72,668	1,880	1,916	1,137	60.5%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated										
		31/12/2017										
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposure ¹		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted							
Mexico	(min EUR, %)											
	Central governments or central banks	17,314	0	1,676	0	13,755	0	28	0	0.0%		
	Regional governments or local authorities	95	0	9	0	92	0	0	0	0.0%		
	Public sector entities	81	0	16	0	81	0	0	0	0.0%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%		
	International Organisations	0	0	0	0	0	0	0	0	0.0%		
	Institutions	3,412	0	993	0	2,301	0	3	0	0.0%		
	Corporates	1,603	87	1,231	32	1,603	87	65	57	65.7%		
	of which: SME	191	0	149	0	191	0	1	0	0.0%		
	Retail	9,098	666	6,509	232	9,094	666	698	449	67.3%		
	of which: SME	271	0	110	0	270	0	7	0	0.0%		
	Secured by mortgages on immovable property	10,183	8	4,301	5	10,183	8	142	3	39.4%		
	of which: SME	2,287	0	1,130	0	2,287	0	31	0	0.0%		
	Items associated with particularly high risk	429	6	630	3	429	6	12	3	51.3%		
	Covered bonds	0	0	0	0	0	0	0	0	0.0%		
	Claims on institutions and corporates with a ST credit assessment	8	0	2	0	8	0	0	0	0.0%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%		
	Equity					0	0	0	0	0.0%		
	Securitisation											
	Other exposures					5,634		96	0	0.0%		
Standardised Total		54,372	768	17,457	272	43,181	768	1,044	512	66.7%		

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
France	(min EUR, %)										
	Central governments or central banks	359	0	18	0	164	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	7	0	0	0	7	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	989	0	245	0	780	0	4	0	0.0%	
	Corporates	456	0	427	0	428	0	3	0	0.0%	
	of which: SME	9	0	9	0	8	0	0	0	0.0%	
	Retail	17	0	13	0	17	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Secured by mortgages on immovable property	12	0	5	0	12	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on Institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					121	0	3	0	0.0%	
Standardised Total		2,112	0	783	0	1,529	0	11	0	0.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
Peru	(mln EUR, %)									
	Central governments or central banks	2,692	0	1,268	0	2,689	0	10	0	0.0%
	Regional governments or local authorities	66	0	33	0	66	0	0	0	0.0%
	Public sector entities	225	0	118	0	225	0	0	0	0.0%
	Multilateral Development Banks	28	0	14	0	28	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	985	33	358	12	915	33	22	21	63.7%
	Corporates	6,445	417	6,123	208	6,229	417	384	211	50.7%
	of which: SME	1,704	137	1,484	68	1,647	137	115	69	50.7%
	Retail	3,194	191	2,068	85	3,094	191	167	107	56.0%
	of which: SME	1,495	0	855	0	1,490	0	29	0	0.0%
	Secured by mortgages on immovable property	4,114	29	1,667	17	4,114	29	64	13	42.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	86	1	129	1	86	1	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					990	0	40	0	0.0%
	Standardised Total		18,736	672	12,022	323	18,437	672	687	352

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(mln EUR, %)											
Chile	Central governments or central banks	1,496	0	396	0	1,478	0	0	0	0.0%	
	Regional governments or local authorities	5	0	1	0	5	0	0	0	0.0%	
	Public sector entities	84	0	17	0	84	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	1,301	14	220	11	596	14	9	3	22.4%	
	Corporates	5,516	198	5,429	88	5,271	198	142	113	57.3%	
	of which: SME	2,124	9	1,917	4	2,030	9	17	5	57.3%	
	Retail	3,532	178	2,474	95	3,520	178	212	87	49.1%	
	of which: SME	579	0	264	0	577	0	20	0	0.0%	
	Secured by mortgages on immovable property	5,769	108	2,150	76	5,769	108	48	36	33.1%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	298	4	445	4	298	4	1	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity							0	0	0.0%	
Securitisation											
Other exposures					516	0	1	0	32.2%		
Standardised Total		18,518	503	11,264	274	17,538	503	414	240	47.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
United Kingdom	(mln EUR, %)									
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	3	0	0	0	0.0%
	Multilateral Development Banks	4	0	0	0	4	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,912	3	718	1	1,416	3	6	2	51.9%
	Corporates	461	20	457	8	458	20	16	12	62.8%
	of which: SME	79	0	71	0	78	0	1	0	0.0%
	Retail	134	1	100	0	134	1	1	1	70.7%
	of which: SME	1	0	1	0	1	0	0	0	70.7%
	Secured by mortgages on immovable property	128	5	56	4	128	5	2	1	26.8%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					894	0	9	0	0.0%
	Standardised Total		3,686	29	1,331	13	3,028	29	34	16

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Colombia	Central governments or central banks	1,774	91	861	19	1,541	91	78	73	80.3%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	245	0	201	0	245	0	1	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	389	4	175	4	176	4	0	0	0.0%	
	Corporates	3,805	125	3,514	17	3,783	125	163	108	86.5%	
	of which: SME	40	47	36	6	39	47	41	40	86.5%	
	Retail	4,444	275	3,140	61	4,444	275	312	215	78.1%	
	of which: SME	309	0	176	0	309	0	7	0	0.0%	
	Secured by mortgages on immovable property	2,928	180	1,037	74	2,928	180	119	106	58.9%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	330	5	479	5	330	5	11	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
Other exposures					819	0	35	0	0.0%		
Standardised Total		14,735	680	9,499	181	14,266	680	720	502	73.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated									
		31/12/2017									
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)											
Italy	Central governments or central banks	6,660	0	16	0	6,660	0	3	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	1	0	0	0	1	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	101	0	49	0	101	0	0	0	0.0%	
	Corporates	110	0	109	0	110	0	1	0	0.0%	
	of which: SME	86	0	77	0	86	0	1	0	0.0%	
	Retail	1	0	1	0	1	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Secured by mortgages on immovable property	9	0	4	0	9	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	0	0	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity						0	0	0	0.0%	
	Securitisation							0	0	0.0%	
	Other exposures						68	0	2	0	0.0%
	Standardised Total		6,949	0	244	0	6,949	0	7	0	0.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
Banco Bilbao Vizcaya Argentaria S.A.	Central governments or central banks	131,431	320	313	173	53.9%	131,281	470	344	233	49.5%	131,134	617	374	292	47.2%
	Regional governments or local authorities	6,490	14	8	6	46.2%	6,487	17	9	7	45.1%	6,484	20	10	9	44.3%
	Public sector entities	1,705	1	12	0	32.9%	1,705	1	13	0	29.3%	1,704	2	13	1	27.7%
	Multilateral Development Banks	191	0	0	0	20.0%	191	0	0	0	20.0%	191	0	0	0	20.0%
	International Organisations	1	0	0	0	70.4%	1	0	0	0	70.3%	1	0	0	0	70.2%
	Institutions	12,180	119	71	52	44.0%	12,135	164	84	64	39.1%	12,086	213	97	78	36.7%
	Corporates	91,665	5611	3,791	3,022	53.9%	89,754	7522	4,432	3,579	47.6%	87,636	9640	5,054	4,210	43.7%
	of which: SME	17,148	1781	1,119	992	55.7%	16,890	2039	1,213	1,082	53.0%	16,615	2314	1,303	1,173	50.7%
	Retail	54,455	5176	5,429	3,753	72.5%	52,262	7369	6,749	5,096	69.2%	50,232	9399	8,000	6,460	68.7%
	of which: SME	18,963	1571	1,352	997	63.5%	18,368	2166	1,615	1,265	58.4%	17,813	2721	1,866	1,537	56.5%
	Secured by mortgages on immovable property	48,124	2946	1,559	1,205	40.9%	47,261	3809	1,743	1,394	36.6%	46,461	4609	1,925	1,567	34.0%
	of which: SME	8,567	428	304	173	40.5%	8,269	726	395	287	39.5%	8,038	957	485	381	39.8%
	Items associated with particularly high risk	2,401	166	135	71	42.4%	2,341	226	134	95	42.0%	2,305	262	139	111	42.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	0	0	23.8%	25	0	0	0	23.8%	25	0	0	0	23.8%
	Collective investments undertakings (CIU)	24	0	0	0	26.2%	24	0	0	0	26.2%	24	0	0	0	26.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	22,380	432	633	188	43.5%	22,371	441	634	189	42.8%	22,361	451	635	190	42.2%
	Standardised Total	371,073	14,785	11,950	8,470	57.3%	365,838	20,020	14,142	10,659	53.2%	360,645	25,213	16,247	12,917	51.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mln EUR, %)														
Spain	Central governments or central banks	70,805	156	194	62	40.1%	70,671	289	220	116	40.0%	70,540	421	244	168	40.0%
	Regional governments or local authorities	556	8	5	4	50.1%	555	9	5	5	48.9%	554	10	5	5	48.0%
	Public sector entities	5	0	0	0	51.7%	5	0	0	0	51.5%	5	0	0	0	51.4%
	Multilateral Development Banks	119	0	0	0	20.0%	119	0	0	0	20.0%	119	0	0	0	20.0%
	International Organisations	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Institutions	515	2	2	1	29.8%	513	4	2	1	28.5%	512	5	3	2	27.9%
	Corporates	7,472	1155	778	718	62.2%	7,377	1250	803	745	59.6%	7,282	1345	826	771	57.3%
	of which: SME	1,151	599	277	269	45.0%	1,137	613	281	273	44.6%	1,124	626	284	277	44.2%
	Retail	7,060	465	346	291	62.6%	6,948	577	385	331	57.3%	6,836	689	422	370	53.7%
	of which: SME	6,167	451	334	286	63.4%	6,068	551	369	322	58.4%	5,968	650	402	357	54.9%
	Secured by mortgages on immovable property	4,885	1353	656	629	46.5%	4,849	1389	663	636	45.8%	4,814	1424	670	643	45.2%
	of which: SME	321	6	2	1	29.5%	314	14	8	4	29.7%	307	21	10	6	29.4%
	Items associated with particularly high risk	153	3	2	1	49.4%	152	3	2	2	49.3%	152	4	2	2	49.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Collective investments undertakings (CIU)	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	6,281	311	208	118	37.8%	6,279	314	208	118	37.6%	6,276	316	209	118	37.3%
	Standardised Total	97,852	3453	2,191	1,824	52.8%	97,469	3836	2,288	1,953	50.9%	97,088	4216	2,382	2,080	49.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario															
		31/12/2018					31/12/2019					31/12/2020					
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
(mn EUR, %)																	
United States	Central governments or central banks	8,726	33	13	13	40.0%	8,725	33	14	13	40.0%	8,725	34	14	13	40.0%	
	Regional governments or local authorities	5,568	5	3	2	40.0%	5,566	7	4	3	40.0%	5,564	9	4	3	40.0%	
	Public sector entities	886	0	10	0	24.7%	885	1	11	0	24.7%	885	1	11	0	24.6%	
	Multilateral Development Banks	3	0	0	0	20.0%	3	0	0	0	20.0%	3	0	0	0	20.0%	
	International Organisations	0	0	0	0	26.6%	0	0	0	0	26.6%	0	0	0	0	26.6%	
	Institutions	994	29	10	7	24.6%	986	38	12	9	24.3%	976	48	15	11	24.1%	
	Corporates	33,761	1776	745	403	22.7%	32,505	3032	1,102	713	23.5%	31,062	4476	1,455	1,081	24.1%	
	of which: SME	3,349	242	89	55	22.8%	3,224	367	124	86	23.4%	3,081	510	159	122	24.0%	
	Retail	7,946	328	400	190	57.7%	7,741	534	525	320	60.0%	7,540	735	646	450	61.2%	
	of which: SME	1,440	72	110	44	61.0%	1,363	149	157	92	61.7%	1,287	225	203	140	62.4%	
	Secured by mortgages on immovable property	9,377	209	114	44	21.0%	9,283	303	153	61	20.2%	9,165	420	193	83	19.8%	
	of which: SME	2	5	1	1	22.7%	2	6	1	1	22.7%	2	6	1	1	22.7%	
	Items associated with particularly high risk	1,029	70	46	29	41.1%	1,008	91	44	27	40.5%	998	100	45	41	40.8%	
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%	
	Collective investments undertakings (CIU)	8	0	0	0	26.6%	8	0	0	0	26.6%	8	0	0	0	26.5%	
Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%		
Securitisation																	
Other exposures	1,271	4	92	1	19.5%	1,269	6	92	1	17.2%	1,268	7	92	1	15.7%		
Standardised Total	70,068	2455	1,435	689	28.1%	68,480	4044	1,957	1,157	28.6%	66,694	5829	2,475	1,684	28.9%		

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Turkey	Central governments or central banks	19,015	1	1	0	40.0%	19,014	2	2	1	40.0%	19,012	3	2	1	40.0%
	Regional governments or local authorities	45	0	0	0	40.0%	45	0	0	0	40.0%	45	0	0	0	40.0%
	Public sector entities	103	0	0	0	24.3%	103	0	0	0	24.3%	103	0	0	0	24.3%
	Multilateral Development Banks	6	0	0	0	20.0%	6	0	0	0	20.0%	6	0	0	0	20.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,448	3	2	1	40.3%	2,445	6	4	2	40.3%	2,442	9	5	4	40.3%
	Corporates	24,239	1,110	808	712	64.2%	24,094	1,255	859	767	61.1%	23,958	1,391	909	817	58.7%
	of which: SME	7,707	616	437	407	66.0%	7,660	662	454	424	64.1%	7,617	706	469	440	62.4%
	Retail	15,239	1,199	878	725	61.3%	14,982	1,477	966	834	56.5%	14,726	1,732	1,053	926	53.4%
	of which: SME	7,319	722	523	437	60.6%	7,134	906	582	503	55.5%	6,967	1,074	639	564	52.5%
	Secured by mortgages on immovable property	8,139	180	124	61	33.6%	7,986	333	171	113	33.9%	7,851	468	216	159	34.1%
	of which: SME	5,609	153	120	59	38.7%	5,478	284	166	110	38.8%	5,360	402	210	156	38.8%
	Items associated with particularly high risk	148	5	4	3	54.6%	145	8	6	4	54.6%	143	10	7	6	54.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	2,590	58	37	32	53.7%	2,590	59	37	32	53.7%	2,589	60	37	32	53.2%
	Standardised Total	71,991	2,556	1,854	1,544	60.4%	71,409	3,139	2,043	1,752	55.8%	70,674	3,674	2,228	1,945	52.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Mexico	Central governments or central banks	13,755	0	0	0	40.0%	13,755	1	0	0	40.0%	13,755	1	0	0	40.0%
	Regional governments or local authorities	91	0	0	0	40.0%	91	0	0	0	40.0%	91	0	0	0	40.0%
	Public sector entities	81	0	0	0	23.8%	81	0	0	0	23.8%	81	0	0	0	23.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,297	2	1	1	32.9%	2,284	7	4	3	29.4%	2,280	10	5	4	26.5%
	Corporates	1,577	113	79	62	54.8%	1,554	137	87	76	55.4%	1,531	159	94	83	51.9%
	of which: SME	188	3	3	1	18.2%	186	6	4	2	37.4%	183	9	4	3	35.2%
	Retail	8,263	1497	1,942	1,283	85.7%	7,547	2,213	2,441	1,863	84.2%	6,913	2,847	2,899	2,375	83.4%
	of which: SME	243	27	25	15	56.6%	227	43	31	24	56.9%	217	53	36	30	56.9%
	Secured by mortgages on immovable property	9,705	466	265	134	27.6%	9,310	881	338	224	25.5%	8,973	1,218	389	291	23.9%
	of which: SME	2,051	236	163	100	42.3%	1,912	376	201	159	42.5%	1,821	466	239	199	42.7%
	Items associated with particularly high risk	403	33	33	14	41.9%	386	49	32	20	41.2%	376	59	32	25	41.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	8	0	0	0	23.8%	8	0	0	0	23.8%	8	0	0	0	23.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	5,632	2	152	0	10.3%	5,629	5	152	0	10.3%	5,627	7	152	1	10.3%
	Standardised Total	41,814	2,135	2,474	1,494	70.0%	40,656	3,293	3,046	2,187	66.4%	39,647	4,302	3,572	2,779	64.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
France	Central governments or central banks	164	0	0	0	40.0%	163	0	0	0	40.0%	163	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	7	0	0	0	22.4%	7	0	0	0	22.4%	7	0	0	0	22.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	776	5	4	1	28.2%	771	9	5	3	28.2%	767	14	6	4	28.2%
	Corporates	421	6	7	3	42.8%	415	13	9	6	43.1%	408	20	12	8	43.3%
	of which: SME	8	0	0	0	43.8%	8	0	0	0	43.0%	8	0	0	0	43.2%
	Retail	17	0	0	0	68.8%	17	0	0	0	68.7%	17	1	0	0	68.7%
	of which: SME	0	0	0	0	70.0%	0	0	0	0	70.0%	0	0	0	0	70.0%
	Secured by mortgages on immovable property	12	0	0	0	18.3%	12	0	0	0	18.2%	12	0	0	0	18.2%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	121	0	6	0	9.5%	121	0	6	0	9.5%	121	0	6	0	9.5%
	Standardised Total	1,518	11	17	4	36.7%	1,506	23	21	9	37.0%	1,495	35	24	13	37.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Peru	Central governments or central banks	2,689	0	0	0	40.0%	2,689	0	0	0	40.0%	2,689	0	0	0	40.0%
	Regional governments or local authorities	66	0	0	0	40.0%	66	0	0	0	40.0%	66	0	0	0	40.0%
	Public sector entities	225	0	2	0	22.0%	225	0	2	0	22.0%	225	0	2	0	22.0%
	Multilateral Development Banks	28	0	0	0	20.0%	28	0	0	0	20.0%	28	0	0	0	20.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	913	34	28	27	77.6%	912	36	29	27	76.9%	911	37	29	28	76.0%
	Corporates	6,090	557	657	516	92.8%	5,943	703	752	628	89.4%	5,799	848	837	718	84.7%
	of which: SME	1,610	174	198	161	93.0%	1,571	212	224	191	90.0%	1,533	250	246	215	85.7%
	Retail	2,823	463	585	394	76.4%	2,563	727	751	531	73.6%	2,321	964	902	701	72.6%
	of which: SME	1,335	156	255	134	86.1%	1,195	295	339	228	77.3%	1,070	421	415	316	75.0%
	Secured by mortgages on immovable property	4,062	82	50	25	30.6%	4,010	134	59	36	27.0%	3,959	184	68	46	24.9%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	85	3	2	1	49.7%	84	4	3	2	49.7%	82	5	3	3	49.7%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	990	0	20	0	10.7%	990	1	20	0	10.7%	990	1	20	0	10.7%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	17,971	1,138	1,343	923	81.1%	17,508	1,601	1,615	1,226	76.6%	17,069	2,040	1,861	1,495	73.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Chile	Central governments or central banks	1,478	0	0	0	40.0%	1,478	0	0	0	40.0%	1,478	0	0	0	40.0%
	Regional governments or local authorities	5	0	0	0	40.0%	5	0	0	0	40.0%	5	0	0	0	40.0%
	Public sector entities	84	0	0	0	22.6%	84	0	0	0	22.6%	84	0	0	0	22.6%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	591	19	8	6	31.5%	586	24	9	7	29.0%	580	29	10	8	27.3%
	Corporates	5,229	240	200	185	77.4%	5,182	286	213	198	69.3%	5,124	325	226	211	62.2%
	of which: SME	2,013	26	15	10	38.0%	1,996	43	20	15	33.5%	1,977	62	25	20	31.5%
	Retail	3,255	443	539	345	77.8%	3,006	693	728	549	79.2%	2,778	920	903	738	80.2%
	of which: SME	554	23	15	8	34.5%	533	44	22	15	34.1%	514	63	28	22	34.2%
	Secured by mortgages on immovable property	5,728	150	53	38	25.6%	5,691	187	54	41	21.7%	5,659	218	56	43	19.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	266	36	20	15	41.3%	259	44	19	18	41.3%	257	46	20	19	41.4%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	516	1	16	0	17.9%	516	1	16	0	14.7%	515	1	16	0	13.3%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	17,152	888	835	590	66.4%	16,806	1,234	1,040	813	65.9%	16,491	1,550	1,230	1,019	65.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
United Kingdom	Central governments or central banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	3	0	0	0	23.7%	3	0	0	0	23.7%	3	0	0	0	23.7%
	Multilateral Development Banks	4	0	0	0	20.0%	4	0	0	0	20.0%	4	0	0	0	20.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1,407	12	8	4	34.7%	1,398	21	11	7	32.2%	1,387	32	13	10	31.2%
	Corporates	451	27	21	16	59.0%	443	35	25	20	56.7%	435	43	28	24	55.3%
	of which: SME	77	1	1	1	69.2%	76	3	2	1	48.5%	75	4	3	2	48.7%
	Retail	133	2	3	2	69.5%	131	4	4	3	69.2%	130	5	5	4	69.0%
	of which: SME	1	0	0	0	72.4%	1	0	0	0	71.3%	1	0	0	0	70.9%
	Secured by mortgages on immovable property	127	6	3	2	32.6%	126	7	3	2	31.1%	125	8	3	3	30.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	23.7%	0	0	0	0	23.7%	0	0	0	0	23.7%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	883	0	17	0	10.4%	883	1	17	0	10.4%	883	1	17	0	10.4%
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	3,009	48	53	24	49.7%	2,988	68	59	32	46.4%	2,967	89	66	40	44.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Colombia	Central governments or central banks	1,540	91	73	73	80.3%	1,540	92	73	73	80.2%	1,540	92	73	73	80.2%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	245	0	0	0	23.3%	245	0	0	0	23.3%	245	0	0	0	23.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	175	5	3	3	50.8%	174	6	4	3	49.5%	172	8	5	4	48.6%
	Corporates	3,759	149	139	119	79.8%	3,729	179	153	132	74.0%	3,696	212	168	147	69.5%
	of which: SME	39	47	41	40	86.2%	39	47	41	41	86.0%	39	48	41	41	85.7%
	Retail	4,278	440	437	313	71.1%	4,119	596	525	407	68.0%	3,966	752	609	498	66.2%
	of which: SME	299	10	13	6	55.4%	289	20	18	11	55.3%	279	30	23	17	55.3%
	Secured by mortgages on immovable property	2,884	224	126	113	50.4%	2,840	268	133	120	44.7%	2,797	311	139	126	40.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	318	17	28	8	45.1%	307	28	28	12	44.3%	298	37	29	16	44.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	819	0	10	0	11.2%	819	1	10	0	11.2%	818	1	10	0	11.2%
	Standardised Total	14,018	928	816	629	67.8%	13,773	1173	927	748	63.8%	13,533	1412	1,034	865	61.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Italy	Central governments or central banks	6,646	14	12	5	40.0%	6,632	28	17	11	40.0%	6,619	41	22	16	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	1	0	0	0	23.5%	1	0	0	0	23.5%	1	0	0	0	23.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	23.5%	0	0	0	0	23.5%	0	0	0	0	23.4%
	Institutions	100	1	0	0	29.2%	99	1	1	0	29.3%	99	2	1	1	29.3%
	Corporates	108	1	2	1	51.6%	107	3	2	1	51.6%	106	4	3	2	51.7%
	of which: SME	85	1	1	1	51.6%	84	2	2	1	51.6%	83	3	2	2	51.7%
	Retail	1	0	0	0	68.6%	1	0	0	0	68.7%	1	0	0	0	68.8%
	of which: SME	0	0	0	0	70.0%	0	0	0	0	70.0%	0	0	0	0	70.0%
	Secured by mortgages on immovable property	9	0	0	0	23.8%	9	0	0	0	23.8%	9	0	0	0	23.7%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	68	0	1	0	11.0%	68	0	1	0	11.0%	68	0	1	0	11.0%
	Standardised Total	6,933	16	15	6	40.5%	6,917	32	21	13	40.4%	6,902	47	27	19	40.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mn EUR, %)																
Banco Bilbao Vizcaya Argentaria S.A.	Central governments or central banks	131,404	347	363	184	52.9%	131,210	542	404	261	48.2%	131,007	744	444	342	46.0%
	Regional governments or local authorities	6,490	14	8	6	46.1%	6,487	17	9	8	44.9%	6,483	20	10	9	44.1%
	Public sector entities	1,705	1	12	0	32.9%	1,705	1	13	0	29.3%	1,704	2	13	1	27.7%
	Multilateral Development Banks	191	0	0	0	40.0%	191	0	0	0	40.0%	191	0	0	0	40.0%
	International Organisations	1	0	0	0	70.4%	1	0	0	0	70.3%	1	0	0	0	70.2%
	Institutions	12,095	204	149	87	42.4%	11,940	359	178	138	38.4%	11,850	449	208	170	37.8%
	Corporates	90,878	6,997	5,052	3,582	56.0%	87,529	9,747	6,381	4,859	49.9%	83,977	13,399	7,662	6,225	46.8%
	of which: SME	17,049	1,880	1,343	1,132	60.2%	16,636	2,294	1,513	1,300	56.7%	16,207	2,723	1,673	1,471	54.0%
	Retail	53,815	5,815	6,382	4,240	72.9%	50,906	8,725	8,130	6,037	69.2%	48,258	11,373	9,772	7,828	68.8%
	of which: SME	18,679	1,855	1,690	1,169	63.0%	17,758	2,777	2,090	1,609	57.9%	16,976	3,558	2,465	2,015	56.6%
	Secured by mortgages on immovable property	47,931	3,139	1,262	1,262	40.2%	46,838	4,232	2,026	1,522	36.0%	45,938	5,132	2,262	1,755	34.2%
	of which: SME	8,534	461	331	193	41.7%	8,223	772	425	314	40.6%	7,988	1,007	518	410	40.8%
	Items associated with particularly high risk	2,401	166	135	71	42.4%	2,341	226	134	95	42.0%	2,305	262	139	111	42.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	25	0	0	0	23.8%	25	0	0	0	23.8%	25	0	0	0	23.8%
	Collective investments undertakings (CIU)	24	0	0	0	26.2%	24	0	0	0	26.2%	24	0	0	0	26.2%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	22,380	432	633	188	43.5%	22,371	441	634	189	42.8%	22,361	451	635	190	42.2%
	Standardised Total	369,341	16,516	14,521	9,621	58.2%	361,567	24,290	17,909	13,110	54.0%	354,125	31,733	21,144	16,630	52.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mn EUR, %)																
Spain	Central governments or central banks	70,779	181	242	73	40.0%	70,605	356	275	142	40.0%	70,424	537	307	215	40.0%
	Regional governments or local authorities	556	8	5	4	49.9%	554	10	5	5	48.5%	553	11	6	5	47.3%
	Public sector entities	5	0	0	0	51.7%	5	0	0	0	51.5%	5	0	0	0	51.4%
	Multilateral Development Banks	119	0	0	0	40.0%	119	0	0	0	40.0%	119	0	0	0	40.0%
	International Organisations	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Institutions	512	5	2	2	31.3%	504	13	6	4	30.7%	500	17	7	5	31.0%
	Corporates	7,385	1,242	926	798	64.2%	7,179	1,448	979	877	60.6%	7,041	1,586	1,027	934	58.9%
	of which: SME	1,138	612	293	275	45.0%	1,108	641	301	287	44.7%	1,088	662	308	295	44.6%
	Retail	6,972	553	453	340	61.4%	6,764	761	521	435	57.1%	6,620	905	584	502	55.5%
	of which: SME	6,080	539	436	333	61.8%	5,887	732	497	421	57.5%	5,757	862	555	482	55.9%
	Secured by mortgages on immovable property	4,875	1,362	697	639	46.9%	4,835	1,403	708	656	46.8%	4,800	1,438	717	670	46.6%
	of which: SME	317	11	10	4	33.3%	307	22	12	8	36.1%	299	29	15	10	35.9%
	Items associated with particularly high risk	153	3	2	1	49.4%	152	3	2	2	49.3%	152	4	2	2	49.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Collective investments undertakings (CIU)	0	0	0	0	21.9%	0	0	0	0	21.9%	0	0	0	0	21.9%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	6,281	311	208	118	37.8%	6,279	314	208	118	37.6%	6,276	316	209	118	37.3%
	Other exposures	97,638	3666	2,539	1,974	53.8%	96,997	4,307	2,704	2,239	52.0%	96,490	4,814	2,860	2,452	50.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mn EUR, %)																
United States	Central governments or central banks	8,726	33	13	13	40.0%	8,725	33	14	13	40.0%	8,725	34	14	13	40.0%
	Regional governments or local authorities	5,568	5	3	2	40.0%	5,566	7	4	3	40.0%	5,564	9	4	3	40.0%
	Public sector entities	886	0	10	0	24.7%	885	1	11	0	24.7%	885	1	11	0	24.6%
	Multilateral Development Banks	0	0	0	0	40.0%	0	0	0	0	40.0%	0	0	0	0	39.8%
	International Organisations	0	0	0	0	26.6%	0	0	0	0	26.6%	0	0	0	0	26.6%
	Institutions	991	33	14	9	25.8%	980	44	19	13	28.7%	965	59	24	18	30.4%
	Corporates	33,529	2,009	1,259	527	26.2%	31,690	3,847	2,178	1,247	32.4%	29,052	6,485	3,075	2,211	34.1%
	of which: SME	3,326	265	142	69	26.0%	3,143	447	233	140	31.4%	2,882	709	322	236	33.3%
	Retail	7,922	352	490	215	60.9%	7,654	620	659	401	64.6%	7,408	867	816	573	66.0%
	of which: SME	1,431	81	161	52	64.5%	1,312	200	248	140	69.7%	1,194	318	328	228	71.8%
	Secured by mortgages on immovable property	9,280	306	192	62	20.2%	9,063	523	265	111	21.2%	8,867	718	339	164	22.9%
	of which: SME	2	5	1	1	22.7%	2	6	1	1	22.7%	2	6	1	1	22.8%
	Items associated with particularly high risk	1,029	70	46	29	41.1%	1,008	91	44	37	40.5%	998	100	45	41	40.8%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	8	0	0	0	26.6%	8	0	0	0	26.6%	8	0	0	0	26.5%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	1,771	4	92	1	19.5%	1,769	6	92	1	17.2%	1,768	7	92	1	15.7%
	Other exposures	69,711	2,812	2,120	857	30.5%	67,352	5,171	3,285	1,825	35.3%	64,243	8,280	4,420	3,025	36.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Turkey	Central governments or central banks	19,015	1	1	0	40.0%	19,014	2	2	1	40.0%	19,012	3	2	1	40.0%
	Regional governments or local authorities	45	0	0	0	40.0%	45	0	0	0	40.0%	45	0	0	0	40.0%
	Public sector entities	103	0	0	0	24.3%	103	0	0	0	24.3%	103	0	0	0	24.3%
	Multilateral Development Banks	6	0	0	0	40.0%	6	0	0	0	40.0%	6	0	0	0	40.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,441	9	9	4	40.3%	2,427	23	12	9	40.3%	2,421	30	15	12	40.3%
	Corporates	24,151	1,198	1,091	908	75.8%	23,883	1,466	1,164	1,012	69.0%	23,710	1,639	1,230	1,080	65.9%
	of which: SME	7,678	644	572	513	79.7%	7,593	729	595	546	74.9%	7,538	784	616	568	72.4%
	Retail	15,079	1,380	1,038	836	60.6%	14,632	1,836	1,186	1,002	54.6%	14,225	2,233	1,339	1,151	51.5%
	of which: SME	7,154	886	662	528	59.6%	6,809	1,232	780	656	53.3%	6,497	1,544	895	774	50.2%
	Secured by mortgages on immovable property	8,113	206	138	70	33.8%	7,949	370	187	126	34.0%	7,812	507	234	175	34.6%
	of which: SME	5,593	169	133	68	40.0%	5,454	308	181	122	39.7%	5,332	430	228	171	39.8%
	Items associated with particularly high risk	148	5	4	3	54.6%	145	8	6	4	54.6%	143	10	7	6	54.6%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	2,590	58	37	32	54.3%	2,590	59	37	32	53.7%	2,589	60	37	32	53.2%
	Standardised Total	71,690	2,858	2,318	1,852	64.8%	70,783	3,765	2,593	2,186	58.1%	70,065	4,483	2,853	2,457	54.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
Mexico	Central governments or central banks	13,755	0	0	0	40.0%	13,755	1	0	0	40.0%	13,755	1	0	0	40.0%
	Regional governments or local authorities	91	0	0	0	40.0%	91	0	0	0	40.0%	91	0	0	0	40.0%
	Public sector entities	81	0	0	0	23.8%	81	0	0	0	23.8%	81	0	0	0	23.8%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	2,280	10	10	4	38.4%	2,276	25	12	10	41.0%	2,269	32	16	13	40.6%
	Corporates	1,567	124	90	66	53.3%	1,528	163	102	87	53.1%	1,497	193	110	96	49.6%
	of which: SME	187	4	4	1	23.5%	182	9	5	3	38.5%	179	13	6	5	36.3%
	Retail	8,051	1710	2,342	1,489	87.1%	7,102	2,658	3,058	2,259	85.0%	6,195	3,565	3,703	2,990	83.9%
	of which: SME	242	28	26	16	58.4%	226	44	32	26	58.5%	216	55	38	32	58.1%
	Secured by mortgages on immovable property	9,673	518	309	148	38.5%	9,234	597	380	266	26.8%	8,917	1,274	450	335	26.3%
	of which: SME	2,041	246	172	107	43.5%	1,901	386	210	169	43.7%	1,811	476	247	208	43.6%
	Items associated with particularly high risk	403	33	33	14	41.9%	386	49	32	20	41.2%	376	59	32	25	41.2%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	8	0	0	0	23.8%	8	0	0	0	23.8%	8	0	0	0	23.8%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	5,632	7	152	0	10.3%	5,629	5	152	0	10.3%	5,627	7	152	1	10.3%
	Standardised Total	41,552	2,397	2,937	1,721	71.8%	40,092	3,857	3,738	2,633	68.3%	38,817	5,132	4,464	3,460	67.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
France	Central governments or central banks	164	0	0	0	40.0%	163	0	0	0	40.0%	163	0	0	0	40.0%
	Regional governments or local authorities	7	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	7	0	0	0	22.4%	7	0	0	0	22.4%	7	0	0	0	22.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	766	15	10	5	33.0%	755	25	13	8	32.9%	745	35	16	12	32.9%
	Corporates	415	12	17	6	52.7%	400	27	22	15	53.1%	389	38	26	20	53.1%
	of which: SME	8	0	0	0	52.7%	8	0	0	0	53.1%	7	1	0	0	53.1%
	Retail	17	0	1	0	71.4%	17	1	1	0	71.3%	16	1	1	1	71.3%
	of which: SME	0	0	0	0	72.9%	0	0	0	0	72.9%	0	0	0	0	72.9%
	Secured by mortgages on immovable property	12	0	0	0	26.8%	12	0	0	0	26.7%	12	0	0	0	26.6%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Other exposures	121	0	6	0	9.5%	121	0	6	0	9.5%	121	0	6	0	9.5%
	Standardised Total	1,502	28	34	12	42.0%	1,475	54	42	24	43.5%	1,453	76	49	33	43.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)¹ Computed as defined in paragraphs 49 and 112 of the Methodological note).¹ Computed as defined in paragraphs 49 and 112 of the Methodological note).

2018 EU-wide Stress Test: Credit risk STA

Banco Bilbao Vizcaya Argentaria S.A.

		Adverse Scenario									
		31/12/2018					31/12/2019				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(min EUR, %)									
Colombia	Central governments or central banks	1,540	91	73	73	80.3%	1,540	92	73	73	80.2%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	245	0	0	0	23.3%	245	0	0	0	23.3%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	156	24	26	11	46.0%	123	57	27	26	45.3%
	Corporates	3,546	362	363	203	56.2%	3,144	764	377	363	47.6%
	of which: SME	37	49	43	41	84.1%	33	53	43	43	80.7%
	Retail	4,182	536	551	375	69.9%	3,928	790	695	531	67.1%
	of which: SME	297	12	15	7	64.0%	285	29	20	13	53.6%
	Secured by mortgages on immovable property	2,882	226	126	113	50.2%	2,837	271	133	120	44.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	318	17	28	8	45.1%	307	28	28	12	44.3%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation										
	Other exposures	819	0	10	0	11.2%	819	1	10	0	11.2%
	Standardised Total	13,688	1,257	1,178	784	62.3%	12,943	2,002	1,343	1,126	56.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario									
		31/12/2018					31/12/2019				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(min EUR, %)									
Italy	Central governments or central banks	6,645	15	15	6	40.0%	6,627	33	22	13	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	1	0	0	0	23.5%	1	0	0	0	23.5%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	23.5%	0	0	0	0	23.5%
	Institutions	99	2	1	1	33.8%	98	3	2	1	33.9%
	Corporates	107	3	4	2	58.1%	103	7	6	4	58.4%
	of which: SME	94	2	2	1	58.1%	81	5	5	3	58.4%
	Retail	1	0	0	0	72.3%	1	0	0	0	72.0%
	of which: SME	0	0	0	0	72.9%	0	0	0	0	72.9%
	Secured by mortgages on immovable property	9	0	0	0	29.6%	9	0	0	0	29.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation										
	Other exposures	68	0	1	0	11.0%	68	0	1	0	11.0%
	Standardised Total	6,929	20	21	8	42.1%	6,906	43	30	18	42.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Securitisations

Banco Bilbao Vizcaya Argentaria S.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
			31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Exposure values	STA	(min EUR)	4,279	4,279						
	IRB		3,144	3,144						
	Total		7,422	7,422						
REA	STA		924	924	1,433	1,666	2,067	2,206	4,946	7,205
	IRB		827	827	2,058	2,072	2,072	2,237	2,474	2,619
	Total		1,751	1,751	3,491	3,738	4,139	4,443	7,421	9,824
Impairments	Total	Total banking book others than assessed at fair value	117	117	51	24	24	71	29	26

2018 EU-wide Stress Test: Risk exposure amounts

Banco Bilbao Vizcaya Argentaria S.A.

(mln EUR)	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	310,536	310,180	315,119	316,081	316,715	320,107	331,962	337,206
Risk exposure amount for securitisations and re-securitisations	1,751	1,751	3,491	3,738	4,139	4,443	7,421	9,824
Risk exposure amount other credit risk	308,785	308,430	311,628	312,343	312,576	315,665	324,542	327,382
Risk exposure amount for market risk	17,584	17,584	17,584	17,584	17,584	21,206	20,942	21,021
Risk exposure amount for operational risk	34,755	34,755	35,162	35,596	35,956	37,500	38,251	38,369
Other risk exposure amounts	0	0	0	0	0	0	0	0
Total risk exposure amount	362,875	362,519	367,866	369,261	370,255	378,813	391,156	396,596

2018 EU-wide Stress Test: Capital

Banco Bilbao Vizcaya Argentaria S.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
(mn EUR, %)			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
OWN FUNDS	A	OWN FUNDS	55,778	55,492	56,682	61,047	63,253	48,725	50,914	51,916
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	42,341	42,054	43,610	45,970	48,175	33,629	35,764	36,749
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	26,961	26,961	26,961	26,961	26,961	26,961	26,961	26,961
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	26,947	26,038	27,859	30,378	32,830	23,555	24,212	24,886
	A.1.3	Accumulated other comprehensive income	-8,877	-8,877	-8,877	-8,877	-8,877	-10,419	-10,419	-10,419
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	-8,203	-8,203	-8,203	-8,203	-8,203	-9,744	-9,744	-9,744
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	-675	-675	-675	-675	-675	-675	-675	-675
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	5	5	5	5	5	5	5	5
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	5,121	5,121	5,121	5,121	5,121	5,121	5,121	5,121
	A.1.7	Adjustments to CET1 due to prudential filters	-528	-528	-528	-528	-528	-528	-528	-528
	A.1.8	(-) Intangible assets (including Goodwill)	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284	-8,284
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-1,197	-1,197	0	0	0	-2,488	-1,833	-1,365
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-20	-20	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	0	0	0	0
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-39	-39	-39	-39	-39	-39	-39	-39
	A.1.14.1	Of which: from securitisation positions (-)	-39	-39	-39	-39	-39	-39	-39	-39
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	-251	-120	-6
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	-260	0	0	0	-1,698	-1,597	-1,510
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-26	-26	-26	-26	-26	-26	-26	-26
	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-909						
	A.1.21.1	Of which: subject to transitional arrangements		-707		-965	-940	-788	-1,375	-1,323
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		1,113	1,113	1,113	1,113	1,113	1,113	1,113
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	381	369	334	117	955	881
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		407	521	517	507	442	693	671
	A.1.22	Transitional adjustments	2,279	3,161	1,419	1,260	1,013	1,720	2,311	1,953
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	325	325	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		882	1,419	1,260	1,013	1,169	1,758	1,398
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		671	925	820	658	749	1,169	926
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		211	495	440	355	420	589	470
	A.1.22.4	Other transitional adjustments to CET1 Capital	1,954	1,954	0	0	0	552	553	557
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	442	442	0	0	0	203	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	244	0	0	0	349	553	557
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-165	-165						

2018 EU-wide Stress Test: Capital

Banco Bilbao Vizcaya Argentaria S.A.

			Actual	Restated	Baseline Scenario			Adverse Scenario		
(mn EUR, %)			31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	4,639	4,639	6,255	6,255	6,255	6,255	6,255	6,255
	A.2.1	Additional Tier 1 Capital Instruments	6,255	6,255	6,255	6,255	6,255	6,255	6,255	6,255
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-1,616	-1,616	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	46,980	46,693	49,865	52,225	54,430	39,884	42,019	43,004
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	8,798	8,798	8,817	8,822	8,823	8,842	8,895	8,912
	A.4.1	Tier 2 Capital instruments	8,022	8,022	8,022	8,022	8,022	8,022	8,022	8,022
	A.4.2	Other Tier 2 Capital components and deductions	601	601	620	625	626	645	698	715
	A.4.3	Tier 2 transitional adjustments	175	175	175	175	175	175	175	175
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements	0	0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT	362,875	362,519	367,866	369,261	370,255	378,813	391,156	396,596
	B.1	Of which: Transitional adjustments included	0	-53	-556	-489	-390	944	1,193	1,017
	B.2	Adjustments due to IFRS 9 transitional arrangements	0	338	317	321	269	1,008	895	690
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio	11.67%	11.59%	11.84%	12.44%	13.00%	8.85%	9.12%	9.25%
	C.2	Tier 1 Capital ratio	12.95%	12.87%	13.54%	14.13%	14.69%	10.50%	10.72%	10.82%
	C.3	Total Capital ratio	15.37%	15.29%	15.94%	16.52%	17.07%	12.83%	12.99%	13.07%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	40,061	38,893	42,191	44,710	47,162	31,908	33,453	34,796
	D.2	TIER 1 CAPITAL (fully loaded)	46,316	45,148	48,446	50,965	53,417	38,163	39,708	41,051
	D.3	TOTAL CAPITAL (fully loaded)	54,940	53,771	57,088	59,612	62,066	46,830	48,428	49,788
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio	11.04%	10.73%	11.45%	12.09%	12.72%	8.44%	8.58%	8.80%
	E.2	Tier 1 Capital ratio	12.76%	12.45%	13.15%	13.78%	14.41%	10.10%	10.18%	10.38%
	E.3	Total Capital ratio	15.14%	14.83%	15.50%	16.12%	16.75%	12.39%	12.42%	12.59%
Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018-2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)	0	0	0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)	0	0	0	0	0	0	0	0
	H.1	Total leverage ratio exposures (transitional)	709,480	709,480	709,480	709,480	709,480	709,480	709,480	709,480
	H.2	Total leverage ratio exposures (fully loaded)	709,758	709,758	709,758	709,758	709,758	709,758	709,758	709,758
	H.3	Leverage ratio (transitional)	6.62%	6.58%	7.03%	7.36%	7.67%	5.62%	5.92%	6.06%
	H.4	Leverage ratio (fully loaded)	6.53%	6.36%	6.83%	7.18%	7.53%	5.38%	5.59%	5.78%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.38%	0.38%	0.56%	0.75%	0.75%	0.56%	0.75%	0.75%
	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.63%	1.63%	2.44%	3.25%	3.25%	2.44%	3.25%	3.25%

(1) Conversions not considered for CET1 computation
(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Banco Bilbao Vizcaya Argentaria S.A.

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	17,258	17,193	17,048	16,910	16,360	15,589	14,890
Interest income	28,936	27,599	27,841	28,245	28,908	29,939	30,431
Interest expense	-11,678	-10,406	-10,793	-11,335	-12,485	-14,160	-15,241
Dividend income	326	326	326	326	245	245	245
Net fee and commission income	5,144	5,144	5,144	5,144	4,115	4,115	4,115
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	907	458	458	458	-542	343	343
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-85		
Other operating income not listed above, net	198	23	-9	-10	257	16	17
Total operating income, net	23,833	23,144	22,968	22,829	20,350	20,308	19,611
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-4,658	-5,262	-2,892	-2,940	-10,886	-5,083	-4,798
Other income and expenses not listed above, net	-12,338	-12,112	-12,358	-12,361	-13,520	-12,797	-13,008
Profit or (-) loss before tax from continuing operations	6,837	5,770	7,717	7,528	-4,057	2,428	1,805
Tax expenses or (-) income related to profit or loss from continuing operations	-2,125	-1,633	-2,217	-2,160	1,290	-655	-468
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	4,712	4,137	5,500	5,367	-2,766	1,773	1,337
Amount of dividends paid and minority interests after MDA-related adjustments	2,131	2,316	2,980	2,916	-283	1,115	664
Attributable to owners of the parent net of estimated dividends	2,581	1,821	2,520	2,452	-2,484	658	673
Memo row: Impact of one-off adjustments		304	304	304	304	304	304
The results include distribution restrictions for MDA adjustments		No	No	No	No	Yes	No

2018 EU-wide Stress Test: Major capital measures and realised losses

Banco Bilbao Vizcaya Argentaria S.A.

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Banco Bilbao Vizcaya Argentaria S.A.

	Actual						
	31/12/2017						
	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
		Of which performing but past due >30 days and <=90 days	Of which non-performing	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	
(mln EUR)							
Debt securities (including at amortised cost and fair value)	70,701	0	66	66	21	28	0
Central banks	1,363	0	0	0	0	0	0
General governments	55,263	0	0	0	6	0	0
Credit institutions	1,968	0	0	0	9	0	0
Other financial corporations	9,144	0	42	42	2	16	0
Non-financial corporations	2,964	0	24	24	3	12	0
Loans and advances(including at amortised cost and fair value)	470,040	1,262	19,396	19,396	4,097	8,670	7,478
Central banks	39,019	0	0	0	0	0	0
General governments	32,400	16	171	171	69	42	62
Credit institutions	30,175	0	11	11	30	6	0
Other financial corporations	18,449	0	12	12	19	7	1
Non-financial corporations	172,493	323	10,784	10,784	1,929	5,593	3,002
Households	177,504	923	8,417	8,417	2,050	3,022	4,413
DEBT INSTRUMENTS other than HFT	540,741	1,262	19,461	19,461	4,118	8,697	7,478
OFF-BALANCE SHEET EXPOSURES	156,129		1,276	1,276	-327	-251	128

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)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Banco Bilbao Vizcaya Argentaria S.A.

	Actual				
	31/12/2017				
	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
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures	
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	21,320	12,127	4,995	4,616	11,253
Central banks	0	0	0	0	0
General governments	537	101	18	16	414
Credit institutions	0	0	0	0	0
Other financial corporations	24	4	5	3	1
Non-financial corporations	10,430	6,635	3,436	3,223	3,639
Households	10,329	5,386	1,537	1,373	7,199
DEBT INSTRUMENTS other than HFT	21,320	12,127	4,995	4,616	11,253
Loan commitments given	252	142	-29	-29	18

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□