



Information automatically incorporated by reference after publication

[BBVA 2025 Global Medium Term Note and Covered Bond Programme
\(GMTN\)](#)

[BBVA 2024 Global Medium Term Note and Covered Bond Programme
\(GMTN\)](#)



BBVA 2025 Global Medium Term Note and Covered Bond Programme (GMTN)

Notice: The following information as specifically indicated in the section entitled “Documents Incorporated by Reference” of the Offering Circular dated 17th July, 2025 relating to BBVA’s €40,000,000,000 Global Medium Term Note and Covered Bond Programme (the “Offering Circular”), and available at the below hyperlinks, is automatically incorporated by reference when published on this page of BBVA’s website.

2025 Individual Annual Accounts:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2026/02/4_2_Annual_Report_and_Management_Report_BBVA_2025.pdf

2025 Consolidated Annual Accounts:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2026/02/5_2_BBVA_Group_Annual_Report_and_Management_Report_2025.pdf

4Q25 Quarterly Report:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2026/02/January-December-2025-Report_ENG.pdf

3Q25 Interim Financial Statements:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2025/10/Group-Interim-Consolidated-Report-and-Management-Report-September-2025_ENG.pdf

Interim Report 2025:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2025/07/Interim-Consolidated-Report-June-2025_ENG.pdf



BBVA 2024 Global Medium Term Note and Covered Bond Programme (GMTN)

Notice: The following information as specifically indicated in the paragraph headed “Information automatically incorporated by reference” in the section entitled “Documents Incorporated by Reference” of the Offering Circular dated 18th July, 2024 relating to BBVA’s €40,000,000,000 Global Medium Term Note and Covered Bond Programme¹ (the “Offering Circular”), and available at the below hyperlinks, is automatically incorporated by reference when published on this page of BBVA’s website.

1Q25 Interim Financial Statements:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2025/04/Interim-Consolidated-Report-and-Management-Report-March-2025_ENG.pdf

2024 Individual Annual Accounts:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2025/02/4_2_ENG_2024_Individual_Annual_Accounts_and_Management_Report.pdf

2024 Consolidated Annual Accounts:

https://shareholdersandinvestors.bbva.com/wp-content/uploads/2025/02/5_2_ENG_2024_Consolidated_Annual_Accounts_and_Management_Report.pdf

¹ The paragraph headed “Information automatically incorporated by reference” in the section entitled “Documents Incorporated by Reference” of the Offering Circular was incorporated into the Offering Circular by virtue of the Supplement to the Offering Circular dated 20 December, 2024.