

Information automatically incorporated by reference after publication

BBVA 2025 Euro-Commercial Paper Programme (ECP)

Notice: The following information as specifically indicated in the section entitled “Documents Incorporated by Reference” of the Information Memorandum dated 21 November, 2025 relating to BBVA’s €10,000,000,000 Euro-Commercial Paper Programme, and available at the below hyperlinks, is automatically incorporated by reference when published on this page of BBVA’s website.

4Q25 Quarterly Report

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