

Report of the Board of Directors

On the approval by the General Meeting of a maximum level of variable remuneration of up to 200% of the fixed component of the total remuneration for a certain number of employees belonging to the Identified Staff, for the purposes of article 34.1, letter g) of Act 10/2014, of 26, June on the regulation, supervision and solvency of credit institutions

Madrid, 9 February 2026

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1. Introduction

1.1. Purpose of the report and applicable regulations

This report is drawn up by the Board of Directors of Banco Bilbao Vizcaya Argentaria, S.A. (“**BBVA**”, the “**Bank**” or the “**Institution**”), at the proposal of the Remuneration Committee, in compliance with the provisions of article 34. 1, letter g) of Act 10/2014, of 26 June, on the regulation, supervision and solvency of credit institutions (the “**Act 10/2014**”), in connection with the proposed resolution submitted to the consideration of the shareholders at the General Shareholders’ Meeting of the Bank to be held, foreseeably, on 20 March 2026, on second call, under item seven on the agenda, consisting of the approval of a maximum level of variable remuneration of up to 200% of the fixed component of total remuneration for a certain group of employees whose professional activities have a significant impact on the risk profile of BBVA and/or its Group (the “**Identified Staff**” and the “**Report**”, respectively).

For the approval of this higher level of variable remuneration, the General Shareholders’ Meeting of the Institution must base its decision on a detailed recommendation of the Board of Directors. Such recommendation should detail the reasons for and the scope of the decision and include relevant information on the number of persons affected, their positions, as well as the potential impact that the adoption of this decision could have in relation to the maintenance of a sound capital base. All of it, without prejudice to that established by the competent authorities in relation to the dividend distribution policy.

Accordingly, the purpose of this Report is to provide the shareholders of BBVA with the rationale behind the approval, by the General Meeting, of the maximum level of variable remuneration, reaching up to 200% of the fixed component of total remuneration, for certain members of the Identified Staff of BBVA and/or its Group. In this respect, it is noted that this group includes both the Bank itself and its subsidiaries that form part of its group (the “**BBVA Group**” or the “**Group**”).

The Report is also drafted taking into account, in addition to those already mentioned above, the remaining applicable regulations on the matter, (the “**Applicable Regulations**”): (i) Commission Delegated Regulation (EU) 2021/923 of 25 March 2021 supplementing Directive 2013/36/EU of the European Parliament and of the Council as regards regulatory technical standards setting out the criteria for the definition of managerial responsibilities, control functions, significant business units and the significant impact on the risk profile of a significant business unit, and laying down the criteria for determining the members of staff or categories of staff whose professional activities have an impact on the institution's risk profile comparable in importance to that of the members of staff or categories of staff referred to in Article 92(3) of that Directive; (ii) Bank of Spain Circular 2/2016 of 2 February 2016 to credit institutions on supervision and solvency, which completes the adaptation of the Spanish legal system to Directive 2013/36/EU and Regulation (EU) No 575/2013; and (iii) the EBA (European Banking Authority) Guidelines of 2 July 2021 on sound remuneration policies under Directive 2013/36/EU, adopted by the Bank of Spain on 17 December 2021.

For its part, Article 34.1(g) of the Act 10/2014 requires institutions to determine appropriate ratios between the fixed and variable components of total remuneration for those categories of staff whose professional activities have a material impact on the risk profile. This determination should be governed by the following principles:

“1º. The variable component shall not exceed one hundred percent of the fixed component of the total remuneration of each individual.

2. However, the institution’s General Shareholders’ Meeting may approve a higher level than that provided for in the previous number, provided that it does not exceed two hundred percent of the fixed component”.

In view of the above, this Report analyzes the scope of the proposal submitted to the General Meeting, including the functions affected and the specific areas in which they carry out their activities. In addition, an analysis is carried out, in accordance with the Act 10/2014 and the remaining Applicable Regulations, to assess the impact that such a decision would have on the maintenance of a sound capital base, as detailed below.

1.2. Advice received

The preparation of this Report is also based on the report of BBVA’s Talent & Culture area, which, in turn includes, as annexes, the reports provided by BBVA’s Finance area and by Towers Watson (WTW), a renowned consulting firm expert in compensation and benefits.

2. BBVA Remuneration policies

2.1. BBVA Director’s Remuneration Policy and BBVA Group’s General Remuneration Policy

Over time, BBVA has implemented a sound and coherent remuneration policy, aligned with the long-term interests of the Bank, the interests of its shareholders and prudent risk management, which is constantly being adapted and improved to better align it with the Group’s strategic priorities, Applicable Regulations and best practices regarding compensation. These fundamental aspects have been ratified by WTW in its corresponding report.

In this context, BBVA has a remuneration policy applicable to the members of the Board of Directors of BBVA, approved by the General Shareholders' Meeting on 17 March 2023, for the financial years 2023, 2024, 2025 and 2026 (the “**Directors' Remuneration Policy**”). For the 2026 financial year, the Board of Directors of BBVA, on the proposal of the Remuneration Committee, has approved a new BBVA directors' remuneration policy, which will be submitted for approval to the Company's Annual General Shareholders' Meeting and, if approved, shall apply during the 2026 financial year, replacing the previous policy, and during the following three financial years, 2027, 2028 and 2029.

Likewise, the BBVA Group has a policy that governs the remuneration of employees and senior managers of the BBVA Group (the “**Group General Remuneration Policy**”) which was approved by the Board of Directors of BBVA. During the 2026 financial year, it is expected that a new Group General Remuneration Policy (the “**Remuneration Policies**”) will be submitted to the consideration of the Board of Directors. The amendments envisaged in both policies do not substantially alter the variable remuneration scheme applicable to the Identified Staff, which remains aimed at maintaining the alignment of their remuneration with risk, as well as with the long-term objectives and interests of the Group.

The Remuneration Policies result in a remuneration scheme governed by the following principles:

- the creation of long-term value;
- the achievement of results based on prudent and responsible risk-taking;
- attracting and retaining the best talent;
- rewarding the level of responsibility and professional career;
- ensuring internal equity, external competitiveness and equal pay for men and women;
- encouraging responsible conduct and fair treatment of clients, as well as avoidance of conflicts of interest; and
- ensure transparency of the remuneration model.

Based on these general principles, the Remuneration Policies are designed considering, in addition to strict compliance with the legal requirements applicable to credit institutions and to the various sectors in which the BBVA Group operates, alignment with best market practices. This includes elements designed to mitigate exposure to excessive risks and align remuneration with strategic priorities, as well as with the Group's long-term objectives, values and interests.

In this respect, the remuneration model applicable to the entire workforce consists of the following components:

- a) **Fixed remuneration**, which takes into account the level of responsibility, the functions performed and the professional career of each employee. It is based on the principles of internal equity and the value of the function in the market, constituting a significant part of the total remuneration. The allocation and amount of fixed remuneration is determined by objective, pre-established and non-discretionary criteria; and
- b) **Variable remuneration**, which includes payments or benefits in addition to fixed remuneration, whether monetary or not, that depend on variable parameters. Under no circumstances shall variable remuneration impose a limitation on the Group's capacity to maintain a solid capital base in accordance with regulatory requirements, and it shall take into account current and future risks, as well as the necessary cost of capital and liquidity, reflecting performance that is sustainable and adapted to risk.

2.2. Particularities applicable to the Identified Staff

The BBVA Group's General Remuneration Policy, on the basis of the aforementioned general principles and taking into account the regulatory requirements applicable to BBVA as a credit institution, establishes specific rules applicable to the remuneration of the members of the Identified Staff, which include the members of the Board of Directors of BBVA (whose remuneration is governed by the BBVA Directors' Remuneration Policy, which contains certain specificities derived from their status as directors) and the members of Senior Management of BBVA.

In this context, the Bank has designed an incentive system for the Identified Staff specifically geared towards maintaining the alignment of their remuneration with risks, as well as with the Group's long-term objectives and interests. The result is a remuneration scheme characterized by the following:

- The **balance between fixed and variable components of total remuneration**, in line with the provisions of the Applicable Regulations, which allows for a fully flexible policy regarding the payment of variable components. In this sense, these components may be reduced, even in their entirety. The proportion between these two components has been established taking into account the type of functions carried out by each beneficiary (business, support or control) and, consequently, their impact on the risk profile.
- The **variable remuneration** of the members of the Identified Staff corresponding to each financial year, **will be subject to *ex ante* adjustments** so that **it will not accrue or will accrue in a reduced amount if a certain level of profits and capital ratio is not achieved**. From 2026 onwards, it is expected that the accrual of the variable remuneration of the members of the Identified Staff, alike that of the rest of the workforce, must additionally reach a certain level of liquidity.

- In the framework of the BBVA Group's corporate model of variable remuneration established, in general terms, for all the Group employees, the **variable remuneration** of the Identified Staff members' reflects the performance of the Group, Area, and Individual for each financial year, assessed through a series of **pre-defined financial and non-financial indicators**, with associated weightings, targets and scales of achievement.
- The **annual variable remuneration of the Identified Staff** for each financial year comprises: a **short-term incentive**, which will be awarded annually and will reflect performance, measured through the achievement of targets set to assess the results obtained in each financial year for a series of indicators, that take into account the Group's strategic priorities as well as current and future risks; and a **long-term incentive**, that reflects performance over a multi-year horizon, with the determination of the final amount depending on the result of a series of long-term indicators, which allow the results and compliance with the Group's long-term strategy to be assessed. From 2026 onwards, it is expected that employees, including members of the Identified Staff (excluding executive directors), may also receive an additional incentive to reward extraordinary individual performance, based on previously established objectives.
- Both the short-term incentive and the long-term incentive are calculated **based on their respective "target" incentives**, which represent the amount of each incentive in the event of achieving a 100% compliance level of the pre-established objectives, using predetermined scales of achievement. The short-term incentive and long-term incentive, through the application of the corresponding scales of achievement, may range between 0% and 150% of the "target" incentive.
- The variable remuneration of the members of the Identified Staff is subject to **specific vesting and payment rules** and, in particular:
 - A significant percentage of the variable remuneration (at least 60% for executive directors, members of Senior Management and those with particularly high variable remuneration amounts; and at least 40% for the rest of the Identified Staff) will be **deferred for a period of 5 years** in the case of executive directors and members of Senior Management, and **4 years** in the case of the rest of the members of the Identified Staff. The deferred portion of the variable remuneration shall be paid, if the applicable conditions are met, after each of the five years of deferral and in no case shall be paid faster than in a proportionate way.

- Both the upfront proportion and the deferred proportion of variable remuneration shall be paid 50% in **BBVA shares and/or in instruments linked to BBVA shares** and, in the case of members of BBVA Senior Management, the deferred portion shall be paid 40% in cash and 60% in BBVA shares and/or in instruments linked to BBVA shares. In the case of executive directors of BBVA, as from 2026, subject to approval by the General Shareholders' Meeting of the new directors' remuneration policy, 50% of the short-term incentive and 75% of the long-term incentive shall be paid in BBVA shares and/or in instruments linked to BBVA shares. In accordance with the foregoing, a portion of the variable remuneration deferred in shares may be delivered in the form of BBVA stock options.
- The shares or share-linked instruments awarded as part of the variable remuneration shall be **withheld for at least one year from their delivery**, except for the shares necessary to cover the tax obligations arising from their delivery.
- The deferred portion of the variable remuneration is subject to **ex post risk adjustments**, such that it will not vest or may be reduced, if certain capital and liquidity thresholds are not met.
- The cash amounts of the deferred portion of the variable remuneration that finally vest will be updated by applying the consumer price index (CPI), measured as a year-on-year change in prices, or any other criteria established by the Board of Directors for the same purpose.
- The entire variable remuneration is subject to **reduction and recovery clauses (*malus and clawback*)** during the entire period of deferral and retention of shares or instruments.
- **Personal hedging or insurance strategies related to variable remuneration and liability**, which may undermine the alignment effects with prudent risk management, are prohibited.
- The variable element of remuneration for a financial year is **limited to a maximum amount of 100% of the fixed element of total remuneration, unless the General Meeting resolves to increase this percentage up to a maximum of 200%**, as set out in the Act 10/2014 and justified and recommended in this Report.

3. Approval of the maximum level of variable remuneration for certain members of the Identified Staff

3.1. Rationale and scope: affected staff

There are certain profiles among the BBVA Group's professionals for which, in view of the characteristics of the functions they perform and the importance of their retention in the Group, it is appropriate that their variable remuneration may reach up to twice their fixed remuneration.

The analysis of those functions to which it is appropriate to apply the maximum level of variable remuneration is carried out taking as a reference the group of people who, each financial year, make up the Identified Staff, in accordance with the Applicable Regulations –particularly as set out in Delegated Regulation 2021/923 and Circular 2/2016– and the additional internal criteria established by the Bank.

The Identified Staff is selected pursuant to:

- **Qualitative criteria**, defined by reference to the responsibility of the position, as well as on the basis of the staff member's ability or responsibility to assume or manage risk.
- **Quantitative criteria**, established on the basis of the total remuneration awarded to the member of staff in the previous financial year, unless it is determined that the activity of the member of staff does not in fact have a material impact on the risk profile.

The identification process, which is duly reported to the Remuneration Committee and the Board of Directors, is carried out by the global Talent & Culture area at the beginning of the financial year and is updated during the year, allowing for the inclusion in the Identified Staff of the personnel who meet or is likely to meet the qualitative criteria set out in the Applicable Regulations for over three months in a financial year.

In application of these criteria, as of December 31, 2025, the Identified Staff of the BBVA Group is comprised of 376 employees, of whom:

- 198 form part of both the Identified Staff of the BBVA Group at the consolidated level and the Identified Staff of BBVA at an individual level;
- 168 correspond exclusively to the Identified Staff of the BBVA Group at a consolidated level; and
- 10 are exclusively part of the Identified Staff of BBVA at an individual level.

However, in accordance with the applicable remuneration model, it is not necessary for the variable remuneration of all of them to be up to twice the fixed component of their total remuneration. The higher level is only requested for certain members who perform the following functions and are part of the following areas:

- Directors of BBVA.
- Senior Management of BBVA.
- Members of the Identified Staff that carry out their functions in business areas of Spain, México, Turkey, countries in South America and Corporate and Investment Banking (CIB).
- Members of the Identified Staff who perform their duties in corporate support areas, working globally for the Group as a whole, without being attached to a business area.

The increase in the maximum ratio between the fixed and variable components of the total remuneration of staff included in the aforementioned functions and areas is necessary to preserve the competitive position of the BBVA Group's remuneration policy, providing it with the necessary flexibility to adapt the remuneration structure of a group of employees with special qualifications and who carry out their activity in a global environment or in areas in which the search for and retention of talent is a key element for the Institution's strategy.

In this respect, it should be noted that the remuneration regulations that BBVA must apply as a European credit institution, regardless of the countries in which it operates, together with the dynamics of an increasingly internationalized and competitive labor market, mean that in order to attract and retain the best professionals in global functions and areas and in key business areas, in particularly competitive sectors, such as those linked to digital transformation, and the banking sector itself in countries outside the European Union, requires elements that offer greater flexibility in determining the remuneration structure of these professionals.

The foregoing, together with the fact that European financial institutions have recurrently had in place maximum variable remuneration ratios of 200% of their fixed remuneration, authorized by their general meetings, which creates an environment in which, in order to compete for the attraction of talent, it is necessary to have a remuneration structure with a similar degree of flexibility.

Thus, it is considered that the authorisation to have a variable remuneration ratio that can reach, when required, up to 200% of fixed remuneration, is an efficient way to compete in the international market and attract and retain the talent necessary for the BBVA Group to continue to successfully develop its strategy.

In addition, in this context, payments for early termination of a contract become particularly relevant among the components of their total remuneration, since the application of the regulations implies their potential configuration as variable components of remuneration.

All the members of the Identified Staff for whom the higher level of remuneration is requested meet at least one of the following conditions: (i) they are members of the Board of Directors of BBVA or BBVA's Senior Management; (ii) they hold senior management positions in the aforementioned areas; (iii) they carry out activities which compete in a salary market with companies whose structure and remuneration levels are different from that of financial institutions; (iv) they work in businesses and/or geographical markets where the weight of variable remuneration is greater than that of fixed remuneration; or (v) they have payment commitments that, in accordance with applicable regulations, could be considered as variable remuneration.

Therefore, the functions that would be affected by the maximum level of variable remuneration of 200% of fixed remuneration have been determined on the basis of their strategic importance for the Group, the nature of their functions and the need to ensure their retention in the Group. The request is therefore necessary in order to continue to maintain a remuneration appropriate to the characteristics of each function, their degree of responsibility and their competitiveness in the market. All this while respecting the pillars and remuneration model designed in the Group and in any case within the alignment of remuneration with the interests of shareholders, with prudent risk management and with the creation of long-term value.

Thus, the variable remuneration scheme described above, which combines the results not only of the individual, but also of the area and the Group as a whole, prevents an employee's variable remuneration deriving solely from his or her personal performance, which avoids rewarding individual results not linked to the creation of medium and long-term value or the excessive individual assumption of risks.

Furthermore, in order to promote prudent risk management in the Group, the deferred portion of the variable remuneration of the Identified Staff, is subject in its entirety to possible *ex post* risk adjustments to ensure that variable remuneration is linked to the evolution of the Group's risks, so that it will not vest or may be reduced if certain capital and liquidity thresholds are not met.

In addition, up to 100% of the variable remuneration of each member of the Identified Staff corresponding to each financial year, whether in cash, shares or instruments, will be subject to *malus* and *clawback* clauses, which are linked to a downturn in financial performance of the Bank as a whole or of a specific division or area or of the exposures created by a member of the Identified Staff, when such downturn in financial performance arises from any of the circumstances set forth in the remuneration policies.

In the light of the above, the number of members of the Identified Staff of BBVA and/or its Group for the 2026 financial year, whose variable remuneration could be up to twice their fixed remuneration could represent a **maximum of 313 people**. This number includes the positions of the persons performing such functions as of the date of this Report, which are detailed in the Annex attached hereto, as well as those who may potentially join the Identified Staff in 2026 pursuant to the identification criteria. This flexibility is also necessary to meet internal mobility criteria, according to which the positions detailed in the Annex may be subject to variation.

In any case, it should be taken into account that the resolution proposed to the General Meeting represents an authorization for the variable remuneration of certain functions to exceed 100% up to a maximum of 200% of the fixed component of their total remuneration, without this implying that the variable remuneration of all these functions will necessarily reach this maximum limit. Likewise, the proposal submitted to the BBVA General Shareholders' Meeting authorizes the Bank to approve this same level of variable remuneration in the subsidiaries that make up the BBVA Group.

3.2. Effect on the maintenance of a sound capital base

This Report has been prepared taking into consideration the anticipated impact of the proposal on the maintenance of a solid capital base.

In this regard, it is worth noting that the variable remuneration model applicable in the Group incorporates a principle of prudence, linking any payment of variable remuneration to the achievement of minimum profit, capital, and liquidity thresholds, as well as to the attainment of previously established targets. For the year 2026, the Bank will continue to apply this prudent policy in relation to the payment of variable remuneration, adjusting to the context and the financial capacity of the Institution at any given time.

For the purposes of this Report, it has been assessed that, in the event that the variable remuneration of the proposed maximum of 313 members of the Identified Staff reached 200% of the fixed component, the difference that this maximum level of variable remuneration would represent (with respect to 100% of the fixed component), would be of an additional amount of €168 million, with data as of December 31, 2025.

Considering this data, the decision to approve a maximum level of variable remuneration of up to 200% over the fixed component for the specified functions would not compromise the soundness of the BBVA Group's capital base or the obligations applicable to the Bank by virtue of the provisions of the solvency regulations. This conclusion has been confirmed by the Accounting & Regulatory Reporting unit, belonging to BBVA's Finance area, which is responsible for analyzing the impact that this decision would have on the maintenance of a solid capital base, in accordance with the provisions of the applicable regulations.

By virtue of the foregoing, it is proposed to the General Shareholders' Meeting, which is expected to be held on 20 March 2026, on second call, the approval of the resolution detailed below.

4. Proposed resolution

“PROPOSAL OF RESOLUTION REGARDING THE SEVENTH ITEM ON THE AGENDA OF THE GENERAL SHAREHOLDERS’ MEETING OF BANCO BILBAO VIZCAYA ARGENTARIA, S.A. TO BE HELD ON 20 MARCH 2026.

*For the purposes of the provisions of article 34.1, letter g) of Act 10/2014, of 26 June, on the regulation, supervision and solvency of credit institutions, to approve a maximum level of variable remuneration of up to 200% of the fixed component of the total remuneration for a certain group of employees whose professional activities have a significant impact on the risk profile of Banco Bilbao Vizcaya Argentaria, S. A. (the “**Bank**”) or its Group, and for these purposes the Bank’s subsidiaries may also apply said maximum level for their professionals, all according to the Report issued for these purposes by the Board of Directors of the Bank dated February 9, 2026 and made available to the shareholders as of the date of the call of this General Shareholders’ Meeting.”*

* * *

Madrid, February 9, 2026.

Annex 1: List of positions

POSITIONS			
EXECUTIVE DIRECTOR	HEAD OF COMMERCIAL BANKING DIVISION COUNTRY	HEAD OF GLOBAL TRANSACTION BANKING	HEAD OF RISK COUNTRY
NON EXECUTIVE DIRECTOR	HEAD OF COMMERCIAL BANKING STRATEGY & PERFORMANCE	HEAD OF GLOBAL TRANSACTIONAL BANKING COUNTRY	HEAD OF RISK INTERNAL CONTROL
SENIOR MANAGEMENT MEMBER	HEAD OF COMMERCIAL SOLUTIONS COUNTRY	HEAD OF GRM DATA & ANALYTICS	HEAD OF RISK LATAM & TURKEY
ADVISORY REGIONAL MANAGING DIRECTOR	HEAD OF COMPLIANCE COUNTRY	HEAD OF INDUSTRIAL & REAL ESTATE EQUITY HOLDINGS	HEAD OF RISK MANAGEMENT DIGITAL BANKS
CHIEF ECONOMIST COUNTRY	HEAD OF CORPORATE FUNCTIONS ENGINEERING	HEAD OF INFRASTRUCTURE & IT OPERATIONS	HEAD OF RISK STRATEGY & PORTFOLIO MANAGEMENT
COUNTRY MANAGER	HEAD OF CORPORATE LEGAL SERVICES	HEAD OF INSTITUTIONAL BUSINESS	HEAD OF RISK TRANSFORMATION
COUNTRY PROJECT FINANCE MANAGING DIRECTOR	HEAD OF CORPORATE SECURITY	HEAD OF INSURANCE	HEAD OF S&CIB STRATEGY, INDUSTRIES, XBORDER AND NET ZERO
DCM ORIGINATION MANAGING DIRECTOR	HEAD OF CULTURE & ENGAGEMENT	HEAD OF INTERNAL AUDIT CORE SERVICE & PORTFOLIO	HEAD OF SME BANKING COUNTRY
FIXED INCOME SYNDICATE MANAGING DIRECTOR	HEAD OF DATA COUNTRY	HEAD OF INTERNAL AUDIT COUNTRY	HEAD OF SME NETWORK COUNTRY
GLOBAL BANKER MANAGING DIRECTOR	HEAD OF DATA ENGINEERING	HEAD OF INTERNAL AUDIT STRATEGY	HEAD OF STRATEGIC PROJECT COUNTRY
GLOBAL EQUITIES DERIV. SALES MANAGING DIRECTOR	HEAD OF DATA STRATEGIC PROJECTS	HEAD OF INVESTMENT BANKING & FINANCE	HEAD OF STRATEGY
GLOBAL HEAD OF COMMUNICATIONS	HEAD OF EMPLOYEE LIFE CYCLE & SENIOR TOP TALENT	HEAD OF INVESTMENT BANKING & FINANCE COUNTRY	HEAD OF STRUCTURAL & MARKET RISK
GLOBAL HEAD OF COMPLIANCE	HEAD OF ENGINEERING COMMERCIAL CLIENT SOLUTIONS	HEAD OF INVESTORS RELATIONS	HEAD OF SUSTAINABILITY INTELLIGENCE & ADVOCACY
GLOBAL HEAD OF DIGITAL BANKS	HEAD OF ENGINEERING COUNTRY	HEAD OF LABOUR & EMPLOYMENT COUNSELLING RELATIONS	HEAD OF T&C CORPORATE AREAS
GLOBAL MARKETS STRATEGY MANAGING DIRECTOR	HEAD OF ENGINEERING RETAIL CLIENT SOLUTIONS	HEAD OF LEGAL COUNTRY	HEAD OF T&C STRATEGY, TALENT ACQUISITION & GLOBAL MOBILITY
GLOBAL SECTOR HEAD	HEAD OF ENGINEERING STRATEGY PERFORMANCE & CONTROL	HEAD OF LEGAL T&C & STRATEGY & PERFORMANCE	HEAD OF T&C TRANSFORMATION, DATA & PERFORMANCE
HEAD OF ACCOUNTING & REGULATORY REPORTING	HEAD OF FINANCE COUNTRY	HEAD OF LITIGATION	HEAD OF TALENT & CULTURE COUNTRY
HEAD OF ALM	HEAD OF FINANCE DATA & ANALYTICS	HEAD OF M&A & REPORTING IN LEGAL SERVICES	HEAD OF TAX
HEAD OF ARCHITECTURE	HEAD OF FINANCE STRATEGY & TRANSFORMATION	HEAD OF MARKETING, DESIGN, BE & DIGITAL SALES	HEAD OF ULTRA HIGH NETWORK COUNTRY
HEAD OF ASSET MANAGEMENT & GLOBAL WEALTH	HEAD OF FINANCIAL CRIME PREVENTION	HEAD OF MORTGAGE BANKING COUNTRY	HEAD OF WEALTH MANAGEMENT NETWORK COUNTRY
HEAD OF BBVA RESEARCH	HEAD OF G10 RATES & FX	HEAD OF NON FINANCIAL RISKS	HEAD OF WHOLESALE & SUSTAINABILITY RISK
HEAD OF BBVA RESEARCH COUNTRIES ANALYSIS	HEAD OF GLOBAL ADVISORY	HEAD OF ORGANIZATION	INTERNAL AUDIT FRONT HEAD
HEAD OF BBVA RESEARCH ECONOMIC ANALYSIS	HEAD OF GLOBAL BANKING M&A	HEAD OF PREMISES & SERVICES	PRIVATE BANKER
HEAD OF BBVA RESEARCH GLOBAL AND FINANCIAL ECONOMICS	HEAD OF GLOBAL DIGITAL M&A & EQUITY INVESTMENTS IN INNOVATION	HEAD OF PRESCRIPTION BUSINESS COUNTRY	PRODUCT PF MANAGING DIRECTOR
HEAD OF BUSINESS PERFORMANCE, INVESTMENT & COST MANAGEMENT, PROCUREMENT	HEAD OF GLOBAL EQUITIES	HEAD OF PROVISIONS & CAPITAL	REGIONAL CL MANAGING DIRECTOR
HEAD OF BUSINESS PROCESS ENGINEERING & OPERATIONS	HEAD OF GLOBAL MARKETS	HEAD OF QUANTITATIVE BUSINESS SOLUTIONS	RISK CONTROL SPECIALIST HEAD
HEAD OF CAPITAL & ACTIVE BALANCE SHEET MANAGEMENT	HEAD OF GLOBAL MARKETS COUNTRY	HEAD OF REGULATION & INTERNAL CONTROL COUNTRY	SALES MANAGING DIRECTOR
HEAD OF CHAIR OFFICE GLOBAL ECONOMICS & PUBLIC AFFAIRS	HEAD OF GLOBAL SALES & STRUCTURING	HEAD OF RETAIL BANKING COUNTRY	SENIOR ADVISOR TO THE CHAIR
HEAD OF CHANNELS & PROCESSES – COMMERCIAL CLIENTS	HEAD OF GLOBAL SOFTWARE DEVELOPMENT	HEAD OF RETAIL BANKING DIVISION COUNTRY	STRUCTURING MANAGING DIRECTOR
HEAD OF CIB COUNTRY	HEAD OF GLOBAL STRATEGIC TRANSACTIONS AND JOINT VENTURES	HEAD OF RETAIL BANKING NETWORK COUNTRY	TRADING MANAGING DIRECTOR
HEAD OF CIB COVERAGE COUNTRY	HEAD OF GLOBAL SYNDICATE & LEVFINANCE EMEA	HEAD OF RETAIL BANKING STRATEGY & PERFORMANCE	UHN PRIVATE BANKING BRANCH MANAGER
HEAD OF COMMERCIAL BANKING COUNTRY	HEAD OF GLOBAL TRADE & INT. BANKING	HEAD OF RETAIL RISK	