



Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA"), in accordance with the provisions of the Securities Market legislation, hereby communicates the following:

OTHER RELEVANT INFORMATION

As a result of the Supervisory Review and Evaluation Process (SREP), the European Central Bank ("**ECB**") has communicated to BBVA the minimum capital requirements for the year 2026.

In this regard, BBVA shall maintain at consolidated level a total capital ratio of 13.13% and a CET1 capital ratio of 8.97% effective from January 1, 2026. These capital ratios include a Pillar 2 requirement at a consolidated level of 1.62%, of which 0.12%¹ is determined on the basis of the ECB's prudential provisioning expectations. Of this Pillar 2 requirement of 1.62% at the consolidated level, a minimum of 0.96% shall be met with CET1².

In addition, BBVA shall maintain, effective from January 1, 2026 at the individual level, a total capital ratio of 10.98% and a CET1 capital ratio of 7.48%.

Below is a table summarizing the minimum regulatory capital requirements applicable to BBVA at both the consolidated and individual level:

Capital requirements	BBVA Consolidated		BBVA S.A. (individual)	
	CET 1	Total capital	CET 1	Total capital
Pillar 1	4.50%	8.00%	4.50%	8.00%
Pillar 2 (P2R)	0.96%	1.62%	0%	0%
Conservation buffer	2.50%	2.50%	2.50%	2.50%
Other Systemic Important Institution buffer	0.75%	0.75%	0%	0%
Systemic Risk buffer	0.01%	0.01%	0.02%	0.02%
Countercyclical buffer ³	0.25%	0.25%	0.46%	0.46%
Total capital requirements	8.97%	13.13%	7.48%	10.98%

Madrid, October 30th, 2025

¹ This 0.12% shall be met with CET1.

² Includes the 0.12% determined on the basis of the ECB's prudential provisioning expectations.

³ The countercyclical buffer is estimated as of December 2025, using the outstanding exposures as of June 2025.