

# P&L Restatement - 2025

Due to the reallocation of certain activities between business units as of January 2026, and in order to provide a better understanding of the quarterly information to be released in the first quarter of 2026 earnings presentation (April 30), the adjusted income statement variations for the past year, reflecting these changes, are provided.

These modifications do not alter the Group's consolidated financial information.

Madrid, April 10, 2026

## Spain: Income statement - variations

(Million euros)

	2025				ACUM. 2025
	1Q	2Q	3Q	4Q	
<b>Net interest income</b>	<b>-8</b>	<b>-6</b>	<b>-5</b>	<b>-6</b>	<b>-25</b>
Net fees and commissions	-5	-3	-4	-2	-14
Net trading income	-2	-2	-2	-2	-7
Other operating income and expenses	0	0	0	0	0
<b>Gross income</b>	<b>-15</b>	<b>-11</b>	<b>-10</b>	<b>-10</b>	<b>-46</b>
Operating expenses	1	1	1	1	4
Administration expenses	1	1	1	1	4
Personnel expenses	0	0	1	0	2
General and administrative expenses	1	1	0	0	2
Depreciation	0	0	0	0	0
<b>Operating income</b>	<b>-14</b>	<b>-10</b>	<b>-9</b>	<b>-9</b>	<b>-43</b>
Impairment on financial assets not measured at fair value through profit or loss	0	0	0	0	0
Provisions or reversal of provisions and other results	0	0	0	0	0
<b>Profit/(loss) before tax</b>	<b>-14</b>	<b>-10</b>	<b>-10</b>	<b>-9</b>	<b>-43</b>
Income tax	2	1	3	2	8
<b>Profit/(loss) for the year</b>	<b>-12</b>	<b>-9</b>	<b>-7</b>	<b>-7</b>	<b>-34</b>
Non-controlling interests	0	0	0	0	0
<b>Net attributable profit</b>	<b>-12</b>	<b>-9</b>	<b>-7</b>	<b>-7</b>	<b>-35</b>

## Mexico: Income statement - variations

(Million euros)

	2025				ACUM. 2025
	1Q	2Q	3Q	4Q	
<b>Net interest income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net fees and commissions	0	0	0	0	0
Net trading income	0	0	0	0	0
Other operating income and expenses	0	0	0	0	0
<b>Gross income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Operating expenses	-4	-4	-4	-4	-17
Administration expenses	-4	-4	-4	-4	-17
Personnel expenses	0	0	0	0	0
General and administrative expenses	-4	-4	-4	-4	-17
Depreciation	0	0	0	0	0
<b>Operating income</b>	<b>-4</b>	<b>-4</b>	<b>-4</b>	<b>-4</b>	<b>-17</b>
Impairment on financial assets not measured at fair value through profit or loss	0	0	0	0	0
Provisions or reversal of provisions and other results	0	0	0	0	0
<b>Profit/(loss) before tax</b>	<b>-4</b>	<b>-4</b>	<b>-4</b>	<b>-4</b>	<b>-17</b>
Income tax	1	1	1	1	5
<b>Profit/(loss) for the year</b>	<b>-3</b>	<b>-3</b>	<b>-3</b>	<b>-3</b>	<b>-12</b>
Non-controlling interests	0	0	0	0	0
<b>Net attributable profit</b>	<b>-3</b>	<b>-3</b>	<b>-3</b>	<b>-3</b>	<b>-12</b>

## Turkey: Income statement - variations

(Million euros)

	2025				ACUM. 2025
	1Q	2Q	3Q	4Q	
<b>Net interest income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net fees and commissions	0	0	0	0	0
Net trading income	0	0	0	0	0
Other operating income and expenses	0	0	0	0	0
<b>Gross income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Operating expenses	0	0	0	0	0
Administration expenses	0	0	0	0	0
Personnel expenses	0	0	0	0	0
General and administrative expenses	0	0	0	0	0
Depreciation	0	0	0	0	0
<b>Operating income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Impairment on financial assets not measured at fair value through profit or loss	0	0	0	0	0
Provisions or reversal of provisions and other results	0	0	0	0	0
<b>Profit/(loss) before tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Income tax	0	0	0	0	0
<b>Profit/(loss) for the year</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Non-controlling interests	0	0	0	0	0
<b>Net attributable profit</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

### South America: Income statement - variations

(Million euros)

	2025				ACUM. 2025
	1Q	2Q	3Q	4Q	
<b>Net interest income</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>15</b>
Net fees and commissions	0	0	0	0	0
Net trading income	0	0	0	0	1
Other operating income and expenses	0	0	0	0	0
<b>Gross income</b>	<b>1</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>16</b>
Operating expenses	-7	-4	-7	-12	-30
Administration expenses	-7	-4	-7	-11	-29
Personnel expenses	-4	-2	-4	-9	-18
General and administrative expenses	-3	-2	-3	-3	-10
Depreciation	0	0	0	-1	-2
<b>Operating income</b>	<b>-5</b>	<b>-1</b>	<b>-2</b>	<b>-7</b>	<b>-15</b>
Impairment on financial assets not measured at fair value through profit or loss	0	0	-1	0	-2
Provisions or reversal of provisions and other results	0	0	0	0	0
<b>Profit/(loss) before tax</b>	<b>-5</b>	<b>-1</b>	<b>-3</b>	<b>-7</b>	<b>-16</b>
Income tax	1	1	1	6	8
<b>Profit/(loss) for the year</b>	<b>-4</b>	<b>0</b>	<b>-2</b>	<b>-1</b>	<b>-8</b>
Non-controlling interests	0	0	0	0	0
<b>Net attributable profit</b>	<b>-4</b>	<b>0</b>	<b>-2</b>	<b>-1</b>	<b>-8</b>

### Rest of Business: Income statement - variations

(Million euros)

	2025				ACUM. 2025
	1Q	2Q	3Q	4Q	
<b>Net interest income</b>	<b>-3</b>	<b>-4</b>	<b>-5</b>	<b>-3</b>	<b>-15</b>
Net fees and commissions	0	0	0	0	0
Net trading income	2	2	2	1	6
Other operating income and expenses	0	0	0	0	0
<b>Gross income</b>	<b>-2</b>	<b>-2</b>	<b>-4</b>	<b>-2</b>	<b>-9</b>
Operating expenses	11	9	12	16	47
Administration expenses	11	8	11	15	46
Personnel expenses	4	2	4	9	18
General and administrative expenses	7	6	7	7	27
Depreciation	0	0	0	1	2
<b>Operating income</b>	<b>9</b>	<b>6</b>	<b>8</b>	<b>15</b>	<b>39</b>
Impairment on financial assets not measured at fair value through profit or loss	0	0	1	0	2
Provisions or reversal of provisions and other results	0	0	0	0	0
<b>Profit/(loss) before tax</b>	<b>9</b>	<b>7</b>	<b>9</b>	<b>15</b>	<b>40</b>
Income tax	-2	-3	-3	-7	-16
<b>Profit/(loss) for the year</b>	<b>7</b>	<b>3</b>	<b>6</b>	<b>8</b>	<b>24</b>
Non-controlling interests	0	0	0	0	0
<b>Net attributable profit</b>	<b>7</b>	<b>3</b>	<b>6</b>	<b>8</b>	<b>24</b>

## Corporate Center: Income statement - variations

(Million euros)

	2025				ACUM. 2025
	1Q	2Q	3Q	4Q	
<b>Net interest income</b>	<b>10</b>	<b>7</b>	<b>5</b>	<b>4</b>	<b>25</b>
Net fees and commissions	5	3	4	2	15
Net trading income	0	0	0	0	0
Other operating income and expenses	0	0	0	0	0
<b>Gross income</b>	<b>16</b>	<b>9</b>	<b>9</b>	<b>6</b>	<b>39</b>
Operating expenses	-1	-1	-1	-1	-3
Administration expenses	-1	-1	-1	-1	-3
Personnel expenses	0	0	-1	0	-2
General and administrative expenses	-1	0	0	0	-2
Depreciation	0	0	0	0	0
<b>Operating income</b>	<b>15</b>	<b>8</b>	<b>8</b>	<b>5</b>	<b>36</b>
Impairment on financial assets not measured at fair value through profit or loss	0	0	0	0	0
Provisions or reversal of provisions and other results	0	0	0	0	0
<b>Profit/(loss) before tax</b>	<b>15</b>	<b>8</b>	<b>8</b>	<b>5</b>	<b>36</b>
Income tax	-2	0	-2	-2	-6
<b>Profit/(loss) for the year</b>	<b>13</b>	<b>9</b>	<b>6</b>	<b>3</b>	<b>30</b>
Non-controlling interests	0	0	0	0	0
<b>Net attributable profit</b>	<b>13</b>	<b>9</b>	<b>6</b>	<b>3</b>	<b>30</b>

## BBVA Group: Income statement - variations

(Million euros)

	2025				ACUM. 2025
	1Q	2Q	3Q	4Q	
<b>Net interest income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Net fees and commissions	0	0	0	0	0
Net trading income	0	0	0	0	0
Dividend income	0	0	0	0	0
Share of profit/loss of invest. in subsidiaries, joint ventures and associates	0	0	0	0	0
Other products and expenses	0	0	0	0	0
<b>Gross income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Operating expenses	0	0	0	0	0
Administration expenses	0	0	0	0	0
Personnel expenses	0	0	0	0	0
General and administrative expenses	0	0	0	0	0
Depreciation	0	0	0	0	0
<b>Operating income</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Impairment on financial assets not measured at fair value through profit or loss	0	0	0	0	0
Provisions or reversal of provisions	0	0	0	0	0
Other results	0	0	0	0	0
<b>Profit/(loss) before tax</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Income tax	0	0	0	0	0
<b>Profit/(loss) for the year</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Non-controlling interests	0	0	0	0	0
<b>Net attributable profit</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>